

## Plenary Sessions

### Keynote Presentation

**Dr Adam Fraser, Peak Performance Researcher**

Learn from Adam as he provides insights on how employees and businesses are adapting to thrive in the challenging and evolving business landscapes of today.

### Keynote Presentation

**Sir Graham Henry, One of the most successful rugby coaches of all time**

Hear from one of the most successful coaches of all time as he shares the triumphs and challenges of his illustrious career including coaching the All Blacks to world cup victory.

### A Journey in Using Art and Science to Meet Investors' Objectives

**Andrew Lill, CIO, Morningstar**

**Ben Davis, Partner & Head of Investment Partners, Zenith**

Morningstar Investment Management and Zenith Investment Partners will discuss how to build, monitor, manage and effectively report on multi asset portfolios that can maximise the probability of meeting client investment objectives.

In summary, effective portfolio construction means starting with the end in mind – an approach that puts investors first and fiduciaries at the forefront.

### Express Experts

**Various**

Express Experts is your opportunity to hear from our Education Participants who will be presenting high quality ideas and concepts on a variety of investment and insurance topics.

All of our participating Education Participants will be presenting concurrently. Each presenter will present 2 x 20 minute sessions of the same content.

The objective of Express Experts is to lead the way in education and professionalism. Tables will be colour coded by asset class. A full Express Expert synopsis is available on the Convention17 website.

## Keynote Presentation

### **Andre Eikmeier, Co-Founder & Joint CEO, Vinomofu**

A leader in innovation, disruption and culture, Andre will share his Vinomofu story, from its launch in 2011 to now, as one of Australia's fastest growing companies.

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## The Stella Network Breakfast

### **Julia Hartley Moore, Private Investigator, Author, Radio Host and Inspirational Speaker**

Join us for this breakfast session to hear from guest speaker Julia Hartley Moore, an internationally renowned Private Investigator, author, radio host, media commentator and inspirational and motivational speaker. Julia will share her fascinating story of how she has overcome setbacks and obstacles to achieve her life goals.

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## Empowering Yourself to Live Your Best Life

### **James Tomkins, Olympic Rower & National Sales Manager, UBS Asset Management**

One of Australia's greatest rowers, James Tomkins has three Olympic gold medals and six Olympic Games under his belt. He is the only rower in history to win world championship titles in every sweep oar event. In this presentation, James will share personal and entertaining stories from his Olympic journey, including key learnings on what drives personal and professional performance gleaned from his own successes and failures. James will inspire you to take ownership of your goals to both grow your business and achieve the life you dream of.

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## It's in Everyone's Best Interest to Stay Safe By Swimming Between the Flags

### **Peter Hall, National Manager, Assurance and Governance, BT Financial Group**

In this ever changing landscape where the industry and regulatory expectations have risen significantly over the recent years, the speed of change and the complexity presents challenges for us all. The solutions that will always thrive will be those that put the customer at the forefront and ensure that the end experience and outcomes meet their individual needs and aspirations. In this session we will provide a refresher on the benefits of adopting the Safe Harbour steps associated with meeting the Best Interests of your client's.

This session we will also provide insights and learnings from the recent industry wide ASIC Audit undertaken as well as an update on the enhancement and evolution of the Monitoring and Supervision Program into FY18 and beyond. Some of these enhancements include:

- Introduction of Practice Based Review approach
  - Updating and alignment of compliance review checklist
  - Refresher training and guidance around Best Interest Duty obligations.
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## Building Resilient Businesses: Leaders, People and Clients in a Changing Environment

### **Bruce Cotterill, Adviser to Business Leaders**

Bruce is a passionate leader of change. With unrivalled experience, and using a lifetime of entertaining stories to illustrate his views, Bruce will bring a different perspective to your leadership challenge including:

- The case for Leading Change
  - The Role of the Leader
  - Communication - What works in practice
  - Engaging with your People
  - Managing the Facebook Generation
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## Keynote Presentation

### **Chris Riddell, Futurist**

A trusted authority on digital, technology and emerging trends in our hyper-connected digital world, find out what you need to know to make sure your business is future ready.

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## Workshop Sessions

### Workshop 1

#### Making Income Last a Lifetime

**Andrew Lowe, Head of Technical Services, Challenger**

This is all about the practical. In this facilitated workshop advisers will build a retirement income strategy for a new client.

We will introduce a new client, or clients that need your help. They have the same needs as many of your existing clients – income in retirement to meet essential and desired spending, making that income last a long time or a lifetime, avoiding unnecessary risk and optimising estate planning outcomes. There will be a few specific objectives to make it that little bit challenging.

