

BRING YOUR TEAM AND SAVE 50% COST- REGISTER 2 & GET 2 FREE
 Early Bird Discount Offer: Register before 30th Aug & save \$600 on your registration Cost

International Business Review Presents:

4th annual POST Retirement Australia 2017 conference

9th and 10th October, 2017 | Bayview Eden Hotel, Melbourne

A landmark and timely event featuring critical updates and insights from leading experts and thought leaders to develop optimal financial outcomes for Australia's expanding retiree sector


Gold Sponsor



Panel Sponsor



Early confirmed speakers include:

 <p>challenger</p> <p>Aaron Minney Head of Retirement Income Research, Challenger</p>	 <p>UniSuper</p> <p>Ian Lorimer Head of Product, Unisuper</p>	 <p>MERCER</p> <p>Dr David Knox Senior Partner, Mercer</p>	 <p>TOWERS WATSON</p> <p>Nick Callil Head of Post retirement solutions, Willis Towers Watson</p>	 <p>Parametric Engineered Portfolio Solutions</p> <p>Raewyn Williams Managing Director Research, Parametric</p>
 <p>trustee PARTNERS</p> <p>Stephen Huppert Head of Innovation, Trustee Partners</p>	 <p>mine WEALTH + WELLBEING</p> <p>David Bell CEO, Mine Wealth and Wellbeing</p>	 <p>AMPCAPITAL</p> <p>Matthew Hopkins Senior Portfolio Manager, AMP Capital Income Generator & AMP Capital Multi Asset Fund</p>	 <p>bravura SOLUTIONS</p> <p>Darren Stevens Director, Product Management & Strategy at Bravura Solutions</p>	 <p>Plato INVESTMENT MANAGEMENT</p> <p>Don Hamson MD, Plato Investment Management</p>
 <p>GRATTAN Institute</p> <p>John Daley CEO, Grattan Institute</p>	 <p>COTA For other Auditors</p> <p>Ian Yates CEO, COTA</p>	 <p>CSRI COMMITTEE FOR SUSTAINABLE RETIREMENT INCOMES</p> <p>Patricia Pacuzzo CEO, Founder and Executive Director, Committee for Sustainable Retirement Incomes, CSRI</p>	 <p>AIA</p> <p>Damien Mu CEO, AIA</p>	 <p>UniSuper</p> <p>Benedict Davies Manager, Industry and Public Policy, Unisuper</p>
 <p>MELBOURNE UNIVERSITY</p> <p>Kevin Davis Professor of Finance Melbourne University</p>	 <p>moran howlett FINANCIAL PLANNING</p> <p>Paul Moran Financial Planner, Moran Howlett Financial Planning</p>	 <p>Schroders</p> <p>Graeme Mather Head of Product and Distribution, Schroders</p>	 <p>McGING GROUP & PARTNERS</p> <p>Sean McGing Director, McGing Advisory and Actuarial</p>	 <p>Aged Care Directions</p> <p>Andrew Keay Director, Aged Care Directions</p>
 <p>FNZ</p> <p>Nick Sherry Chairman APAC FNZ</p>	 <p>Lonsec</p> <p>Veronica Klaus GM, Investment Consulting, Lonsec</p>	 <p>Milliman</p> <p>Wade Matterson Principal, Senior Consultant, Milliman</p>	 <p>Australian Government The Treasury</p> <p>Ian Beckett Principal Adviser, Retirement Income Policy Division, Fiscal Group The Treasury</p>	<p>BE A SPONSOR AT THIS EVENT</p>

REGISTER NOW:

PH: 02 9896 0776 | FAX: 02 9896 0796
 register@ibrc.com.au | www.ibrc.com.au

Researched & Developed by:



4th annual
POST Retirement
Australia 2017 conference

9th and 10th October, 2017 | Bayview Eden Hotel, Melbourne



Conference Overview

IBR Conference's 4th annual Post Retirement conference will provide delegates with invaluable updates and insights from leading industry, government and academic experts into the various regulatory, economic, social and technological changes taking place, impacting the financial outcomes and well being of Australia's expanding retiree sector today and into the future.

This not to be missed and timely conference being held post federal budget and in the wake of ongoing regulatory reviews and reforms provides a content rich agenda to assist superfunds and financial planners advise, educate and engage members and clients on the best way forward to minimise drawdowns, optimise savings and maximise investment returns in the lead up to and in retirement.

Over the two days there will be an investigation and analysis of various retirement product options available and in the pipeline and their associated costs and risk factors.

