INSTITUTE OF FINANCIAL PLANNING

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Focus on the Future

The CISI Financial Planning Annual Conference 2017

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CISI

CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT

I'm going ☐

DAY 1: MONDAY 25 SEPTEMBER 2017

Pre-Conference Workshop

10:00

Helping your clients understand financial plans (pre-conference)

A seasoned communication expert will provide planners and paraplanners with a deep dive session into how to communicate financial plans clearly and effectively to clients.

Conwy ☐

Roundtable discussions: innovation in financial planning (pre-conference)

Facilitated by Julie Lord CFP™ Chartered FCSI, Director, Prestwood

This session will explore new strategies and ideas in financial planning. Attendees will have the opportunity to put forward their experiences and ideas to the group, and discussion will focus on how the financial planning profession can collectively move forward.

Beaumaris Suite ☐

12:00 Registration and lunch served in the exhibition hall

13:00

Welcome to the CISI's 2017 Annual Conference

Campbell Edgar CFP™ Chartered FCSI, Head of Financial Planning, CISI

Ian Howe CFP™ Chartered MCSI, Regional Managing Director, 1825 and Chairman of the CISI Financial Planning Professional Forum

Caernarfon ☐

13:15

Achieve even more… no matter what business and life throws at you

John Hotowka, 'Achievement Thinking' Speaker

In this session, John will help motivate and energise conference attendees before an afternoon of stream sessions.

Caernarfon ☐

14:15 Coffee and networking in the exhibition hall

Streams

14:50

Real Financial Planning Case Studies

Step 1 – Establishing and defining the client planner relationship

Ian Painter CFP™ Chartered MCSI, Managing Director, Affinity Integrated Wealth Management

Drawing on his own experience, Ian will explain how best to undertake step 1 of the financial planning process with a key focus on creating a solid foundation to the client-planner relationship.

Caernarfon ☐

Investments and Advanced Planning

The long game: the case for listed private equity in client portfolios

Nick Britton, Head of Training, Association of Investment Companies

Portfolio diversification may be a key strategy for your clients, with listed private equity presenting itself as a viable alternative investment. In this session, Nick will provide the case for this investment strategy supported by market data and analysis.

Conwy ☐

Practice Management

Getting your clients to engage with their money

Simonne Gnessen, Founder, Wise Monkey Financial Coaching

In this interactive session, Simonne will provide tips and tricks on how you can make your clients calmer, more in control and more confident about their finances.

Beaumaris Suite ☐

Legal Advice

The complexities of the 'silver splitter' generation

Anna Sofat CFP™ Chartered MCSI, Addidi Wealth

Anna will provide her insights into the growing trend of divorces taking place between couples in their 60s, with a key focus on how financial planners can adapt and help their clients through these difficult situations.

Denbigh ☐

15:40 Coffee and room change

I'm going ☐

DAY 1: MONDAY 25 SEPTEMBER 2017

Streams

16:00	**Step 2 – Gathering client data including goals** Chris Budd ACSI, Managing Director, Ovation Financial Planning How can you best gather descriptive and quantitative information regarding your client's goals? Why is this important? Are there any innovative approaches to gathering as much data as possible? Chris will provide practical tips which have worked for him and his firm. *Caernarfon* ☐	**DB or DC? – managing demand more efficiently and safely** Bob Gordon, Pensions Consultancy Manager, Standard Life Bob will explain why the demand for DB and DC advice has grown, where to target advice and most importantly, how to advise more efficiently and safely. *Conwy* ☐	**Utilising technology to enhance the client experience** Ian McKenna, Director, Finance & Technology Research Centre With the boom in modern technologies and mobile applications, it is important for planners to be aware of what is out there and how to take advantage of it. Ian will explore some useful technologies to help improve practice efficiency and better the client experience. *Beaumaris Suite* ☐	**Financial planning across the generations** Marlene Outrim CFP™ Chartered FCSI, Founder and Managing Director, UNIQ Family Wealth In this session, Marlene will provide her perspective on best practices associated with intergenerational financial planning. She will pass on her experiences to help planners make the right decisions when advising on the cascading of wealth. *Denbigh* ☐
16:50	Room change			
17:00	**Financial planning at the CISI – Let's focus on the future!** Jacqueline Lockie CFP™ Chartered FCSI, Deputy Head of Financial Planning, CISI There are plenty of initiatives which have been delivered by the CISI and others which are in motion however, we know we can be doing a lot more to grow this great profession. In this session, Jackie will outline the CISI's plans for financial planning and give planners a taste of what lies ahead. *Caernarfon* ☐			
17:20	**Bringing financial planning to millennials: lessons from the US** Sophia Bera CFP®, Founder, Gen Y Planning Flying in from the US, Sophia – a millennial herself – will explain the importance of bringing financial planning to young people, how she has achieved this and what lessons planners can take into consideration based on her experiences. *Caernarfon* ☐			
18:10	Close of day 1 conference sessions			
18:30	Welcome evening reception in the exhibition hall			

I'm going ☐

DAY 2: TUESDAY 26 SEPTEMBER 2017

08:15 Coffee and registration

08:45

The future of pensions in the UK

Sir Steve Webb, Director of Policy and External Communications, Royal London

With uncertainty still rife following the general election and Britain's Brexit negotiations, Steve will provide his views on the current and future state of play with pensions in the UK.

