

13:00	<p>Welcome</p> <p><i>Daniel Atkinson CFP™ APP Chartered FCSI, Chair of the paraplanner interest group and Head of technical, Paradigm Norton</i></p>	
13:10	<p>Paraplanner of the year 2021, Sarah Lees: Shaking off imposter syndrome</p> <p><i>Sarah Lees, Senior paraplanner, Mazars</i></p> <p>Sarah, passionate career paraplanner with 14 years' experience in financial services and a raft of qualifications and skills, felt she had always been plagued by imposter syndrome. In 2021 she decided it was time to do something about it. In this motivating session from our Paraplanner of the Year 2021, hear what Sarah did, (from paddleboarding to applying for an award and lots more) and how that has changed her outlook and focus.</p>	
13:40	<p>Casting the big why: understanding the financial plan</p> <p><i>Steve Martin CFP™ Chartered MCSI, FP Training Academy</i></p> <p>Over the course of the conference, we will inevitably focus on the "hows" of your role as a paraplanner. It is worth reminding ourselves sometimes, before getting stuck into the detail, of the all-important "why". In this context-setting session Steve will prompt us all to remember and keep in mind why we do things the way we do and consider how those key principles of Financial Planning may invite us to examine our practice.</p>	
14:00	<p>Comfort break</p>	
14:10	<p>Planning for age 75</p> <p><i>Clare Moffat, Head of Intermediary Development and Technical Team, Royal London</i></p> <p>When it comes to pensions, reaching age 75 is an important milestone and for many this is a vital time for financial advice. It is therefore important to plan for this event in advance. This is due to the changes in tax relief and the taxation of death benefits after age 75 as well as the potential lifetime allowance tax charge which could apply at age 75.</p> <p>This presentation discusses how tax relief on pensions changes at age 75 as well as the potential advantages and disadvantages of retaining uncrystallised benefits after age 75. We also talk about the benefit crystallisation events which occur at age 75 and use examples to bring these to life.</p>	<p>The impact of inflation: how bad is it and what can we do about it?</p> <p><i>Nick Britton, Head of intermediary communications, AIC</i></p> <p>Inflation hasn't been this high since Whitney Houston topped the charts with "I Will Always Love You". In this session, Nick looks at what history has to teach us about investing in a climate of higher inflation, and examines different approaches used by investment companies to tackle this age-old menace.</p>
14:55	<p>Move streams</p>	

15:00	<p>Investing where fiduciaries are in place <i>Karen Sullivan, Head of strategic partnerships, Puma</i></p> <p>Many paraplanners with older clients can find themselves dealing with fiduciaries, typically attorneys appointed under an LPA or EPA (in England) or Continuing Power of Attorney (Scotland). When it comes to attorneys and investments for estate planning, including Business Relief (BR), issues around advising the Court of Protection, suitability and potential conflicts of interest may come in to play.</p> <p>In this session, Karen will look at these and other related matters with reference to specific legal cases, highlight best practice and discuss ways that BR Investments might be made by attorneys.</p>	<p>Making sure it all goes to plan on death! <i>Ben Mason MIPW, CEO, Kinherit and Natasha Jones, Associate Director of Estate Planning</i></p> <p>Many of the IHT planning recommendations rely on execution by executors via the will. In this session we will be reminded of the importance of a will, the three components of the estate (survivorship, settled property, general), how allowances fit into this, and the importance of clear records and instructions. Some of our sessions at the conference have looked at the use of business relief as a way of reducing IHT and we will see why this needs to be expressed clearly in the will in order to be effective.</p>
15:45	Comfort break	
16:00	<p>Risky business? <i>Cvete Koneska, Head of advisory, Dragonfly Risk Advisory</i></p> <p>Managing risk is central to paraplanners process, decisions and client communications. In this session we consider what we might learn from how risk is measured, managed and communicated in other sectors. Cvete shares with us fascinating insights into how this security intelligence agency manage and advise their clients on security and geopolitical risk.</p>	
16:30	<p>Global perspectives on paraplanning from Ireland <i>Fiona Haughey, Associate Director Financial Planning, Davy</i></p> <p>Fiona shares perspectives on the different approaches and attitudes in paraplanning in the Republic of Ireland as well as highlighting common challenges and key differences.</p>	
17:00	Day 1 close	