In this session you will build retirement income recommendations for these clients, test it with your colleagues, present part of your recommendation and address any concerns these clients may have.

This session is designed to be highly interactive with a clear focus on opportunities for retirement advice. The presenter will look to engage an adviser and get specific feedback on their experience and success in making income last a lifetime.

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#### Managed Fund, ETF & LIC Research: Overview & Latest Insights From Morningstar

**Chris Douglas, Director, Manager Research Ratings, Asia-Pacific, Manager Research, Morningstar**

In this workshop, you'll hear from Chris Douglas, Director of Manager Research for Morningstar Australia, the newly appointed research house for BT Financial Group.

Chris will demystify the Morningstar manager research process for you and explain the importance of the firm's unshakeable independence and how this approach not only helps Morningstar stand out from the crowd, but how it adds value to you and your clients. He will also share his thinking on the latest trends in asset management and how to work these trends to your advantage. Chris will be happy to answer any questions during the workshop.

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#### Marketing for Maximum Impact

**Elise Sanders, Regional Manager, AIA**

This session will show advice business owners that communication programs to clients is really about creating processes, and doing a little research.

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## Workshop 2

### Managed Accounts - Are They Worth All the Hype?

#### **Alex Donald, Head of Distribution, Ironbark Asset Management**

In this session we will look at how the managed account industry is evolving and explore the frequently asked questions we see from Advice practices considering this space, including:

- What are managed accounts
- How do they differ from traditional portfolio construction
- Are they suitable for all investors
- What solutions are available to help increase efficiency within your business
- How the overall cost to client can be reduced
- Portfolio Construction in a managed account world
- What it means to be a responsible manager
- Critical due diligence that should be reviewed when considering managed accounts for clients.

This workshop is a must-do for practices considering managed accounts or for those advisers who are interested increasing efficiency within their business.

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### De Bono's Six Hats of Super Contributions (and counting ...)

#### **Matt Manning, Technical Consultant, BT Financial Group**

Contribution rules to super used to be comparatively simple. But with the 2017 super changes now in place, the rules have become more complicated. In this sessions we will look at the rules that now need to be met to make contributions, over six different types of contributions that could be made, when and how and is it even worth it. Getting the contribution rules right makes a big difference to future retirement planning conversations.

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### Positively Productively Profitable

#### **Gordon McNaught, Technical Services Manager, Asteron Life**

This presentation looks at teams and how they work together for the good of both the client and the company through referrals. The presentation includes both referring and positioning techniques.

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## Workshop 3

### How to Build Winning Portfolios in Challenging Market Environments

**Dale Pereira, Investment Specialist, BT Investment Management**

In a world that is building walls, with volatility and low levels of income it is becoming more difficult to build a portfolio that meets client's needs. Dale will give you tools to help with client conversations. He will also explore how to evolve your portfolio to help win over clients by accessing areas in the market that provide income, global opportunities and emerging gems.

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### From Good to Great and then Good Again

**Joshua Drake, Private Client Adviser & Head of Investment Strategies, Crosbie Wealth Management**

Insight into the journey of Crosbie Wealth, from small beginnings to multi award winning advisory firm. Josh will walk through the firm's growth from Good to Great, highlighting the activities and decisions that have created success. He will also discuss the challenges now facing Crosbie's, and the need to go from Great to Good again.

The session is directed towards business owners and leaders who have responsibility for operational decisions and strategic thinking.

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### Xploring the Xciting Opportunities ..... Making Your Business More Xceptional

**Melissa Munting, National Manager – Advice Technology, BT Financial Group**

It is one thing to change your software and quite another to make it work to deliver the outcomes you are looking for. It's never as simple as switching on a computer. It's about understanding what's available, how it works and how it can be adapted to save your business both time and money.

This session will provide you with insights into how you can utilise the benefits of Xplan to drive operational efficiencies in your business.

Is Xplan delivering the efficiencies that your business needs?

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## Workshop 4

### Insurance and Super Case Study

**Katherine Ashby, National Manager – Product Technical, BT Life**

It seems like a no-brainer for small business owners to utilise superannuation to purchase their business premises. But that simple decision opens the door to complexity. In this challenging case study we'll consider the tax, super and liquidity challenges of geared unit trusts, SMSFs and buy sell arrangements, all wrapped up in one case study.

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## Do you Compete or Co-operate? The Future Approach for Accountants & Financial Advisers To Collaborate

**Adam Cassidy, Practice Advice Specialist – Accountants, BT Group Licensees**

There has been a significant amount of change in the regulatory landscape for both professions that we all need to catch our collective breaths to assess the accountant's exemption removal and super changes impact to your business. What the last 12 months has uncovered is that accountants and financial advisers need to merge strengths to complement their existing client value proposition.