Caernarfon ☐

09:30

Understanding clients: what they value in an adviser relationship

Mark Gochnour, Head of Advisor Services, Dimensional Fund Advisors

Flying in from the US, Mark will spend some time running through Dimensional's annual adviser survey. The survey will show how advisers and their clients perceive financial planning globally, and key outputs from the talk will focus on how service can be improved to clients.

Caernarfon ☐

10:15

In it for the long run

Dame Kelly Holmes DBE, Double Olympic Gold Medallist

Kelly will draw on her successful athletics career to talk about how to self-motivate to achieve long and short-term goals. *Caernarfon* ☐

11:00 Coffee and networking in the exhibition hall

Streams

11:30

Real Financial Planning Case Studies

Step 3 - Analysing and evaluating financial objectives

Warren Shute CFP™ Chartered FCSI, Managing Director, Lexington Wealth Management

To develop a high quality financial plan for your clients, the data that has been collected needs to be carefully analysed and evaluated to ensure goals can be achieved. In this session, Warren will outline tips and tricks in how to conduct this analysis effectively.

Caernarfon ☐

Investments and Advanced Planning

Cashflow modelling techniques

Julie Lord CFP™ Chartered FCSI, Director, Prestwood

Cashflow modelling is a central component to managing a client's long term financial plan. However, with so many unique variables and scenarios that can emerge, how can planners ensure a client's cashflow model is forecasted as accurately as possible. Julie will share her views on how to achieve this based on her experience

Conwy ☐

Practice Management

Ethics in small businesses: the risks and rewards

Philippa Hann, Partner, Clarke Willmott

Working in small businesses has so many positives, but what should you do when you experience unethical behaviour without the support network of a larger organisation? What are the risks associated with unethical behaviour? In this session, Philippa will outline why ethics should remain at the forefront of your mind in everything you do.

Beaumaris Suite ☐

Wealth and Investment Management

Current asset allocation models and concepts

Edward Smith, Head of Asset Allocation Research, Rathbones

How can you best organise your client's assets? What is the best approaches in achieving an optimal level of asset allocation which provides the greatest returns for them? Edward will draw on his personal experience and explain what the latest models and concepts are.

Denbigh ☐

12:20 Lunch and networking in the exhibition hall

I'm going ☐

DAY 2: TUESDAY 26 SEPTEMBER 2017

Streams

13:35

Step 4 - Developing and presenting financial plans

Sandy Robertson CFP™ Chartered FCSI, Managing Director, Acumen Financial Planning

Once data has been gathered, analysed and evaluated, suitable strategies to help clients meet their objectives need to be recommended and presented back to them. What factors need to be considered when creating recommendations, and what is the best way to present back to clients? In this session, Sandy will explain how this has worked for him based on his experience

Caernarfon ☐

Panel discussion: the risks and rewards of Robo-Advice

Chair: Philippa Hann, Partner, Clarke Willmott

Michelle Pearce MCSI, Co-Founder and Chief Investment Officer, Wealthify

Ian McKenna, Director, Finance & Technology Research Centre

George Rooke, Chartered MCSI, Head of UK Portfolio Management, Wealthsimple

Clinton Askew CFP™ Chartered MCSI, Director, Citywide Financial Partners

Technological advancements, along with changing consumer behaviour amongst young people, has led to the emergence of 'Robo-Advice'. With standalone and integrated (online and face to face) providers emerging to capture this area of the advice market, the risks and rewards must be carefully considered to ensure positive outcomes are provided to clients. This interactive panel discussion will aim to dissect these considerations and approach the topic from a range of perspectives.

Conwy ☐

How to work with local and national media

Penny Haslam, Media Expert and Former BBC Journalist

Speaking on behalf of your firm can be a daunting prospect – especially live on TV or radio. It's easy to get tangled up worrying about business sensitivities, saying the wrong thing, or giving the wrong impression. In this session, Penny will run through best practices when faced with local and national media representatives.

Beaumaris Suite ☐

The changing investment research market under MiFID II

Alistair Haig, Research and Teaching Fellow, University of Edinburgh Business School

MiFID II is due to bring an array of new rules in relation to investment research, with specific focusses on transparency with clients and clarity on how research is paid for. In this session, Alistair will dissect the new rules and inform attendees what to look out for.

Denbigh ☐

14:25 Coffee and networking in the exhibition hall

14:55

Steps 5 and 6 - Implementing recommendations

Keri Carter CFP™ Chartered MCSI, Managing Director, Broadway Financial Planning

Bringing the financial plan to life and monitoring performance is integral to ensuring a high quality of service is delivered to clients. In this session, Keri will identify key areas of focus in implementing a financial plan and re-assessing its performance in line with a client's goals, risk profile and lifestyle.

