

**Money Marketing Interactive Harrogate: Wednesday 15 September 2021**

***Financial Advice Matters***

**AGENDA**

Money Marketing's flagship conference will return to Harrogate on 15 September 2021. With outstanding keynotes, dynamic panels and in-depth workshops, MMI is the place to share views with thought leaders in the profession and collaborate with other financial planners to answer the key question of why advice is so important.

- 100+ advisers and heads of adviser businesses, from owners and directors to advisers, paraplanners, compliance and marketing
- 30+ leading and inspiring expert speakers from across the financial planning community
- 20+ exhibitors offering solutions for support advisers, from technology and business services to investments and platforms
- 6 conference track sessions; pick the topics that interest you most
- 4 'In-Focus' workshops for learning and practical understanding
- Build your own bespoke agenda, focus on what matters most to you and your business
- Network with peers and share best practice
- Keep up to date with the latest industry trends and insight
- Join the conversation at #MMInteractive21 – keep up with the online debate, pose questions and interact through social media inside and outside the main room

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*Financial Advice Matters*

<b>08:15</b>	<b>Registration and networking breakfast</b>
<b>08:55</b>	<b>Welcome and introduction from Money Marketing</b> <b>Katey Pigden</b> , editor, <b>Money Marketing</b>
<b>09:00</b>	<b>Taking financial planning to a million people</b> <ul style="list-style-type: none"> <li>Warren Shute has wound down his career as an IFA to try and take money to the masses. In his keynote speech, he looks at how he's looking to educate a million people about their finances through everything from books and blogs to videos and podcasts.</li> </ul> <p><b>Warren Shute, The Money Plan</b></p>
<b>09:30</b>	<b>Financial Adviser 2B Showcase</b> <ul style="list-style-type: none"> <li>Young guns looking to break into the profession and those who have just made the change share inspiring stories of why they were drawn to financial advice and what planning means to them and their clients.</li> </ul> <p><i>Moderated by</i> <b>Maria Merricks</b>, features editor, <b>Money Marketing</b></p> <p><i>Panellists:</i> <b>Benjamin Beck</b>, Financial Adviser, <b>Nigel Grice &amp; Associates</b> <b>Clémence Chatelin</b>, Senior Financial Planner, <b>Paradigm Norton Financial Planning</b> <b>Marcus Farnfield</b>, Financial Planner, <b>Emery Little</b></p>
<b>09:55</b>	<b>Plenary</b>
<b>10:15</b>	<b>In Conversation With...</b> Money Marketing gets up close and personal with <b>Andy Bell</b> , Chief Executive Officer, <b>AJ Bell</b>  <i>Moderated by</i> <b>Katey Pigden</b> , editor, <b>Money Marketing</b>

	<i>5 mins to change to track sessions</i>			
	<b>TRACK A</b>		<b>TRACK B</b>	
10:50	<p><b>A1: Where does protection fit into the plan?</b></p> <ul style="list-style-type: none"> <li>• Have advisers stepped up their protection game in the wake of Covid-19?</li> <li>• Has the coronavirus crisis been a catalyst for change for providers?</li> <li>• Why protection is vital to the art of life planning</li> </ul> <p><i>Moderated by <b>Katey Pigden</b>, editor, <b>Money Marketing</b></i></p> <p><i>Panellists:</i> <b>Robyn Allen</b>, Director, <b>Robyn Allen Solutions</b> <b>Alan Knowles</b>, Managing Director, <b>Cura</b></p>		<p><b>B1: How emerging markets are shaped after the pandemic</b></p> <p>The Covid-19 pandemic hit emerging markets hard, both socially and economically. The economic costs of keeping the virus under control have been enormous in many countries, with some still trying to suppress it with the vaccines. With added debt burdens and low fiscal stimulus, there are challenges ahead for the sector. There are still pockets of opportunity with countries such as Malaysia, Thailand and Nigeria having relatively low case figures.</p> <p>How can investors still get the best out of emerging markets post-pandemic?</p> <p><i>Moderated by <b>Katey Pigden</b>, editor, <b>Money Marketing</b></i></p> <p><i>Panellists:</i> <b>Shaniel Ramjee</b>, Senior Investment Manager Multi Asset, <b>Pictet Asset Management</b></p>	
11:20	<b>Morning networking break</b>			
<p><b>WORKSHOPS</b></p> <p><i>Please check your badge for the workshop you will be attending during this time. Workshops will be available to book in advance of the conference and are limited to 30 people each on a first-come-first-served basis. Please look out for an email from Money Marketing detailing how to sign up to your desired workshop. These sessions are smaller and more focused, run by a workshop facilitator giving practical ‘hands on’ advice for financial advisers.</i></p>				
11:40	<p><b>WORKSHOP 1</b> Orbis</p> <p><b>Details to be confirmed soon.</b></p>	<p><b>WORKSHOP 2</b> HSBC Life</p> <p><b>Building Investment Bonds into open-minded financial planning</b></p>	<p><b>WORKSHOP 3</b></p> <p><b>Details to be confirmed soon.</b></p>	<p><b>WORKSHOP 4</b></p> <p><b>Details to be confirmed soon.</b></p>

