

Quarterly Training Meeting 17th October 2018

Location: Hadlow Manor Hotel, Maidstone Road, Hadlow, Kent, TN11 0JH

AGENDA

Time	Company	Presenter
10.00-10.15	OpenConvey	Joe Withers
Update from OpenConvey and launch of their new remortgage conveyancing proposition.		
10.15-11.00	Paymentshield	Alan Dye
In Paymentshield's presentation we will be talking about the current GI Market, the importance of giving your clients advice and ensuring they have quality insurance cover and review their GI when Re-mortgaging. We will also feature our unique adviser Hub and great new tools to help you compare policies.		
11.00-11.45	Kensington Mortgages	Steve Griffiths
We'll take a look at how Kensington's criteria matches some of the more common areas where we are able to help those customers with more complex needs; such as the Self Employed, or those with Complex Income and Credit Score Issues - as well as taking a look at the challenges of the new Buy to Let environment.		
<i>11.45 - Break for tea/coffee</i>		
12.00-12.45	Guardian Financial Services	Hayley Young
Guardian is a famous name in financial services with a long history dating back to 1821. We're bringing this 197-year-old insurance brand back to life. In 2018, we entered the market with a new look for a new era – one that reflects our intention to continuously rethink and reinvent protection for the better. Our ambition is: For every family to have protection that they truly believe in. Our brand promise is 'Life. Made Better.' which reflects our intention to continuously rethink and reinvent protection for the better. We're committed to making sure customers receive exceptional cover they can believe in, that's easy to understand and simple to buy.		
12.45-13.15	Julian Harris - Head of Compliance	Vince Harvey
With GDPR embedded and the IDD now in force it appears that we'll have a while before the next major change – until the shape of Brexit becomes clear. The FCA continue to look at a range of issues such as insurance sales processes, the thematic review of AML has started and then we have SM&CR heading our way in 2019. This session will be another opportunity for mortgage and protection advisers to discuss the impact of regulatory change and intervention on your business.		

<i>13.15 - Break for lunch</i>		
13.30-14.15	Octopus Investments	Matthew Johnson
<p><u>IHT Client Solutions</u></p> <p>The residential nil rate band came into effect in April 2017 however these complex rules don't always reduce IHT and clients still need planning in order to minimise their potential bills.</p> <p>Octopus will take you through common problems that clients face, such as, retiring from a business, large investment or ISA portfolios and those wanting to plan for IHT but without losing control of their assets.</p>		
14.15-15.00	Royal London	Carl Bradford
<p>I'd like to look at the changes we have made to our investment proposition and the importance of sustainable investment solutions in retirement. I'd also like to look at some of the tools we have available for advisers to help their clients understand sustainability of income in drawdown. If there is time I'd also like to update everyone on new born employers and their duties under auto enrolment.</p>		
<i>15.00 - Break for tea/coffee</i>		
15.15-16.00	Premier Funds	Jon Simmons
<p>This session will help you to understand the investment outlook for the income generation and which asset classes we believe best serve clients needing retirement income. In addition it will help you to understand the benefits of natural income and how a multi-asset, multi-manager income portfolio can be constructed to generate long-term, sustainable income with capital growth.</p>		
16.00-16.30	Julian Harris - Head of Compliance	Vince Harvey
<p>With GDPR embedded and the IDD now in force it appears that we'll have a while before the next major change – until the shape of Brexit becomes clear. The FCA continue to look at a range of issues such as insurance sales processes, the thematic review of AML has started and then we have SM&CR heading our way in 2019. This session will be another opportunity for pension and investment advisers to discuss the impact of regulatory change and intervention on your business.</p>		
<i>Finish - 16.30</i>		

Attendance at this meeting will count towards your CPD.

Please feel free to get in touch with either Peter or Julian, should you have any queries or suggestions for future meetings:

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