Caernarfon ☐

Expect the unexpected: business protection in an uncertain world

Natalie Wright, Financial Planner, Mazars

Many business owners agree that the loss of someone who is key to the running of their business could have dire consequences for the continuation and longevity of the business, yet over 50% of SMEs in the UK do not have any cover in place and 40% say they could cease trading within one year without their lynchpin person holding the business together. It's easy to underestimate the most important assets. In this session, Natalie will run through best practices and emerging trends in this area.

Conwy ☐

Let's forget about marketing!

David Scarlett, Owner, Soul Millionaire

How can you save time, energy, resources and costs associated with online and offline marketing, whilst still producing a steady flow of high-quality introductions? In this session, David will explore techniques to gain more referrals outside of traditional and emerging marketing techniques.

Beaumaris Suite ☐

Emerging alternative investments: what opportunities are available to investors?

Guy Tolhurst, Managing Director, Intelligence Partnership

Portfolio diversification and the quest for alternatives is not a new strategy, however new alternative investment asset classes are continuously emerging and need to be understood. Guy will give an overview of the alternative investments market, with a specific focus on emerging areas such as alternative credit funds and direct lending.

Denbigh ☐

I'm going ☐

DAY 2: TUESDAY 26 SEPTEMBER 2017

	Room change
15:55	**The investment outlook ahead: what are the opportunities in 2017 and beyond?** Chair: Julie Lord CFP™ Chartered FCSI, Director, Prestwood Marcus Brookes, Head of Multi-Manager, Schroders David Coombs ACSI, Head of Multi-Asset Investments, Rathbones Ankul Daga, Senior Investment Strategist, Vanguard Gregg Guerin, Senior Product Specialist, First Trust Global Portfolios Jonathan Gumpel ACSI, Co-Founder and Director, Brooks Macdonald Active or passive funds? Emerging or traditional markets? Where is the market now and where is it going? Whilst product selection is secondary to robust and pure financial planning and wealth management, having an appreciation of the macro-level trends across multiple markets can contribute towards positive client outcomes. In this interactive panel discussion, a selection of investment experts, who span active and passive investment approaches, will provide you with the latest investment thought leadership across various markets, asset classes and geographies. *Caernarfon* ☐
16:40	**Strategic update on the CISI's wider activities** Simon Culhane, Chartered FCSI, Chief Executive, CISI Simon, the CISI's Chief Executive, will provide delegates with a brief insight into the CISI's strategic plans and activities outside of financial planning. *Caernarfon* ☐
16:50	**Financial planning in Africa: opportunities and challenges ahead** Gerald Mwandiambira CFP®, Acting CEO and Chief Strategist, South Africa Savings Institute (SASI) Flying in from South Africa, Gerald will talk through the unique complexities surrounding financial planning in the region. He will specifically focus on why financial planning should be used more frequently and the benefits it provides. *Caernarfon* ☐
17:35	Close of day 2 conference sessions
19:10	Networking drinks in the Caernarfon Bar
20:10	**The 2017 Financial Planning Gala Awards Dinner (hosted by Penny Haslam, Former BBC Journalist)** *Caernarfon* ☐

I'm going ☐

DAY 3: WEDNESDAY 27 SEPTEMBER 2017

09:45

Demonstrating leadership in life or death situations

Mike Lynch, Former Commander of Indigenous Covert Operations Forces in Iraq and Afghanistan, 22 Special Air Service Regiment (SAS)

Making tough business decisions is one thing, but making tough life or death decisions in some of the harshest, war torn countries on the planet is another. For Mike, making these decisions has provided him with priceless insights on how to establish effective teams and motivate those teams to work as one cohesive unit. Mike will share his views on leadership and provide practical tips on how to get the most out of individuals and teams.

Caernarfon ☐

10:45 Coffee and networking

Streams

	Real Financial Planning Case Studies	Investments and Advanced Planning	Practice Management	Legal Advice
11:05	**Meet the planners and ask them anything!** Taking place in a unique roundtable format, representatives from the CISI's financial planning professional forum will host a table each in which you can go and ask them absolutely anything! *Caernarfon* ☐	**Integrity at work: putting the client first** Rebecca Aston, Ethics and Integrity Manager, CISI Using interactive voting equipment, Rebecca will run through a range of ethical dilemmas which will help challenge your thinking and strengthen your commitment to ethical practices. *Conwy* ☐	**The ascent - advanced techniques to help take your business to the next level** Brett Davidson, Founder, FP Advance Drawing on his extensive experience working with the best financial planning firms in the UK, Brett will explore what leading firms are doing to continue growing exponentially. *Beaumaris Suite* ☐	**Managing clinical negligence and personal injury claims: the role of the planner** Neil Jefferies MCSI, Head of Financial Planning, Adroit Financial Planning Drawing on his experience, Neil will explain how to manage complex clinical negligence and personal injury claims with a specific focus on pre-and post-settlement matters such as the impact on cashflow modelling, risk profiling, savings, investments and pensions. *Denbigh* ☐

11:55 Room change

12:05

Brexit and Trump: should we be losing sleep?

