

THE 7TH ANNUAL

POST RETIREMENT CONFERENCE

March 11, 2015 | Ivy Ballroom, Sydney



6.5 points*

AGENDA - Day 2 (for Advisers) Wednesday March 11

08.00 – Arrival and registration

08.30 - Welcome

08.40 – When does post-retirement start?

Every client's situation is different. They have different starting points, different objectives, different financial resources, and a different path to retirement. For some people the unpalatable truth is post-retirement could start a lot later than they expect or want it to. How do financial planners help clients to determine the appropriate date? And how can they help bridge the gap financially, or manage clients' expectations down (or up), if necessary?

- **Paul Maddock**, consultant
- **Doug McBirnie**, consulting actuary, **Accurium**

09.30 – The future of retirement incomes

This session focuses on regulatory changes, policy settings and the key recommendations from Financial System Inquiry to provide a coherent view of the path ahead for developing retirement income solutions. It combines a global perspective on developments in retirement income policies with a deep local understanding.

- **David Shirlow**, executive director, **Macquarie Bank**
- **Daniel Farley**, chief investment officer, investment solutions group, **SSGA**

10.20 – Morning tea

10.50 – It's not all about returns

Setting up a client for life in retirement isn't just about shooting for the maximum returns. A range of risks come into the picture – including volatility of returns, sequencing risk and longevity risk. An emerging focus among advisers is how to manage these risks as a client moves towards and then into retirement, and how to construct and implement efficient and adaptable strategies. But are traditional approaches – including the so-called "bucket strategy" – necessarily meeting retirees' needs?

- **Craig McCulloch**, senior consultant, **Milliman**
- **Dan Miles**, co-chief investment officer, **Innova Asset Management**

11:40 – Assessing the product range

You've defined the client's goals and objectives. You've identified the risks that the client will face on the path into retirement, and beyond. Now it's time to put the advice, strategy and theory into effect. What are the product implementation options? How can you compare the different alternatives that are available? And how can you identify the optimal solution?

- **Nicolette Rubinsztein**, general manager, advocacy and retirement, **Colonial First State**
- **Steve Nagle**, partner, **EY**

12:30 - Lunch

13:30 – Notional estates and other estate planning issues

Nothing can rip apart a family and destroy an otherwise well-planned, well-ordered and serene retirement than disputes within the family. Effective estate planning – the intergenerational transfer of wealth – is critical. But if you’ve never heard of a “notional estate”, both you and your clients could be in for a very rude shock.

- **Anna Hacker**, national manager estate planning, **Equity Trustees**
- **Bryan Mitchell**, principal, **Your Estate Plan/Mitchells Solicitors**

14:30 - Longevity conversations

Longevity is no longer an emerging issue; it has emerged. “How long do you have left?” is fast becoming a defining question for how financial planning conversations are framed (and when they take place), how financial plans are developed and value propositions framed, and the skills that advisers need to possess to take clients through the issues. This session will place the “how long is left?” question at the centre of the planning process, and examine the kind of conversations and advice that it leads to, the implications for financial planning businesses, and how advisers can acquire the skills they need.

- **Louise Biti**, director, **Strategy Steps and Aged Care Steps**
- **David Williams**, principal, **My Longevity**
- **Steve Smith**, principal, **Prova**

15:30 – Afternoon tea

15:50 – The retirement blues

The transition from full-time employment to full-time retirement is sometimes not smooth, and an adviser’s job is to help clients navigate the psychological transition as well as the financial one. This session examines how an adviser’s skill set must expand to include managing clients through the emotional aspects of retirement. What makes clients truly happy? How can “happiness” be expressed as a financial objective? And how can advisers be better equipped to know what to do if they notice a client is struggling?

- **Dr Timothy Sharp**, chief happiness officer, **The Happiness Institute**

16:40 – CASE STUDY: Joining the dots

Delivering an outcomes-based retirement solution that meets investors’ needs and can be administered efficiently is the goal for many advisers today. This real-life case study will demonstrate the latest in retirement solutions that bring together portfolio construction theories and product options in a seamless interface for advisers and retirees.

- **Paul Rogan**, chief executive, distribution, product and marketing, **Challenger**
- **Peter Chun**, general manager, product, **Colonial First State**

17:25 – Wrap-up, close and thanks

17:30 – Post-conference networking drinks

* This activity has been accredited for continuing professional development points by the Financial Planning Association of Australia but does not constitute FPA’s endorsement of the activity. Accreditation number 007097 for 6.5 points