		<p>The HSBC Life Session will give Advisers an overview of the current and likely future economic, market and taxation factors involved in designing a financial planning strategy. It will highlight the importance of making difficult but smart asset location / wrapper selection and drawdown choices – beyond the “tax no brainers”.</p> <p>We will move onto the Investment Bond looking at when to consider it and when not to.</p> <p>Onshore or Offshore Bonds – the ongoing question....which we will answer.</p> <p>We will then conclude the session with a review of the smart deployment of Onshore Investment Bonds to deliver tax efficient Investment, Income and inheritance solutions in an increasingly complex world.</p> <p><b>Tony Wickenden</b>, Managing Director, <b>Technical Connection</b></p>		
<b>12:20</b>	<b>5-min changeover</b>			
<b>12:25</b>	<p><b>WORKSHOP 1</b> Orbis</p> <p>Details to be confirmed soon.</p>	<p><b>WORKSHOP 2</b> HSBC Life</p> <p>Building Investment Bonds into open-minded financial planning</p>	<p><b>WORKSHOP 3</b></p> <p>Details to be confirmed soon.</p>	<p><b>WORKSHOP 4</b></p> <p>Details to be confirmed soon.</p>

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13:05	Networking lunch break			
14:00	Plenary Aegon – details to be confirmed soon.			
14:15	5 min change over			

	TRACK A	TRACK B
14:20	<p><b>Presentation: Tackling the scammers head on</b></p> <p>The Pensions Regulator is at the forefront of tackling scammers. Who better to talk about how to deal with them than Louise Sivyer who is a business lead in TPR's regulatory policy directorate.</p> <p>Louise leads the team responsible for developing policy that delivers TPR's strategic priorities to ensure savers get value for money and embracing innovation. This includes the Pensions Dashboards and the regulation of DC schemes.</p> <p><b>Louise Sivyer</b>, Policy Business Lead, <b>The Pensions Regulator</b></p>	<p><b>Presentation: Inside the advice market's biggest deals</b></p> <p>Fenchurch has advised on some of the largest acquisitions in the advice space. Here Graham Marchant looks at what went on behind the scenes, and what it all means for the future of the profession.</p> <p><b>Graham Marchant</b>, Founding Partner and Senior Managing Director, <b>Fenchurch</b></p>
14.40	<p><b>A2: Here come the disruptors.</b></p> <p><i>Across the world of adviser platforms and technology, new challengers are vying to upend the status quo. We hear from some of those leading the charge for innovation and disruption.</i></p> <p><i>Moderated by <b>Katey Pigden</b>, editor, <b>Money Marketing</b></i></p> <p><i>Panellists:</i></p> <p><b>Ola Abdul</b>, Chief Exec, <b>Fundment</b>  <b>Andrew Back</b>, Chief Commercial Officer, <b>Multrees</b>  <b>Sam Handfield-Jones</b>, Co-CEO, <b>Seccl</b>  <b>Angus Macdonald</b>, CEO, <b>Hubwise</b>  <b>Mark Sanderson</b>, MD, <b>Praemium</b></p>	<p><b>B2: Can a 'Netflix' style fee model work for a new generation of clients?</b></p> <p>Advice fees are under the microscope like never before. Is there a better way to do things?</p> <p><i>Moderated by <b>Michael Klimes</b>, senior pensions reporter, <b>Money Marketing</b></i></p> <p><i>Panellists:</i></p> <p><b>Rebecca Aldridge</b>, Managing Director, <b>Balance Wealth Planning</b>  <b>Freddie Gjertsen</b>, Chief Commercial Officer, <b>Interactive Investor</b>  <b>Daniel Elkington</b>, Chartered Financial Planner, <b>MT Financial Management</b></p>
15:10	<b>Afternoon networking break</b>	
15:30	<p>Panel Debate: <b>Intergenerational wealth - a matter for today</b></p> <ul style="list-style-type: none"> <li>- What role can advisers play in the potential £300bn wealth transfer over the next decade?</li> <li>- How do you build relationships with the children of clients and ensure clients are not at risk of manipulation?</li> <li>- Will inheritance tax be the catalyst for action?</li> <li>- Do we need younger advisers involved in the process?</li> </ul> <p><i>Moderated by <b>Katey Pigden</b>, editor, <b>Money Marketing</b></i></p>	

	<p><i>Panellists:</i>  <b>Nick Bird</b>, Head of Strategic Growth, <b>Octopus Investments</b>  <b>Kay Ingram</b>, Principal and Chartered Financial Planner, <b>Ingram’s Insights</b>  <b>Chanelle Pattinson</b>, Independent Financial Adviser, <b>P&amp;P Invest</b></p>
16:00	<p><b>The growing number of “accidentally wealthy” and how advisers can add value</b>  More than 637,000 British homes are now worth at least £1 million. That’s around 110,000 more homes than before the pandemic. Yet key inheritance tax thresholds remain frozen until at least 2026. What impact will inflating assets have on clients’ estate planning?</p> <p>This session covers:</p> <ul style="list-style-type: none"> <li>• The potential impact of recent IHT legislation.</li> <li>• The opportunity for financial advisers to add value to clients.</li> <li>• How you can help clients take action when it comes to planning their estate.</li> </ul> <p><b>Nick Bird</b>, Head of Strategic Growth, <b>Octopus Investments</b></p>
16:15	<p><b>From Alphas to Humans: how leadership has changed forever</b>  Business author and podcaster James Ashton reflects on 20 years of interviewing top bosses from Sir Richard Branson to Sheryl Sandberg. What type of leader will prosper post-pandemic as workplaces face permanent disruption?</p> <p><b>James Ashton</b>, Author, <b>Nine Types of Leader</b></p>
16:45	<p><b>Chair’s closing remarks and close of conference – Katey Pigden</b>, editor, <b>Money Marketing</b></p>
16:50	<p><b>End of conference</b></p>