Justin Urquhart-Stewart, Director & Co-Founder, Seven Investment Management

Focusing on the state of the markets and the political changes underpinning them, Justin will provide an entertaining view on where we are now and where we are going.

Caernarfon ☐

12:55

Closing remarks from the CISI

Jacqueline Lockie CFP™ Chartered FCSI, Deputy Head of Financial Planning, CISI

Caernarfon ☐

13:10

Overcoming difficulties and never giving up

Nick Cann, Former IFP CEO and Stroke Survivor

A stroke survivor and well-respected figure amongst planners, Nick will close the conference by talking through how his life has changed following his medical complications, and what has kept him going through his challenging times.

Caernarfon ☐

13:20 **Close of the Financial Planning Annual Conference 2017**

Conference Speakers

Clinton Askew CFP™ Chartered MCSI

Citywide Financial Partners

Clinton is a Director of Citywide Financial Partners, based in Surrey. The firm was established in 2004 and specialises in providing financial advice to high net worth individuals and their families. He believes that this is an important time for advisers and he is keen to ensure that there is a successful and vibrant independent sector capable of meeting the needs of consumers in the future. Clinton is the former Chairman of the FCAs Small Business Practitioner Panel (SBPP).

Rebecca Aston

Ethics and Integrity Manager, CISI

Rebecca oversees the delivery of the Institute's Integrity initiatives to members and supporter firms. Previously, Rebecca worked at the Association of Accounting Technicians (AAT) as Senior Conduct and Compliance Officer. Rebecca is a graduate of the University of York (BA Hons, History, 2008) and the University of the Arts London (PG Dip, Conservation, 2010). She is currently studying towards a Masters' degree in Applied and Professional Ethics at the University of Leeds.

Sophia Bera CFP®

Founder, Gen Y Planning

Sophia Bera is not your father's financial planner. A former actor, she became a CFP™ so that she could help answer her friends' financial questions. After working in traditional financial firms since 2007 and then going to work for a NY start-up, she decided to quit her job to launch her own firm, Gen Y Planning. Now, she's location independent and works virtually with clients in their 20s and 30s across the US.

Nick Britton

Head of Training, Association of Investment Companies

Nick Britton is Head of Training at the Association of Investment Companies. He works with financial planners and wealth managers to improve their understanding of investment companies through seminars, conferences, online courses and bespoke training. Nick was previously a financial journalist and editor of What Investment magazine. He graduated from Cambridge University and holds the Investment Management Certificate.

Marcus Brookes

Head of Multi-Manager Team, Schroders

Marcus graduated from the University of Stirling with a Masters degree in Investment Analysis and has built up over a decade's investment experience. He started with Friends Ivory & Sime as a Portfolio Management Assistant working on global equity and bond desks. In 1999 he went on to work alongside Bambos Hambi in running fund of funds and the two stayed as a partnership, firstly moving on to Rothschild, then joining Gartmore at the end of 2003. He then left to join Cazenove (now part of Schroders) at the beginning of 2008, where he now takes charge of the multi-manager fund range alongside Robin McDonald.

Chris Budd ACSI

Managing Director, Ovation Financial Planning

Chris Budd is the owner of Ovation Finance, a fee-based financial planning practice. He is a qualified business coach and he also writes books, including one on Financial Planning and two novels. He's a regular speaker at conferences, both at financial services events on Ovation's 'coaching, then planning, then advice model', and to the public about money and happiness.

Nick Cann

Former IFP CEO and Stroke Survivor

Nick Cann was formerly the Chief Executive of the Institute of Financial Planning (IFP) who unfortunately suffered a stroke in 2013. Since then he has worked tirelessly to raise awareness, most recently through the Stroke Association. Prior to joining the IFP, he worked for Fleming Save & Prosper and Barclays Bank.

Keri Carter CFP™ Chartered MCSI

Managing Director, Broadway Financial Planning

Keri is a CERTIFIED FINANCIAL PLANNER™ professional, Chartered Wealth Manager and Managing Director / shareholder of the firm. Having joined the firm in 2001 in an administrative capacity, Keri commenced her studies and went on to become a CFP™ professional in 2007. Keri's main responsibilities are providing strategic Financial Planning advice to the clients of BFP and overseeing the running of the firm on a day-to-day basis. Keri was nominated by her peers to be on the CISI's IFP Forum Committee. Keri has commented on financial matters with local radio, The Observer, The Sunday Times and The Independent.

David Coombs ACSI

Head of Multi-Asset Investments, Rathbones

David leads and manages the Rathbone Multi Asset Portfolios and co-manages the Rathbone Strategic Bond fund. He is a member of Rathbones' Investment Executive Committee, with responsibility across the group for Rathbones investment proposition offered to multi-office financial advisory firms. He also sits on Rathbones' Strategic Asset Allocation Committee.

Simon Culhane, Chartered FCSI

Chief Executive, CISI

Simon was appointed Chief Executive of the CISI in May 2004, having previously worked both with a number of blue chip financial companies and in Central Government. His previous role was at Deutsche Bank, where he worked as Director, Chairman's Office, Global Investment Banking. For three years prior to this Simon was Deputy Director, Prime Minister's Efficiency Unit, Cabinet Office, where he was responsible for the Unit's work in a number of major Government Departments. Simon spent his early career with Lloyds Bank in a number of roles including Senior Group Manager, Retail Banking for the Kensington area and in Chicago, USA.

