



# The-Pensions-Net-Work

*"Leading Thought In The Employee Benefits Market"*

**13<sup>th</sup> & 14<sup>th</sup> March 2014**

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



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

A very warm welcome to our programme for our first meeting in 2014 – which provides me with the opportunity to wish you all a very happy and prosperous New Year. It is only a matter of weeks since our last meeting which was undoubtedly one of the most successful we have held. The feedback forms were universally positive reflecting the wide ranging content which was delivered very proficiently by six industry experts.

Matching that has proved a challenge but I'm really excited by the agenda below which includes some speakers new to TPNW along with some who are returning for a second time but no doubt with some new ideas and thoughts to challenge us. Once again I believe we have six talks on a wide range of topics so there should be something for everyone. We very nearly had to put out the full house signs in November and it would be great to achieve that in March. And why not introduce a business colleague or associate to the unique attractions that The-Pensions-Net-Work offers.

**Thursday, 17.35 - 19.00**



**Alan Higham**  
CEO, Annuity Direct

***"Retirement income: alternatives to annuities"***

Our first speaker needs no introduction. Alan Higham is CEO of Annuity Direct and he gave an excellent presentation at The-Pensions-Net-Work's meeting in November 2010 on "Improving At-Retirement Outcomes For The Mass Market". Alan has strong views on the whole decumulation marketplace –an area which is of course very topical given the recent DWP consultation paper on "reshaping workplace pensions". It should get the meeting off to a lively start.

**Thursday, after dinner**



**Adrian Waddingham CBE**  
Founder Partner, Barnett Waddingham

***"The Sheriffs of London and their work in the Old Bailey"***

At our last two meetings we have been entertained after dinner by two industry stalwarts Malcolm McLean OBE and Laurie Edmans CBE. On this occasion I'm delighted to say that we have a third "honoured" figure from the pensions industry – Adrian Waddingham CBE - to talk to us. Adrian is the founding partner of Barnett Waddingham and spoke several years ago at an early TPNW meeting. He has been closely involved with the development of self-administered pension arrangements for directors of private companies since 1975. He was chosen as "Pensions Personality of 2010" by Professional Pensions magazine. Currently Adrian is one of two Sheriffs of the City London and as a consequence he currently resides in the Old Bailey! The main part of the role is to support the Lord Mayor of the City of London in promoting the City and in particular its financial services. Adrian will be telling us a little more about this role in his talk – definitely not to be missed.

**Friday, 08.35 – 09:40**



**Catherine Howarth**  
CEO, ShareAction

***"The Voice of the Beneficiary: Re-imagining Member Engagement in Pension Provision of the Future"***

We start the second day with something a little different. Catherine Howarth joined ShareAction in July 2008. ShareAction is a groundbreaking charity that promotes Responsible Investment by pension funds and fund managers. Previously she had been the founder and lead organiser of West London Citizens. Earlier in her career she was Senior Researcher at the New Policy Institute.

Catherine is a board member of Green Alliance. She was a Member Nominated Trustee of The Pensions Trust (the multi-employer pension scheme for the UK's not-for-profit sector) for five years until Spring 2013. She served for four years on The Pensions Trust's Investment Committee. In 2013, Pensions Insight featured her as one of the 50 most influential people in pensions. Recently she's been doing a lot of work on the Law Commission's current review of pension fund's fiduciary duties. This should be a fascinating and very informative session.



**David Harris**  
MD, TOR Financial Consulting Limited

***“Pensions reform - lessons to be learnt from across the globe”***

Our second speaker on Friday has been an occasional attendee at TPNW meetings and will be known to many of you. David is an internationally recognised authority on pension reform and proposition development and is well known in the financial services industries in the UK, USA and Australia as an expert on wraps and pensions systems and reform. Prior to founding TOR, he was a senior consultant with Watson Wyatt & Company, in the UK and Watson Wyatt LLP in Washington DC. David has worked for the financial services and consumer protection regulators in Australia and the UK and was awarded the AMP Churchill Fellowship to study “What influences public confidence in the life insurance and retirement industries”. It’s all too easy for us to forget that many of the issues that we’re grappling with in the UK are the same issues concerning other countries across the globe. Again David’s talk should be both educational and entertaining.



**Michelle Cracknell**  
Chief Executive, The Pensions Advisory Service

***“Improving the customer journey”***

Michelle is another of our speakers that needs no introduction. She was appointed as CEO of The Pensions Advisory Service on 1 October 2013. Prior to joining TPAS Michelle had worked in the financial services sector for over 25 years specialising in pensions and retirement planning. Her experience ranges from self-administered pensions, final salary and all types of defined contribution pension schemes. She qualified as an actuary in 1997 and held roles including associate director at Bluerock Consulting and director at Skandia UK and Origen. This will be a great opportunity to hear first hand about Michelle’s vision for TPAS and how it can work alongside other parts of the pensions industry.



**Malcolm Kerr**  
Director, Ernst & Young

***“What I talk about when I talk about pensions”***

Our last speaker again needs no introduction. Malcolm last spoke at a TPNW meeting in November 2011 when he enthralled us with a talk on "The role of advice post RDR". No doubt that subject will feature again this time but the main reason for inviting Malcolm along is that he recently announced his retirement from Ernst & Young with effect from 31<sup>st</sup> March. So this will be a sort of swansong from one of the best informed and most perceptive commentators in our industry – a talk definitely not to be missed.

So once again I think we have a terrific line up of real industry “heavyweights” – with a diverse range of subject matter all highly topical. It is a fantastic opportunity not only to hear from the experts but to contribute to the debate – and of course to enjoy that extra and all important “networking” ingredient. I hope you agree and I look forward to seeing you there.

Best wishes,  
John Moret  
Chair

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