This workshop will recap how the world has changed for these two group of practitioners and uncover the opportunities to both compete and co-operate at the same time. The session will also feature a panel discussion with your peers who have been successful in proactively developing the strengths and relationships between the two professions.

## Understanding Mindsets: How to Recognise and Unpack Constraining Beliefs

**Charles Stodart, Investment Specialist, Zurich Investments**

We are rational, logical beings when it comes to economic and financial matters... or are we?

Each year, it seems, there are several examples of where constraining beliefs have influenced our investment decisions. In extremes, investors can engage in herd behaviour that can lead to the creation of bubbles followed by painful crashes, but it is also evident in the recent phenomenon of 'equities as bonds' and the reach for yield.

Drawing on research by the Nobel Prize winner Daniel Kahneman and other behavioural psychologists, this presentation looks at what the critical things are that influence us.

We look at how these concentrations of market risk can build up and what investors can do to overcome behavioural biases that can stymie their long term investment goals.

# Workshop 5

## Understanding Portfolio Construction to Meet the Needs of an Aging Australia

**Michael Maughan, Portfolio Manager, Nikko AM**

Australian's have seen an extremely significant increase of people aged 85+, a trend set to continue to grow as the number of Australians aged between 65 and 84 are expected to double over the next 40 years, policy makers globally are faced with a huge burden to care for growing costs of aged and health care. Investors looking at Australian shares for long term income generation may overlook the need for capital growth to protect against longevity risk and inflation. Can Australian Shares meet all those demands to provide investors with an attractive opportunity?

## The Hobbit SMSF

**Matt Manning, Technical Consultant, BT Financial Group**

One SMSF to rule them all. One SMSF to find them. One SMSF to bring them all and in the darkness bind them.

The 2017 super changes have had a disproportionate impact on SMSFs. From the loss of the ability to segregate assets, through LRBA impacts to transfer balance cap considerations, join the Hobbits as they explore what the impacts are to their SMSF and how it can continue to still play a key role in their future planning and avoid the eye of Sauron.

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## Life Insurance Code of Practice - What It Means For You

**Mark Angus, National Insurance Manager, BT Group Licensees**

In this session, we will take a look into the new Life Insurance Code of Practice and legal case precedence as it relates to insurance advice.

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# Workshop 6

## An Exercise in Time Travel - For a Future Happening Now

**Jessica Brady, Risk Strategy Specialist, Zurich**

The financial advice sector faces challenges and opportunities as new technologies and innovations spark changes to customer perceptions and behaviours. This session unearths defining future trends and why understanding the distinction between invention and innovation is crucial for consistently delivering client value, as well as, an enduring consumer experience. It's been said, that if that rate of change on the outside exceeds the rate of change on the inside, the end is near. As such, these insights are supported by practical applications of how to begin your future proofing program, and leverage tomorrow's trends within your business model today.

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## Meeting Client Goals in a Low Return Environment

**Josh Hall, Investment Specialist, Aberdeen**

After 35 years of well above average returns from mainstream markets, the rising tide of traditional market beta may be coming to an end. Many equity markets are trading at, or near, all-time highs and sovereign bond yields are now starting to rise off their all-time lows.

So given the likely lower return environment, where should you invest in order to continue to meet your retiree clients' goals? The old 60/40 SAA portfolio is unlikely to work as well as it has in the past. Are less traditional markets the answer? Is goals based advice or better investment strategies the answer? Both can certainly help.

This session will give some practical examples of how to apply these observations to help build better portfolios for your clients, particularly retirees.

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## The Advice Process and Compliance Through the Lens of Strategy Choices

**Andrew Cuttriss, Practice Advice Specialist, BT Group Licensees**

With many of you working through your 'where to play' and 'how to win' options as a business – one of the members of our Practice Advice team saw the correlations between this method of business strategy and the advice process and compliance issues that come up within the network.

Join Andrew Cuttriss (Practice Advice Specialist) as he reverse engineers client problems and winning aspirations into client goals and describes how your core competencies can create the best return on investment for clients. Just like your business the advice process can be a set of choices for you to win with your clients.....

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## The New World of Estate Planning Under the Super Reforms

**Chris Hill, Principal, Hill Legal**

During this session we will review a "typical" case study identifying the estate planning opportunities of clients with superannuation balances, particularly with SMSFs and with blended families. We will navigate the interplay between estate and non-estate assets, various control mechanisms and options when dealing with superannuation death benefits and excess transfer cap balances. As more superannuation assets will end up in the estate we will discuss the use and benefits of testamentary trusts. Through our case study we will identify and unpack issues that you as the adviser can explore with clients and how you can become a "lead adviser" to offer and develop a fee chargeable estate planning solution to your clients.