Ankul Daga

Senior Investment Strategist, Vanguard Asset Management

Ankul Daga is a Senior Investment Strategist with ten years' experience. His responsibilities include research on portfolio construction and providing perspective son longer-term investment strategy implications for clients. His research interests cover both passive and active investment, multi-asset investing, global diversification and home bias, active and passive management and advisor best practices. He earned a MSc. in Mathematical Finance from Warwick Business School and is CFA Charter Holder.

Brett Davidson

Founder, FP Advance

Brett is the Founder of FP Advance and the Uncover Your Business Potential programme. He helps financial planning professionals advise better and live better by growing more profitable without losing their social purpose. Personally, Brett is no stranger to ditching the status quo. In 2015, he and his wife sold most of their possessions, rented out their home and went travelling without their business skipping a beat.

Campbell Edgar CFP™ Chartered FCSI

Head of Financial Planning, CISI

Campbell John Edgar is Head of Financial Planning at the CISI. He has worked as Director and Partner at John Lamb, was senior consultant at Anderson Charnley (now Cannacord) and Director at Bloomsbury Financial Planning (now a branch of Raymond James Investment Services). Prior the merger between IFP and CISI, he had been a Fellow of the IFP and President of the IFP during 2002 – 2004.

Simonne Gnessen

Founder, Wise Monkey Financial Coaching

Simonne Gnessen has pioneered financial coaching in the UK for the past 15 years. Building on her experience as an IFA she designed a money-guidance service, Wise Monkey Financial Coaching, to help clients on a practical level, whilst transforming their relationship with money. Simonne is co-author of Sheconomics - a finance book for women. Her work has been featured on BBC radio and TV and in a variety of national newspapers and magazines.

Mark Gochnour

Head of Advisor Services, Dimensional Fund Advisors

Since 1998, Mark Gochnour has held a variety of client facing and management roles in Dimensional's Financial Advisor Services group. As a vice president for Financial Advisor Services, Mark currently oversees day-to-day management of the group, including business development, client services, and general operations. He is also a frequent speaker at conferences and advisor events. With experience in financial reporting and analysis, Mark worked as a financial analyst with Allied Signal prior to joining Dimensional. He earned a BS in accounting from Oral Roberts University.

Bob Gordon

Pensions Consultancy Manager, Standard Life

Bob Gordon is Standard Life's Pensions Consultancy Manager. Since 1987, Bob has worked with DB, SSASs, SIPPs and spent seven years as trustee of a large DB scheme. His current focus is on engaging policymakers to influence pension policy, and articulating issues and opportunities from legislative change. Bob's goal is to help Financial Planners and Paraplanners tailor solutions to their client's pension needs.

Gregg Guerin

Senior Product Specialist, First Trust Global Portfolios

Gregg is a Product Specialist for First Trust and supports the business' development across the UK and European markets in which First Trust operates. He has been entrenched in the ETF industry for over 9 years and sees tremendous growth potential for the ETF market across Europe.

Jonathan Gumpel ACSI

Co-Founder and Director, Brooks Macdonald

Jonathan Gumpel is currently a director at Brooks Macdonald Asset Management. He has been managing the IFSL Brooks Macdonald Defensive Capital Fund since its launch in March 2010 using a defensive equity investment style. He has more than 20 years of experience in the finance industry having previously worked at Chase de Vere (PMMM).

Alistair Haig ACSI

Research and Teaching Fellow, University of Edinburgh Business School

Alistair started his career in investment technology in the 1990s, then moved to buy-side and sell-side investment research. In 2012, he joined the University of Edinburgh Business School where his primary focus is in the specialist area of investment research. Educated at Warwick Business School and Strathclyde University, Alistair is a CFA Charter Holder and an ACSI with the CISI.

Philippa Hann

Partner, Clarke Willmott

Philippa is a Partner in the Financial Services Litigation team specialising in investment product mis-selling claims and negligent investment advice. She has particular experience in running group actions on behalf of large numbers of claimants. Philippa holds the Certificate in Financial Planning and the Diploma in Regulated Financial Planning. Philippa joined Clarke Willmott in 2006 from HBJ Gateley Wareing (now Gateley) where she specialised in general commercial dispute resolution.

Penny Haslam

Media Expert and Former BBC Journalist

Penny is a speaker that engages and inspires business owners and large organisations to help them to consider themselves as experts, so they can stand out in the market. She draws on her twenty years' experience as a business presenter on BBC Breakfast, the News Channel, Panorama and BBC Radio 5 Live where she interviewed hundreds of businessmen and women.

