



# The-Pensions-Net-Work

*"Leading Thought In The Employee Benefits Market"*

**20<sup>th</sup> & 21<sup>st</sup> November 2014**

**Hilton St Anne's Manor, London Road, Wokingham, RG40 1ST**



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

Hi all and welcome to the final meeting in this momentous year for the pensions industry. It's hard to believe that in the space of less than three meetings the world of retirement options has been turned on its head by the budget and later Treasury announcements. Unsurprisingly these developments have featured regularly in our programmes since then –and reappear again in our November agenda. But as you'll see below we've also got sessions on a range of other fascinating topics including Defined Ambition and the future of platforms. We have what promises to be a thought provoking and entertaining after dinner presentation and we are also very fortunate to have the DWP's Director for Private Pensions addressing us. Once again I'm sure you'll agree it's a phenomenally strong line-up of top quality and interesting speakers. Finally as this is our last meeting in 2014 I'd just like to record our thanks to our sponsors Altus Limited –and also to the Management Board for all their help in making 2014 another successful year for TPNW.

**Thursday, 17.35 - 19.00**



**Richard Owen**  
Managing Director  
The Open Retirement Club

***"Who will help the retiree invest in the drawdown phase?"***

To kick the meeting off I'm delighted to welcome back Richard Owen. Richard is the founder and Managing Director of the Open Retirement Club. Having worked in the London offices of two American banks – Citigroup and State Street – Richard became concerned that many people were approaching retirement without sufficient knowledge of the retirement income options available to them. Good financial planning and understanding the choices available are essential. Richard believes that individuals should act more like trustees in respect of their own retirement savings and established the Open Retirement Club to help people do this. Given recent developments this should make for a very topical and lively session!

**Thursday, after dinner**



**Vincent Franklin**  
Founder



**Rhys Williams**  
Strategy Director  
Quietroom

***"The Language of Pensions"***

I can do no better than refer you to <http://quietroom.co.uk> This will give you a sense that this is a company that is different! We're not sure whether we'll be joined by one of the founders Vincent Franklin - who describes himself as a dad, a trainee blacksmith and an actor – or by their strategy Director Rhys Williams who is also a dad and a singer-songwriter who has sung at the Albert Hall & recorded at Abbey Road. The company has done work for the NAPF, Royal London, HMR&C, The People's Pension, Axa Wealth and The Kodak Pension Scheme to name just a few of their clients. They come highly recommended by Henry Tapper. Need I say more!

**Friday, 08.35 – 09:40**



**Ian Costain**  
Director  
Bloomfield  
Financial



**Nick Hurman**  
Director  
Hurman  
Management  
Consulting

***"Guidance guarantee – what consumers want"***

Ian and Nick are both independent consultants who have extensive experience in the life & pensions industry. They have worked together a number of times in the past including on the report "Researching the Advice Gap" for the Financial Services Consumer Panel which was published in March 2012.

Most recently they have both been supporting the Chartered Insurance Institute (CII) in their thinking on the guidance guarantee due to be introduced from April 2015. Nick has been leading on the consumer research, and Ian on the policy aspects.

In this session they will share the findings from the CII's consumer research, which concluded in October, and will look to draw out some of the implications as thought-provokers. There will doubtlessly be plenty to prompt a lively discussion.



**Charlotte Clark**  
Director for Private Pensions  
Department for Work and Pensions

***“Have pensions ever been more interesting?”***

I’m delighted that Charlotte who is the new Director for Private Pensions at DWP is able to join us. Charlotte took up her current role in July. Prior to taking this she had been head of pensions and savings at HM Treasury and was responsible for leading the team behind the reforms to DC schemes announced in this year’s Budget. She was head of workplace pension reform between 2005 and 2009 and she led the policy team responsible for implementing auto-enrolment legislation and oversaw the creation NEST. As you will gather she has a wealth of pensions experience –and if she want a little more insight go to <http://henrytapper.com/2014/08/21/open-government-isnt-an-idea-its-an-action/>



**Alan Ritchie**  
Head of Workplace Solutions  
Standard Life

***“Outcomes and Defined Ambition”***

Alan chaired an actuarial working party earlier this year – which included our own Adrian Boulding- which produced a discussion paper on “Outcomes and Defined Ambition” in response to the DWP consultation paper on Defined Ambition. Things have moved on a little since the paper was produced and it will be interesting to hear Alan’s current thoughts on this all important subject. Alan has worked at Standard Life for 15 years in a variety of roles, all with a bias towards helping consumers achieve their financial goals. He is currently responsible for delivering Standard Life’s automatic enrolment propositions for both existing and new clients.



**Alastair Conway**  
Chief Executive Officer  
James Hay

***“Advisers as DIY investing enablers – the platform market in 5 years’ time”***

Our last speaker Alastair Conway has worked in the financial services industry for over 25 years. He joined James Hay as CEO in March 2013 and has overseen a major transformation at the company which was one of the pioneers of SIPPs. Prior to joining James Hay Alastair was sales and marketing director for five years at Cofunds – one of the leading and largest adviser platforms. He’s worked for a large network Sesame and also for Zurich International. He started his career working for an IFA and during the 90s helped build the business that evolved into the Clear Group. With this wealth of experience Alastair is ideally placed to comment on the prospects for investment platforms as technology develops.

I think you’ll agree that this is another “stellar” line up which should provide a great end to our meetings for 2014. Historically November is our best attended meeting so if you want to make sure of a place I urge you to book with Patricia as soon as possible. Patricia and I look forward to seeing you in November.

John Moret  
Chair

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Telephone: 01761 418 755

Company no: 6161770

[www.the-net-work-meetings.com](http://www.the-net-work-meetings.com)

[enquiries@the-net-work-meetings.com](mailto:enquiries@the-net-work-meetings.com)

[www.the-pensions-net-work.com](http://www.the-pensions-net-work.com)