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# Workshop 7

## Australian Equities: What's Different This Time?

**Martin Conlon, Head of Australian Equities, Schroders**

Drastically lower interest rates, aging demographics and rising debt levels have changed economies and the composition of markets – what does it mean and is this sustainable?

In this session, Martin will examine both what's to our advantage and where are the vulnerabilities in the Australian sharemarket, focusing on:

- Technology and 'capital light' businesses that have become far more popular and more highly valued – what are the challenges in thinking about valuations for these businesses and how should we analyse them?
  - Government regulation which is an increasingly important driver of returns – how do we incorporate this in valuation and views on potential risks?
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## Centres of Influence - A Vital Component of Business Success

**Scott Hoger, Technical Manager, TAL**

Identifying and developing referral partners can be a valuable way to grow an advice practice. Financial and risk advisers often fail to engage their centres of influence in an effective way.

This presentation discusses potential centres of influence. It outlines a methodology to help with engaging and growing relationships with referral partners to add value to their clients.

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## A Death Benefit is a Death Benefit Except When it's Not a Death Benefit

**Sarah Conte, Senior Manager, Advice Technical and Regulatory, BT Financial Group**

The 1 July super changes have added additional complexity to super, particularly to the area of death benefits.

In this session you'll meet your new clients Nicole and Kevin. You'll need to structure appropriate advice to meet their needs and objectives as they transition from wealth accumulators to retirees. We will look at the new rules and how they impact death benefits and things to be aware of when providing advice in this space.

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## Empowering Your Clients through Technology

**David Simon, Principal Adviser, Integral Private Wealth**

In this peer session hear from David Simon Principal Adviser, Integral Private Wealth on his client engagement strategy and the role technology has to play in empowering his clients. David will share insights and key learnings in developing the Integral Private Wealth Knowledge Centre as well as weekly newsletter open and forward rates and tips on how to keep clients engaged through the use of technology.

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# Workshop 8

## The Folly of Consensus Thinking....

**Dean Stewart, Executive Director, Fixed Income and Currency, Macquarie**

This presentation focuses on his views on the folly of consensus thinking. Using live examples from fixed income markets he looks at some of the behavioural traits that influence opinions and how as a fund manager he prefers to look at the evidence. He also discusses how it can be uncomfortable to stand 'in front' of consensus thinking.

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## Personalities - How To Increase Your Understanding of Others, So That You Can Be More Effective

**Richard Jones, Director, Wellbeing Matters**

We are all unique and have different personalities. In this workshop, we explore what people with different personalities, need from you when communicating with them. We will investigate the different languages, and why it is easier for you to relate more to some people, rather than others.

The session will be highly interactive with the opportunity for you to contribute to the learnings of the group as a whole. If you want to be able to understand yourself and other people better, whether they be Clients or Staff Members, then this is the session for you.

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## Why Moats Matter – Identifying Great Businesses at Great Prices

**Adam Fleck, Director Equity Research Australia & New Zealand, Morningstar**

Morningstar Equity Research aims to find great businesses trading at substantial discounts to their intrinsic worth. Our team determines both company and investment quality, using our economic moat ratings and fair value estimates to guide our recommendations.

The highest-quality firms in our coverage, which we assign Wide economic moats, correlate with positive long-term outcomes for shareholders when combined with sizable discounts to fair value.

We will walk you through how we identify companies with economic moats, or sustainable competitive advantages that can maintain high returns on invested capital over many years. We will also outline our process for estimating a stock's value, and how you can use our research for your clients' needs.

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## Prove Your Value as a Trusted Adviser

**Phillipa Healy, Head of Marketing, PIMCO**

Understand how to leverage the tools and resources available to you to engage your clients, retain them by establishing value and trust and, build your business by generating leads.

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# Workshop 9

## Scalable Advice: What's in Everyone's Best Interest in 2025 and Beyond?

**Joshua Persky, Vice President, Model Portfolios and Solutions, BlackRock**

With strong growth forecast in the Australian retirement savings pool to 2025 and beyond, the prospects for financial planning businesses continue to be promising. But as the market grows, so too does investor demand and compliance requirements. How can firms successfully evolve their advice practices to seize every opportunity, yet maintain a client-focused approach?

In this session we address the role technology and advances in practice management can play helping advisers strike a balance between increasing growth in their business via improved efficiencies and scale, while ensuring clients' 'best interests' are front and centre?