Dame Kelly Holmes DBE

Double Olympic Gold Medallist

Dame Kelly Holmes won two Gold Medals at Athens Olympics in 2004, cementing her place in history as the first women ever in Great Britain to win two gold medals at the same games. Having served in the military she was awarded an MBE for her services to the British Army in 1998 and was appointed Dame Commander of the Order of the British Empire (DBE) in 2005 for her services to sport. Dame Kelly admits to being obsessed and driven by success and is motivated in providing inspiration to others to achieve their own goals in life.

John Hotowka

'Achievement Thinking' Speaker

John Hotowka is a business speaker, humourist and magician who has first-hand experience with the highs and lows of running a business. After suffering a crisis in confidence in 2002 he studied high achievers. He distilled his findings and developed 'Achievement Thinking' to equip individuals and teams with the tools they need to overcome obstacles and achieve their goals.

Ian Howe CFP™ Chartered MCSI

Regional Managing Director, 1825 and Chairman of the CISI Financial Planning Professional Forum

As well as being chairman of the CISI's Financial Planning Professional Forum, Ian is the Managing Director of the Accredited Financial Planning Firm™, Baigrie Davies. Based in London, Ian is also a Director of Serin Wealth, an international advisory firm focused on bringing the best of the legal and Financial Planning professions together to enhance the advice clients enjoy.

Neil Jefferies MCSI

Head of Financial Planning, Adroit Financial Planning

Neil has extensive experience in financial services, having started his career in 1982 in banking. In 1987, he moved over to advising clients in respect of life assurance and pensions before becoming an Independent Financial Adviser in 1990. Neil is a highly skilled manager of the Adroit Financial Planning team, who during his career, has specialised in a full range of financial planning and wealth management services, for individuals, Trustees and businesses.

Jacqueline Lockie CFP™ Chartered FCSI

Deputy Head of Financial Planning, CISI

Jacqueline is the Deputy Head of Financial Planning at the Chartered Institute of Securities and Investment (CISI). She has worked in the financial services sector since 1988 in technical and training roles and as a financial planner. She is a Chartered Fellow of the CISI and holder of the internationally recognised CERTIFIED FINANCIAL PLANNER™ Licence, for which she was one of the first examiners in the UK.

Julie Lord CFP™ Chartered FCSI

Director, Prestwood

Julie is a CFP™ professional, and a Chartered Wealth Manager. She set up one the first fee based financial planning firms in Wales in 1991 and is passionate about helping her clients to make the most of their resources and live a purposeful, fun-filled life. She served on the board of the IFP for 15 years, including four years as Chairman. She is a regular writer and presenter of financial issues in the press.

Major Mike Lynch

Former Commander of Indigenous Covert Operations Forces in Iraq and Afghanistan, 22 Special Air Service Regiment (SAS)

Mike served for almost two decades with British Special Forces in the SAS, ultimately commanding their covert indigenous special operations programmes in Iraq and Afghanistan. His experience in 'behind the lines' covert target development is unsurpassed in today's Special Forces, his talents seeing him serve two of the longest operational tours in Iraq and Afghanistan in the history of the modern day British Army. Since retirement, Mike has taken his operational planning and leadership expertise and formulated them into support products for businesses looking to configure their operations for expansion into emerging markets.

Ian McKenna

Director, Finance & Technology Research Centre

Ian McKenna founded Finance & Technology Research Centre in 1995 nearly two decades before "FinTech" & "InsurTech" became part of the industry lexicon. A boutique consultancy, the firm focuses on how personal finance organisations can communicate more effectively with their customers and help them take better financial decisions. As part of this, the firm works with many of the U.K.'s leading life insurers, financial advisers and technology providers to identify emerging technologies that can transform customer relationships. In September 2016 HM Treasury asked him to sit as an independent member of the Pension Dashboard Prototype Project Steering Group.

Gerald Mwandiambira CFP®

Acting CEO and Chief Strategist, South Africa Savings Institute (SASI)

Gerald is the Acting CEO and Chief Strategist for the South African Savings Institute (SASI). He is an award-winning CFP™ professional, postgraduate Financial Planning Law graduate and Economics graduate. He is active in the media and supports financial literacy by contributing as a freelance financial journalist and providing expert commentary to various print publications as well as on television and radio on various channels.

Marlene Outrim CFP™ Chartered FCSI

Managing Director, UNIQ Family Wealth

Marlene's first career was as a Probation Officer for 13 years. In 1989, she became a financial adviser and eventually a CERTIFIED FINANCIAL PLANNER™ professional, Fellow of the IFP (now CISI), Chartered Financial Planner, Associate of STEP and Fellow of CMI. In 1991, she established a financial planning practice and sold it in 2007. She has continued as a financial planner and as a coach/mentor to other advisers. She was a board member of the IFP for 12 years, and was IFP president between 2010 and 2012. She is currently Managing Director of UNIQ Family Wealth and she also owns an art gallery with her husband.

Ian Painter CFP™ Chartered FCSI

Managing Director, Affinity Integrated Wealth Management

Ian has been a Financial Planner for 30 years. He is a Chartered Fellow of the PFS, a Chartered Wealth Manager, Chartered Fellow of the CISI and a CERTIFIED FINANCIAL PLANNER™ professional. His practice is both a CISI Accredited Financial Planning Firm and a CII Chartered Firm. A former branch chairman, Ian currently sits on the CISI's Financial Planning Forum committee.