09:00	<p>Welcome back</p> <p><i>Daniel Atkinson CFP™ APP Chartered MCSI, Chair of the paraplanner interest group and Head of technical, Paradigm Norton</i></p> <p>We get started with a recap of the previous day's highlights and what to expect for our second half day.</p>	
09:10	<p>Mythbusters</p> <p><i>Mark Goold, Technical specialist, FCA in conversation with Scott Daniels, Director & co-founder, Plus Group.</i></p> <p>It isn't always crystal clear where the line between regulatory requirement and decisions made on internal firm procedures lies. This can be frustrating for paraplanners in understanding the expectations of the Regulator and the reasons that their firm have taken a certain stance. Join us to hear from Mark as Scott challenges him to clarify the FCA's position on what the Regulator actually wants and needs to see to evidence good client outcomes and bust some regulatory myths. A session that aims to help you better understand and navigate the murky myth-filled waters.</p>	
09:55	<p>Comfort break</p>	
10:05	<p>Investment bonds: still (and probably more) relevant after all these years</p> <p><i>Brian Radbone, Head of technical, Transact</i></p> <p>This session will cover the different types of investment bonds, both structurally and by location, consider the tax challenges of getting your money out including the change introduced in March 2020 to the top slicing relief rules, and why investment bonds are particularly useful in inheritance planning.</p>	<p>Technical level up</p> <p>Details to follow.</p>
10:50	<p>Elevenses</p>	

11:00	<p>Enhance your AIM Business Relief research <i>Henny Dovland, TIME</i></p> <p>Inheritance Tax (IHT) revenues have increased substantially over the last decade and hit £5.4 billion for the last tax year (2020/21). A growing number of IHT planning services offer a solution to this problem and help investors to mitigate their IHT liabilities in just two years through investment in BR qualifying assets. These services have proved popular and there are now over 60 BR services available in the market, with over half of these exclusively investing in AIM quoted companies. Increased choice can make it difficult for advisers and paraplanners to effectively decide which AIM BR service may be the best fit for their clients' IHT planning needs and this session will highlight some of the key areas to examine and questions to ask providers to help enhance your existing due diligence process.</p>	<p>Word up!</p> <p>Paraplanner favourite Judith Rowe shares some quick wins in Microsoft Word that will speed up report preparation and take your word processing skills to the next level with tips and tricks <i>that you didn't even know you didn't know</i>. From her signature 10 tips in 10 minutes to embedding spreadsheets into documents, via styles and tables of contents, Judith will inform and delight.</p>
11:45	Comfort break	
11:55	<p>Active versus passive investments <i>Nicki Hinton-Jones CFA, Chief Investment Officer, Betafolio and Laurentius van den Worm, Investment specialist</i></p> <p>A non-partisan and balanced examination of the active/passive question. Expect demystification and points to ponder. Further details to follow.</p>	
12:45	<p>Presence: Bringing Your Boldest Self to Your Biggest Challenges <i>Amy Cuddy</i></p> <p>Dr. Amy Cuddy is a social psychologist, bestselling author, award-winning Harvard lecturer, and expert on the behavioral science of power, presence, and prejudice. Cuddy earned her Ph.D. from Princeton University in 2005 and was a professor at Harvard Business School from 2008 to 2017, Northwestern University's Kellogg School of Management from 2006 to 2008, and Rutgers University from 2005 to 2006. She continues to teach at Harvard Business School in executive education. Cuddy's first book "Presence: Bringing Your Boldest Self to Your Biggest Challenges" (Little, Brown, & Co., 2015), is a New York Times, Washington Post, USA Today, Wall Street Journal, Publisher's Weekly, and Globe and Mail bestseller and has been published in 35 languages. As described in The New York Times Sunday Book Review, "Presence feels at once concrete and inspiring, simple but ambitious—above all, truly powerful." Amazon selected Presence as the 'Spotlight Pick of December 2015'.</p> <p>Cuddy's 2012 TED Talk, "Your Body Language May Shape Who You Are," named by The Guardian as 'One of 20 Online Talks that Could Change Your Life,' has been viewed more than 50 million times and is the second-most-viewed TED Talk. Focusing on the power of prejudice and stereotyping, nonverbal behavior, the delicate balance of trustworthiness and strength, and the ways in which people can affect their own thoughts, feelings, performance, and psychological and physical well-being, she speaks about how we can become more present, influential, compassionate, brave, and satisfied in our professional and personal lives. She has given keynote addresses to a wide range of audiences all over the world.</p>	
13:15	Day 2 close	