

26th Pensions & Savings Symposium 2018

Friday September 14 to Saturday September 15



NAVIGATING SCALE AND TRANSPARENCY

Conference Chairman: The Lord Macpherson of Earl's Court GCB

Friday September 14

11.00am - 11.15am	Opening remarks	<ul style="list-style-type: none">• Mark Garvin, Vice Chairman, Corporate & Investment Bank, J.P. Morgan• Lord Macpherson, Conference Chairman
11.15am - 12.15pm	Changing landscape: Fixing customer needs Making savings more attractive to customers requires a new mindset and new structures. How are key players adapting to become more customer centric, what can we learn from overseas and what customer tools are required in a more developed DC landscape?	<ul style="list-style-type: none">• Clare Bousfield, Deputy Chief Executive, M&G Prudential, and Chief Executive, Prudential UK• Charlotte Clark, Director, Private Pensions and Stewardship, Department for Work and Pensions• Debby Blakey, Chief Executive Officer, HESTA Super Fund <i>Moderator: Huw Evans, Director General, Association of British Insurers</i>
12.15pm - 12.45pm	KEYNOTE: John Glen MP, Economic Secretary to the Treasury and City Minister	<ul style="list-style-type: none">• John Glen MP, Economic Secretary to the Treasury and City Minister
12.45 - 1.30pm	Buffet lunch	
1.30pm - 2.15pm	Optional breakout session Linking the short- and the long-term: supporting emergency savings in the workplace for low-middle income workers As part of the 'Dragons Den' session at Gleneagles in 2017, NEST pitched the idea of 'sidecar savings' for low-medium income workers. One year on, this session discusses how much the concept has moved on and how NEST's Insight Unit are now working with academics at Harvard, The Money Advice Service and The JPMorgan Chase Foundation to put together a field trial of the idea working with volunteer NEST employers.	<ul style="list-style-type: none">• Will Sandbrook Executive Director of NEST Insight• Brigitte Madrian, currently the Aetna Professor of Public Policy and Corporate Management at the Harvard Kennedy School <i>Moderator: Hang Ho, Head of the JPMorgan Chase Foundation for EMEA and LATAM</i>
2.15pm - 2.45pm	KEYNOTE: Guy Opperman MP, Minister for Pensions and Financial Inclusion	<ul style="list-style-type: none">• Guy Opperman MP, Minister for Pensions and Financial Inclusion
2.45pm - 3.45pm	DB consolidation: Insurance based buyout or commercial consolidator? Which approach works best for members, pension schemes and employers? Is consolidation better than a long tail of DB schemes and/or the Pension Protection Fund? What are the potential pitfalls? Is there a level playing field?	<ul style="list-style-type: none">• Edi Truell, Founder, Disruptive Capital Finance• Ashok Gupta, Chair, PLSA DB Taskforce• Tracy Blackwell, Chief Executive Officer, Pension Insurance Corporation <i>Moderator: Dominic Smallwood, Head of Strategic Solutions, J.P. Morgan</i>
3.45pm - 4.15pm	Coffee and networking	
4.15pm - 5.15pm	The DC plan of the future - Single Employer Trust, Master Trust or GPP? With the continued success of auto-enrolment and ever increasing regulatory support for consolidation, which type of DC plan will triumph in the long-term? Will they all provide value for money for savers? Do they all meet employer needs? In this session our panelists will debate the different types of approaches to workplace DC saving.	<ul style="list-style-type: none">• Andrew Evans, Chief Executive, Smart Pensions• Steve Webb, Director of Policy and External Communications, Royal London• Dianne Day, Client Director, Independent Trustee Services Limited <i>Moderator: Paul Farrell, Head of UK Institutional, J.P. Morgan Asset Management</i>

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5.15pm - 6.15pm

The realities of freedom and choice

Have recent reforms changed the behaviour of savers for the better? What are the learnings to date? And how can better outcomes be achieved in the future?

- Christopher Woolard, Director of Strategy and Competition, FCA
- Michelle Cracknell, Chief Executive, The Pensions Advisory Service
- Chris Curry, Director, Pensions Policy Institute
- Dominic Lindley, Member, Financial Services Consumer Panel

Moderator: Ruston Smith, Chair of Tesco Pension Fund.

7.30pm

Pre-dinner drinks and networking

8.00pm

Dinner

A discussion on Brexit with Lord Macpherson and Dr. Kay Swinburne MEP

Saturday September 15

8.00am - 8.15am

Day 2 Welcome

- Patrick Thomson, Chief Executive Officer, J.P. Morgan Asset Management EMEA

8.15am - 9.00am

A view from the FCA

- Andrew Bailey, Chief Executive Officer, FCA

9.00am - 9.45am

Disclosure of costs, charges and performance to pension schemes, employers, members and consumers

How can pension schemes and employers best ensure consumers truly understand costs and charges? What is the right amount of information and transparency, and how should communications be monitored?

- Dr. Chris Sier, Past chair of FCA's Institutional Disclosure Working Group
 - Richard Butcher, Chair, PLSA
 - Anna Sofat, Founder and Managing Director, Addidi
- Moderator: Tom McPhail, Head of Retirement Policy, Hargreaves Lansdown*

9.45am - 10.15am

Coffee and networking

10.15am - 11.15am

Changing landscape: Utilising technology

As digital experiences continue to increase in quality and prevalence, and as trust in technology improves, client relationships will need to change.

What are the challenges, and what solutions and learnings can we take from the Australian experience?

- Sarah O'Brien, Executive Officer, Gateway Network Governance Body Ltd. (Previously Program Sponsor, SuperStream for Commonwealth Bank of Australia)
 - Romi Savova, Chief Executive Officer, PensionBee
 - Abraham Okusanya, Chief Executive Officer, Timelineapp Tech Limited
- Moderator: Samir Shah, Global Head of Digital Solutions, Corporate and Investment Bank, J.P. Morgan*

11.15am - 12.15pm

The Generation Game: How can we offer opportunity to the young and security for all in one system? Is there a true opportunity for us to build a fair contract between the generations?

With a new wave of savers coming into play that are reliant on DC schemes, what are the options available to the younger generation and what could the impact be on those more advanced in the retirement journey? What can be done to help the younger generations save more?

- Torsten Bell, Director, Resolution Foundation
 - Hazel Blears, Member Nominated Director, Co-op
 - Iona Bain, Founder, Young Money Blog
- Moderator: Nandini Ramakrishnan, Global Market Strategist, J.P. Morgan Asset Management*

12.15pm

Concluding remarks

- Ann Doherty, Regional Sales Executive, Investor Services - EMEA, J.P. Morgan

12.30pm

Lunch and networking