Michelle Pearce MCSI

Co-Founder and Chief Investment Officer, Wealthify

Graduating with a degree in Biomedical Sciences from the University of Edinburgh, Michelle chose to pursue a career in finance, firstly as a stockbroker for Spearpoint, then as an Investment Manager for Brooks Macdonald. She co-founded Wealthify in 2014 with the ambition of converting more savers to investors through their online investment service.

Sandy Robertson CFP™ Chartered FCSI

Managing Director, Acumen Financial Planning

Sandy Robertson has worked in banking, accounting and financial services for over 40 years and was one of the first fellows of the IFP in Scotland. Established in 2002, Acumen Financial Planning has grown from a small team to an established Accredited and Chartered firm of 35 staff with offices across Scotland serving 1750 clients. Recently awarded Accredited Financial Planning Firm of the Year, Acumen Financial Planning continues its ongoing commitment to the Financial Planning profession.

George Rooke, Chartered MCSI

Head of UK Portfolio Management, Wealthsimple

George Rooke is the Head of UK Portfolio Management at Wealthsimple, a leading online investment management service. With over 15 years' experience in wealth and investment management, George previously was a Client Advisor on UBS's Ultra High Net Worth team providing advice on both asset and liability management to clients with over £30 million in assets. Prior to that George worked at Man Investments with a client base across Europe of financial advisory firms, private banks and family offices.

David Scarlett

Owner, Soul Millionaire

David Scarlett knows a little about being on the wrong end of money. Raised largely in a convent-based children's home in Hertfordshire and broke and homeless by the age of 28, nobody is more surprised that he finds himself coaching and mentoring small business owners. He regularly appears on BBC radio and sits on various panels. He has also co-authored various books and speaks regularly at seminars and conferences internationally.

Edward Smith

Head of Asset Allocation Research, Rathbones

Edward supports Rathbones' investment process with proprietary macro-based, multi-asset research and is a member of the strategic asset allocation committee. Starting his career at BlackRock, Edward joined Rathbones in 2014 from Canaccord Genuity Wealth Management. Edward has completed a course in Quantitative Economic Methods at Birkbeck, University of London and received an MA from the University of Oxford. He is a member of the Society of Business Economists.

Anna Sofat CFP™ Chartered MCSI

Founder, Addidi Wealth

Anna Sofat is Founder and Managing Director of Addidi, a finance boutique for women. Addidi Wealth helps enterprising women plan and manage their wealth whilst Addidi Enterprise provides a collaborative club for angel investing and non-executive engagement with SMEs. Anna holds both the Chartered Financial Planning and CERTIFIED FINANCIAL PLANNER™ qualifications, and is a regular contributor to national press and TV.

Guy Tolhurst

Managing Director, Intelligent Partnership

Guy started Intelligent Partnership in 2007 after eight years of delivering bespoke sales and marketing solutions to international real estate developers, funds, hoteliers and investor groups. In those ten years, he has grown Intelligent Partnership into an award-winning multi-faceted advisory, insight and education led business working with investment providers, financial advisers and wealth managers across a range of investment strategies and sectors.

Justin Urquhart-Stewart

Director & Co-Founder, Seven Investment Management

With an early career that spanned the vineyards of Europe, the docks of Southampton and finance in Asia, Justin went onto establish Broker Services at what became Barclays Stockbrokers. Today he is one of the most recognisable and trusted market commentators on television, radio and in the press. Together with Tom Sheridan, Justin founded 7IM to deliver radical common sense in an industry where that quality is hard to find.

Sir Steve Webb

Former Minister of State for Pensions - Director, Policy and External Communications, Royal London

Steve was Minister of State for Pensions between 2010 and 2015, the longest-serving holder of the post. During that time, he implemented major reforms to the state pension system, oversaw the successful introduction of automatic enrolment and played a key role in the new pension freedoms implemented in April 2015. Steve was a Liberal Democrat MP from 1997 to 2015. Before this he was professor of social policy at Bath University for two years, having previously worked for nine years as an economist at the Institute for Fiscal Studies. Steve graduated with a first-class honours degree in PPE from Oxford University in 1986.

Natalie Wright

Financial Planner, Mazars

Natalie specialises in providing holistic financial planning strategies for both individuals and businesses. She works with clients to help them understand where they are now, identify their future goals and map out a plan that will help them achieve those goals. She predominantly works with owner-managers in SMEs and family businesses where personal planning, business planning, succession planning and inter-generational issues are all key.

Personal Benefits

CISI members receive hundreds of offers across top high street brands as part of their membership privileges.

For example, receive 20% off Adidas products, 10% off pre-paid hotel bookings with Expedia and 10% off car hire with Enterprise!

