



PROFESSIONAL PLANNER  
FINANCIAL PLANNING ASSOCIATION

# POST RETIREMENT CONFERENCE

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## AGENDA

MARCH 21, 2018

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AMORA HOTEL JAMISON  
SYDNEY, NSW

RETIREEES' REALITY  
IN THE AGE OF  
RADICAL UNCERTAINTY



## WEDNESDAY MARCH 21

### 8.30AM REGISTRATION

### 9.00AM WELCOME

- **Colin Tate**, Chief executive, Conexus Financial

### 9.10AM OPENING KEYNOTE:

#### THE RISKS OF RETIREMENT: HOW FINANCIAL PLANNERS CAN PREPARE CLIENTS TO MANAGE LIFE AFTER WORK

Advisers are skilled at preparing clients' finances for retirement based on their goals. Is that enough? Ageism and cultural norms often limit individual and collective attitudes, beliefs and behaviours about what retirement involves; for example, a sense of heroism exists for those who manage to retire early. Then what happens day after day for perhaps the next 30 years? Unless we plan beyond finances and leisure, we could be contributing to our own physical and cognitive decline. We run the risk of becoming old too early. Should financial planners dissuade clients from retiring at all? This session is a forensic look at the role financial planners have to play in better preparing clients for a meaningful life after work.

#### SPEAKERS

- **Dr Catherine Rickwood**, Founder and chief executive, Three Sisters Group

**Chair: Kate Cowling**, Editor, *Professional Planner*

### 9.50AM ARE SMSFS OVER-PRESCRIBED?

Self-managed super funds (SMSFs) are still not the norm, largely due to their onerous administration and investment requirements. Yet they remain a favourite tool for advisers. Gearing in SMSFs and diversification of portfolios continue to present challenges and potential risks, such as the possibility of the trustee losing capacity, but what are the opportunities? Let's have a conversation about the ongoing recommendation of these retirement funds.

#### SPEAKERS

- **Evan Poole**, Manager, comprehensive advice services, Sunsuper Financial Services
- **Graeme Colley**, Executive manager, SMSF technical and private wealth, SuperConcepts

**Chair: Suzanne Haddan**, Managing director, BFG Financial Services

### 10.35AM MORNING TEA

### 11.05AM WOMEN, SUPER AND ADVICE: WHAT NEEDS TO HAPPEN NEXT

Statistics show many women retire with up to 50 per cent less in savings than their male counterparts and are far more likely to be homeless in retirement. The financial advice profession has a duty to reduce this disparity between women and men. Do superannuation contribution limits need to change? What merit is there in tracking super balances to identify where intervention is necessary and, for example, offering accumulation pathways to those falling behind? A look at advice solutions that will benefit women and society overall.

#### SPEAKERS

- **Pascale Helyar-Moray**, Chief executive, Human Super
- **Deborah Kent**, Financial adviser, director and owner, Integra Financial Services
- **Suzanne Haddan**, Managing director, BFG Financial Services

**Chair: Michael Rice**, Chief executive, Rice Warner



11.45AM

## FIVE STEPS TO A PROSPEROUS RETIREMENT

Australian fund managers must provide answers for their clients before and after retirement to help create better outcomes for them in the post-work years. Australians have fairly static contribution rate schedules, and younger people face the highest property prices ever, which is creating a battle between saving for the future and getting into their first home. What can global examples teach us and how can investment solutions – such as longevity risk and hybrid approaches – meet the challenges?

### SPEAKERS

- **Lesley-Ann Morgan**, Global head of defined contribution and retirement, Schroders
- Chair:** Sarah Penn, Managing director, Mayflower Consulting

12.20 PM

## LUNCH

1.20 PM

## THE AGED CARE CONVERSATION

The cost of aged care is a critical consideration for all advised clients but it's an awkward conversation for many advisers to have. How can advisers tactfully bring up aged care earlier in the planning process, perhaps when their clients are in their 30s or 40s, to make sure they are properly looked after down the road?

### SPEAKERS

- **Andrew Keay**, Director, Aged Care Directions
  - **Louise Bitt**, Director, Aged Care Steps
- Chair:** Danielle Robertson, Director, DRC Care Solutions

2.00 PM

## TACKLING INHERITANCE IMPATIENCE

It's no secret that property prices in capital cities such as Sydney and Melbourne have made it nearly impossible for Gen Y and younger to enter the market. Advisers are increasingly seeing retirees stump up deposits for their kids at the cost of their own savings. How do you explain to a client that they cannot afford to pay for their own children's housing? What can we do to educate clients caught in the midst of inter-generational wealth quandaries?

### SPEAKERS

- **Melissa Browne**, Chief executive, A&TA; co-founder and financial adviser, The Money Barre
- **Jeff Thurecht**, Director and financial adviser, Evaluesco Financial Services
- **Marisa Broome**, Managing director and certified financial planner, wealthadvice; director, Financial Planning Association of Australia

**Chair:** Anne Graham, Director and financial planner, Story Wealth Management

2.40 PM

## HOW TO THINK DIFFERENTLY AND BUILD WINNING PORTFOLIOS

Retirement investing is totally different to the accumulation phase. There are unique risks that need to be considered. How can you build portfolios that meet a client's objectives? The investment management industry offers a number of ways to achieve this; however, most advisers want to understand how to combine investment products to suit both their beliefs and the client's needs. For example, the relationship between the account-based pension and longevity solutions is frequently misunderstood, and is changing rapidly. How can we better link solutions to clients' goals?

### SPEAKERS

- **Michael Armitage**, Head of fund advisory, Milliman
- **Jason Andriessen**, Director, CoreData Consulting
- **Todd Canter**, global portfolio strategist and head of sub-advised relationships, NAB Asset Management
- **Brian Long**, Head of retirement, NAB

**Chair:** Dean Bornor, Advice manager, REST Industry Super



**3.20 PM AFTERNOON TEA**

**3.50 PM ENGAGING GENERATION NEXT**

Millennials and Gen Z are designing the super funds they want to use, as seen in the recent rise of online-friendly super funds. The industry needs to take note because these clients will form the biggest customer base in the future. Achieving better engagement will lead to a cohort better able to self-fund their retirements. So how do we get young people more engaged? A panel about how the disruptors are winning the race to engage younger clients.

**SPEAKERS**

- **Mathew Keely**, Co-founder, GROW Super
- **Pascale Helyar-Moray**, Chief executive, Human Super

**Chair: Peita Diamantidis**, Co-founder, Caboodle Financial Services

**4.30 PM HELPING CLIENTS LIVE THEIR BEST LIFE IN RETIREMENT**

Preparing clients for retirement now involves much more than setting up a financial plan. How can advisers best prepare clients for some of the psychological hurdles they may face in retirement, including finding new purpose in their daily routines?

**SPEAKERS**

- **Evan Poole**, Manager, comprehensive advice services, Sunsuper Financial Services
- **David Reed**, Founder, Retirement Advice Centre

**Chair: Jeff Thurecht**, Director and financial adviser, Evalesco Financial Services

**5.10PM CONFERENCE CLOSE**

**NOTE: ALL SESSION TIMES, CONTENT AND SPEAKERS ARE SUBJECT TO CHANGE WITHOUT NOTICE.**