

# The-Pensions-Net-Work

*"Leading Thought in Long Term Savings"*

**16<sup>d</sup> & 17<sup>th</sup> March 2017**

**Woodlands Park Hotel, Woodlands Lane, Stoke d'Abernon, Cobham, KT11 3QB**



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

Hi and a very Happy New Year to all.  
After the dramatic events on the world stage in 2016 I hesitate to speculate on what 2017 has in store. Even the future of the long-term savings market is difficult to predict –not least because of the plethora of consultations which have commenced in recent weeks covering a wide range of topics such as pension scams, automatic enrolment, improving pension transfers process, the funding of the FSCS and the FSA Asset Management Market study – and of course the Pensions Schemes Bill 2016-17 is still to be enacted. With the new LISA launching in April 2017 –and a spring budget due on 8<sup>th</sup> March –the uncertain landscape seems set to continue for some time. Fortunately, we have an outstanding line up of speakers for our first meeting of 2017 who I am sure will be able to shed some light on various aspects of the future landscape. This meeting is sure to attract a lot of interest so if want to be sure of a place I suggest you contact Patricia asap. I look forward to seeing you there.

**Thursday, 17.35 - 19.00**



**Mark Polson**  
Founder & Principal  
The Lang Cat

### *"Failing clients in new and exciting ways"*

Mark has built a phenomenal following of his Lang Cat consultancy since he set it up in 2010. The marketing and communications consultancy specialises in pensions, platforms, investments and fintech – so Mark has quite a choice of subject matter for this opening session! Mark has worked. Mark worked for several life companies latterly Standard Life before setting up The Lang Cat. Those of you who know Mark will know that he's not one to hold back – and whatever he decides to talk about you can rest assured it will be provocative and entertaining. Don't be late for the meeting because I'm sure we'll be in for a treat!

**Thursday, after dinner**



**Otto Thoresen**  
Chairman  
NEST

### *"Should we give up on pensions?"*

Otto Thoresen needs no introduction. He is an industry legend having extensive experience in pensions, financial services and consumer issues across a range of private and public sector organisations. He is a past director general of the Association of British Insurers (ABI), was chief executive with AEGON Group from 2005 to 2011 and he has also held a series of senior marketing roles at Abbey Life, Royal Life Holdings and Scottish Equitable. He was the independent reviewer of the Treasury Review of Generic Financial Advice – the Thoresen Review - published in 2008 which led to the creation of the Money Advice Service. He is a governor of the Pensions Policy Institute and a trustee of two charities linked to financial education and debt advice. Otto became Chair of NEST Corporation on 1 February 2015. Whatever Otto covers in his after dinner talk is bound to be interesting and revealing.

**Friday, 08.35 – 09:40**



**Mick McAteer**  
Co-Founder & Co-Director  
Financial Inclusion Centre

### *"How much progress have we really made in making pensions work for consumers?"*

Mick is no stranger to TPNW having spoken –and actively participated - at a meeting at this same venue in 2011. On that occasion, Mick spoke on The Pensions Legacy. He is co-founder and co-Director of the Financial Inclusion Centre and is a consumer advocate with long experience of representing consumers at UK and EU level, and highest level regulatory experience. He was a board member of the FCA/FSA for six years until the start of 2016 and was Chair of the FCA's External Risk and Strategy Committee and was on the FCA's Oversight Committee and Audit Committee. He is Chair of the European Commission's Financial Services User Group (FSUG), and a board member of ShareAction along with a charity Z2K and he also holds a number of other board positions. I am sure Mick will make sure our Friday morning gets off to a lively start!



**Yvonne Braun**  
Director, Long Term Savings Policy  
ABI

***"An update on the Pensions dashboard"***

Yvonne is someone else who needs no introduction having attended a number of meetings in the past including speaking at our special meeting in 2013. Yvonne is Director of Policy, Long-Term Savings and Protection at the ABI, leading its work on long-term savings, retirement income, social care and protection. She qualified as a lawyer in both Germany and England and holds a doctorate in international criminal law. She joined the ABI in 2006 from the FSA where she spent four years managing cross-cutting policy and public affairs projects. Before that, she practised as a capital markets lawyer and started her career as an academic in international criminal law.

Yvonne volunteered to speak on the Pensions dashboard as the ABI are leading the project creating a prototype dashboard on behalf of HM Treasury. The prototype is due for testing by March 2017 so the timing of this talk couldn't be better. Definitely a talk not to be missed.



**Charlotte Clark**  
Director, Private Pensions & Stewardship  
DWP

***"An update on "Have pensions ever been more interesting?"***

I was delighted when Charlotte Clark accepted my invitation to return to TPNW to provide an update activity at the DWP. Those of you who were fortunate to be at our meeting in November 2014 will undoubtedly have been impressed by Charlotte's knowledge and candour – so there's another treat in store!

Charlotte took up her current role in July 2014. 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 the 2014 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 of NEST.



**Andrew Gething**  
Managing Director  
Morgan Ash

***"Assumptions or Evidence – Evolution of DB Pension Valuations"***

Our last speaker, Andrew Gething, is a regular attendee at TPNW. Andrew is the managing director of Morgan Ash which he founded in 2004. His aim was to bring innovation to financial services, focused around customer service and using technology an aim which they seem to have achieved given the number of awards they have won. From Tele-interviewing, they moved to tele-claims and claims management and more recently they brought their medical underwriting experience into pensions and retirement services, and played a key role in creating the brokered medically underwritten bulk annuity market in 2013. They now offer a brokering service for Life insurance and Retirement supporting Advisers and D2C services.

Andrew's talk will be a great way to round off what I believe will be one of the best meetings we have ever held.

Places are bound to go quickly so please book early via [enquiries@the-net-work-meetings.com](mailto:enquiries@the-net-work-meetings.com)

We look forward to seeing you at the Woodlands Park Hotel in March.

John Moret  
Chair  
The-Pensions-Net-Work

Patricia McSherry  
Director  
The-Pensions-Net-Work

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