Visit cisi.org/mycisi to take advantage of these benefits

Dates for your diary 2017

28 SEP	Bristol Branch Financial Planning CPD event: Understanding your client	BRISTOL AND BATH
28 SEP	Bank of England update	MANCHESTER
28 SEP	Branch Meeting: Passing on Wealth & Active AND Passive, how you blend the two together	LANCASHIRE AND CUMBRIA
2 OCT	Manchester Branch CPD meeting: Understanding your client	MANCHESTER
2 OCT	MiFID II & Behavioural biases	SOUTHERN UK
3 OCT	MiFID II: Preparing for January 2018 and Beyond	LONDON
3 OCT	Understanding your client	YORKSHIRE
4 OCT	MiFID II - impacts for advisers	BIRMINGHAM
4 OCT	North East Branch CPD meeting: Understanding your client	NORTH EAST
5 OCT	CISI Glasgow financial planning seminar	SCOTLAND
11 OCT	CPD Workshop: Estate Planning	LONDON
11 OCT	Quarterly Branch Meeting- Elderly and Vulnerable Client – Planning for the future, How to Find Out What's Really Important to your Clients	NORTHERN HOME COUNTIES
11 OCT	Thames Valley branch meeting- Integrity at work	THAMES VALLEY
12 OCT	MiFID II: Preparing for January 2018 and Beyond	SCOTLAND
12 OCT	Fund manager seminar: Growth strategies with investment companies	YORKSHIRE
17 OCT	Manchester Branch meeting: US economy - plough horse or race horse?	MANCHESTER
18 OCT	Integrity At Work & Active vs. Passive	EAST ANGLIA
19 OCT	Blockchain, cryptocurrencies and You	LIVERPOOL, CHESTER AND NORTH WALES
19 OCT	John Kay: The long and the short of it	SCOTLAND
25 OCT	Market/economic review followed by the psychology of value and how to inflation proof your portfolio	EDINBURGH
25 OCT	Man Vs. Big Data & Investing in the Spirit of EIS	COTSWOLDS
26 OCT	Market/economic review followed by the psychology of value and how to inflation proof your portfolio	GLASGOW
1 NOV	Vulnerable Clients	BIRMINGHAM
8 NOV	Ethics workshop: Integrity at Work & Introduction to AlphaDEX - what is active management?	YORKSHIRE
8 NOV	Thames Valley Branch meeting	THAMES VALLEY
9 NOV	Another regulator says capitalism isn't working: Changes in the wind	WEST COUNTRY
15 NOV	How certain mindsets can future proof a business; The US economy - now that's a powerhouse & Protect yourself because nobody else can	WALES

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15 NOV	Quarterly Branch Meeting- Life Planning, Mindfulness and a golden civilization	NORTHERN HOME COUNTIES
16 NOV	CPD Workshop: Skills Development - The Prosperous Adviser	LONDON
16 NOV	MiFID II: Preparing for January 2018 and Beyond	MANCHESTER
16 NOV	12 months of Trump	LIVERPOOL, CHESTER AND NORTH WALES
16 NOV	Branch meeting: Vulnerable clients & Robo-advice - where it will lead our profession	LANCASHIRE AND CUMBRIA
21 NOV	IFP Forum: Behavioural Biases	LONDON
22 NOV	East Midlands Branch Leicester CPD meeting: Economic & Market Review	EAST MIDLANDS AND LINCOLN
23 NOV	Absolute return investing: Navigating an uncertain future	ISLE OF MAN
29 NOV	South East half-day event- MiFID II, Active AND Passive- how you blend the two together & It's different this time	SOUTH EAST
5 DEC	Referrals	YORKSHIRE
5 DEC	IFP Forum: Expert Positioning: why the best financial planning practices are turning to content marketing	LONDON
5-6 DEC	Scottish Financial PLanning Conference	SCOTLAND
6 DEC	MiFID II	EAST ANGLIA
7 DEC	Absolute return investing: Navigating an uncertain future	JERSEY
12 DEC	2018 CIO View update & building effective multi-asset portfolios to meet challenging client demands	LONDON
13 DEC	Thames Valley Branch meeting	THAMES VALLEY
14 DEC	Bank of England update	LIVERPOOL, CHESTER AND NORTH WALES

What are you doing to meet your CPD requirements?

CISI
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or focus even further in the future....

MAY 2018	The Accredited Financial Planning Firms™ Conference
JUNE 2018	The Paraplanner Conference 2018
OCT 2018	The Financial Planning Annual Conference 2018
OCT 2018	The CISI London Annual Dinner
AUTUMN 2018	Financial Planning Week
DEC 2018	The Scottish Conference 2018

Visit **cisi.org/events** to view the full list of CPD & networking events.

As of 1 April 2017, the CISI has implemented mandatory CPD which now also includes an element of Ethics.

We have introduced these new CPD requirements to ensure that all our members, no matter what membership grade they have, job role they hold or jurisdiction they work in, will be unified by meeting strict annual CPD standards. Our aim is to help our members demonstrate to consumers and the industry that they are committed to the highest standards of professionalism and integrity.

To find out more information visit cisi.org/newcpd

Existing members who joined the CISI prior to 1 April 2017 need to start their CPD year no later than 31 March 2018 in order to meet the new mandatory CPD requirements deadline of 31 March 2019.

Focus on the Future

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