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## Omnipresence is the Place to Live

**Mark Atherley, Director, Breathe Life NZ & Breathe Homeloans Limited**

Obscurity is a place where most sales people live all of their working lives, and unfortunately never seem to leave.

Obscurity doesn't care where you're from, what upbringing you've had or what industry you're in.

Obscurity couldn't care less how amazing your product is, its competitive price or even how sharp you are as a closer.

Obscurity has no interest regulatory changes that come into play or economic cycles we find ourselves in.

Yet obscurity seems to be the place most of us tolerate and find acceptable to live, work spend our time constantly competing with others. If you're in sales and you live in a world of where people don't know who you are, what you do then you'll always be competing and fighting for that sale.

The only way out is move over to a town called Omnipresence. Omnipresence is literally a place where everyone knows who you are and what you do. When you have Omnipresence you lead and dominate in what you do and competition is a thing of the past. I once heard a saying that went - "if competition is healthy, then omnipresence must be immunity". Moving to NZ 10 years ago I literally knew 7 people. We have now created our 'unfair advantage' in building our Omnipresence to thousands of clients which I am happy to share with you.

This session will hopefully allow you to think about what is your unique "unfair advantage" and what strategies or ideas you could incorporate into your business to have confidence to set targets at levels of 10 times that of previous years?

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## Evolving the Advice Process

**Steve Farrell, National Manager, Advice Capability, BT Group Licensees**

Evolving the Advice Process is a key enhancement opportunity for Securitor. Now, more than ever, we are in an era of rapid technological advancement and development, and it is vital that we make the most of every opportunity to streamline our advice process, ensuring the provision of advice is as simplified as possible. This session will provide an update on the work being done in this space, covering digital fact-finding, a more integrated advice process as well as details on how we are evolving our policies.

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## Are TBCs TBC or TBC?

**Sarah Conte, Senior Manager, Advice Technical and Regulatory, BT Financial Group**

The interaction of the new caps is complex. You must consider a client's total super balance, contribution rules, the transfer balance cap and your clients' personal transfer balance cap. Once you wade through the degrees of difficulty there is scope for opportunity. This session will explore what counts toward what and will look at strategies that enable clients to maximise their super benefits.

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## Workshop 10

### Navigating Change, Populism and the Distortions of Passive Management

**Hari Balkrishna, Associate Portfolio Manager, T.Rowe Price**

The global economy is entering a series of critical inflection points, both economically and politically, that pose new risks and opportunities for the global investor. The rise of populism alongside economic reform initiatives, the progression of central bank policies, and the accelerating pace of technological disruption are all converging to reshape financial market prospects.

These forces, coupled with the rise of passive investment strategies, are amplifying the movement of capital around the world and creating distortions. More than ever, it is time to be active and on the right side of change.

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### Avoid the Tiki-Trip to the Wop-Wops

**Sarah Conte, Senior Manager, Advice Technical and Regulatory, BT Financial Group**

With the level of scrutiny and focus on financial advice from legislators, regulators and media, it can sometimes feel like we are on a road to nowhere. But the establishment of the new Standards Body and other regulatory changes does promise to provide some stability back to advice. In this session, we will explore the current regulatory change landscape to identify the silver lining of change in the land of the long white cloud.

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### Content Driven Marketing – How to Ensure What You Are Sending Your Clients Isn't the Same as Everyone Else

**Karen Giuliani, Head of Marketing, BT Financial Group**

Content is King, but there is far too much of it. How do you stand out and genuinely connect with your clients and future clients, educating and entertaining them when the time is right? In this session we will uncover how to ensure your content achieves the right results by learning about techniques to tailor content around customer needs, being contextualised and creating an engaging experience that supports their life moments.

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### Success Along The High Road

**Mathew Sturge, Financial Adviser, Kiwi Assist Financial Services Limited**

Moving from Australia to New Zealand Mathew found the bar set much lower than what he was used to and like many others, could have taken the easy road. Instead he decided to take the high road, setting his own levels for compliance, training, and customer education that have set him apart from the rest and driven his success into the New Zealand market.

Mathew was in Australia from early 2009 until late 2013 where he learnt a lot from the changes that were facing our industry. It was a big part of his preparation for success because it showed him the potential benefits of change and the opportunities it can throw your way. It also showed Mathew that there is always a choice involved.

In this session Mathew will tell you about the decisions Kiwi Assist has made to become a leader and winner in the New Zealand market. Change is something we have all been through and will all go through again. By making the right choices today, change really does become your best friend.

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