



# The-Pensions-Net-Work

*"Leading Thought In The Employee Benefits Market"*

**11th & 12th September 2014**

**Down Hall Country House Hotel, Matching Road, Hatfield Heath, Hertfordshire CM22 7AS**



**John Moret**  
Chair  
The-Pensions-Net-Work

Welcome to the programme for our third meeting of the year. Those of you who were fortunate enough to have attended the June meeting at Nutfield Priory will know that the quality of our speakers probably reached an all-time high. Following two great sessions from members of our management board – Henry Tapper and Lucian Camp – on Friday morning we were treated to a series of sparkling and thought provoking talks from some of the leading thinkers in our business. All four Jonathan Lipkin, David Fairs, Trevor Llanwarne and Jim Bligh were exceptional and brought very different perspectives on a range of different topics which provoked a lot of discussion and debate. It was truly a privilege to chair such a meeting. Coming up with a speaker line up to follow the June meeting hasn't been easy but once again I think we have variety both in terms of content and background – with an after dinner speaker who promises to be both entertaining and controversial. I suggest, if you haven't already done so, that you get those booking forms to Patricia quickly as I have a feeling we may well be oversubscribed.

**Thursday, 17.35 - 19.00**



**Malcolm Small**  
Senior Adviser, Financial Services Policy  
Institute of Directors

***"Pensions Policy and Reform: Where We've Got To, and Where We Might Go Next"***

Malcolm clearly needs no introduction. The founder of The-Pensions-Net-Work Malcolm is a regular attendee at our meetings and is also one of our most vocal participants. With a background in Law, Heavy Engineering, and public Administration, Malcolm has specialised in all aspects of management in Financial Services at senior level for the last 20 years. He has a wealth of experience including long stints at Norwich Union and Merchant Investors. More recently he's been chair of ILAG and Director of Policy at the Tax Incentivised Savings Association. He is also a Non-Executive Director of B&CE Insurance and non-executive chair of Altus – our sponsors. He also runs his own consultancy business Lyncombe Consultancy. Given his experience and contacts Malcolm is uniquely positioned to provide an update on the Government's reform agenda. Definitely one not to miss.

**Thursday, after dinner**



**Jeff Prestridge**  
Personal Finance Editor  
Associated Newspapers

***"Pensions from spring 2015 – all things bright and beautiful or a disaster in the making?"***

Our after dinner speaker needs no introduction. Jeff Prestridge has been a leading personal finance journalist for over 25 years and this year celebrates 20 years at the Mail on Sunday – where he is personal finance editor. A true campaigning journalist – he has led campaigns on better pension protection for workers and an improved deal for people in income drawdown - he has been a fierce critic of our industry on occasions with some justification. He is big Baggies (West Bromwich Albion for the uninitiated) fan, a Boris Biker a runner and a lover of film & books. I suspect there will be no holding back on Jeff's thoughts on the 2015 budget changes. This should make for some great after dinner debate.

**Friday, 08.35 – 09:40**



**Tony Filbin**  
Director  
Filbin Advisory Ltd

***"Delivering transparency, value for money and good governance the challenge and the results so far"***

I am delighted to welcome Tony Filbin as our first speaker on Friday. Tony will be known to many of you as he led the development of Legal & General's very successful workplace pensions business for many years. After leaving L&G last year he set up his own consultancy business. He is also a Non Executive Director at Capital Cranfield Trustees and chairs their governance committee, He is also a NED at Quai (a financial services platform), is strategic consultant to Mattioli Woods Employee Benefits and from September will be a Trustee of L&G's mastertrust and member of their IGC. It promises to be a lively session with a very accomplished and experienced speaker.



**Natanje Holt**  
Managing Director  
Dunstan Thomas

***“The role of technology in client engagement”***

Our second speaker on Friday morning needs no introduction as she’s a regular attendee at our meetings and will be known to many of you. Natanje’s day job is as Managing Director of Dunstan Thomas and she’s worked in the financial services industry since 2002. The company is a leading software provider in the SIPP market but also works with partners on solutions for the platform market including D2C propositions, annuity portals and legacy asset service. Natanje recently completed her Executive MBA from CASS and she’ll be drawing on some of her research findings during her talk. She has been chair of the TISA Retirement Policy Council for the last 14 months. She’s a qualified yoga teacher, enjoys golf and walking her dog!



**Emmy Labovitch**  
Partner-France  
Novarca

***“Investment Costs – 190 and counting”***

Emmy Labovitch is founding partner of novarca France. Novarca is a specialist consultant for institutional investors which has a focus on bringing transparency to their clients’ cost base. Their target is to increase portfolio returns for no additional investment risk, by increasing efficiency and reducing risks throughout the investment process. Before joining Novarca, Emmy was global head of marketing and a member of the executive committee of Union Bancaire Privée Asset Management; prior to joining UBP she held the same position at Fortis Investments. She began her career in financial services as a money manager in emerging markets. Emmy was educated at Oxford and Harvard universities and has an MBA from INSEAD. She is a CFA charterholder. Emmy was recommended to me by Henry Tapper – I need say no more.



**Nick Kirwan**  
Director  
ILC-UK Care Funding Advice Network

***“Protection Insurance”***

Our last speaker Nick Kirwan will introduce a topic which is relatively new for TPNW – Protection Insurance – but which will I am sure cover very relevant areas such as the new Care Bill and the pressure on state welfare systems. Nick joined the ILC-UK in 2012 as Director, Care Funding Advice Network, with responsibility for leading policy on social care issues. Nick previously spent over 5 years as Head of Health & Protection at the Association of British Insurers after a successful career in the financial services industry spanning over 20 years. He led the development of the industry’s code for dealing with people with disabilities. He is a member of the Department of Health’s expert working group on the implementation of the Care and Support Bill which will come into full effect by April 2016. Nick has spoken at The Women’s Insurance Network where he received great feedback and his talk should be an excellent way to round off our meeting.

Once again I think we have a really wide ranging agenda with some leading industry speakers – and that’s with one speaker still to be confirmed. Do book early – as you know on a couple of occasions recently we’ve been oversubscribed and I have a feeling this programme will prove very attractive. Patricia and I look forward to seeing you in September and in the meantime enjoy the rest of the summer.

John Moret  
Chair

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