Focus will also be drawn to the member/client and how best to utilise personal data and an understanding of neuro behaviour to build effective and comprehensive advice and engagement strategies.

A further session will draw attention to Australia's ageing population and increased life expectancy with a growing imperative to factor in the costs of insurance, aged care and health care. A comparison of how global pension funds are tackling this and other retirement related issues will round off the discussion.

Scheduled alongside the solo and panel sessions will be various networking opportunities to develop and renew important business connections.

Numbers are strictly limited for this popular event so book today to reserve your place to avoid disappointment. Attend individually or with your colleagues to stay updated and informed in this increasingly complex, competitive and ever changing industry.

Who Should Attend

Senior personnel from retail, industry, corporate and public superfunds, SMSFs, financial advisers and planners, insurance providers, government, agencies, banks, policy makers, regulators, legal and taxation advisers, retirement income and investment product providers, university department heads, financial analysts and researchers, strategists, IT and software vendors and consultants.

4th annual
POST Retirement
 Australia 2017 conference

9th and 10th October, 2017 | Bayview Eden Hotel, Melbourne

BE A
SPONSOR
 AT THIS EVENT

Day One

Monday

9th October

8.30 Registration and networking

9.00 Opening remarks from the Chair

9.10 AUSTRALIAN POST FEDERAL BUDGET AND SUPER REFORM ANALYSIS – IMPLICATIONS FOR PRE, TTR AND POST RETIREMENT SECTOR

PANEL SESSION

- Super contributions cap
- Tax directives
- Aged pension and means testing
- Retirement Product choice

PANELLISTS:

Kevin Davis, Professor of Finance, Melbourne University, Research Director Australian Centre for Financial Studies, ACFS.
Nick Sherry, Chairman APAC, FNZ
Ian Beckett, Principal Adviser, Retirement Income Policy Division, Fiscal Group, The Treasury



9.50 WHAT DOES A POST RETIREMENT FOCUS MEAN FOR FUND GOVERNANCE?

Super Fund Trustees have onerous responsibilities to their fund members. As Post Retirement increases in relative importance to Pre Retirement, changes are required in applying the governance needed to ensure the best outcomes for all members.

Sean will explore the Governance mindset and the improvements necessary to successfully make this transition. Areas covered will include:

- Risk: Risk & opportunity taking and management
- Investment: Investment governance - framework and processes to support optimising returns net of tax and costs
- Regulatory/APRA
- Integration of demographic analysis and scale testing
- Organisational culture and Trustee Director behaviour.

Sean McGing, Director, McGing Advisory and Actuarial



10.30 Refreshments and networking

11.00 RETIREMENT INCOME PRODUCTS – GOVERNMENT AND INDUSTRY INITIATIVES

PANEL SESSION

- How are funds preparing for the retirement challenge?
- How will the government proposed "MyRetirement" framework reshape the industry?
- What will the proposed "CIPR" test actually require of retirement products and their providers?
- What are the key risks faced by retirees –market/sequencing, longevity, inflation? How do funds assess which of these are most important for their members?
- Can an investment approach sufficiently address the key risks of retirement, or is an insurance approach required?

Moderator:

Nick Callil, Head of Post retirement solutions, Willis Towers Watson

PANELLISTS:

Don Hamson, MD, Plato Investment Management
Patricia Pacuzzo, CEO, Founder and Executive Director, Committee for Sustainable Retirement Incomes, CSRI
Ian Lorimer, Head of Product, Unisuper



11.55 CIPRS – WILL THEY WORK?

- What were they designed to do?
- What will they look like?
- What are their benefits and shortcomings for funds, advisers and retirees?
- How do they compare to pension arrangements overseas?



Dr David Knox, Senior Partner, Mercer

12.30 Lunch and networking

1.30 MDUF – A FREE TOOL WHICH ALLOWS SUPER FUNDS TO QUANTIFY THEIR OBJECTIVE OF DELIVERING GOOD RETIREMENT OUTCOMES

- What is MDUF and what is its relevance?
- Applications to accumulation and post-retirement solution design
- Where is the "low hanging fruit" when it comes to meeting retirement outcomes?



David Bell, CEO, Mine Wealth and Wellbeing

2.15 ASSET DIVERSIFICATION AND INVESTMENT STRATEGIES TO RIDE THE ONGOING VOLATILE GLOBAL POLITICAL AND FINANCIAL MARKET CLIMATE AND BUILD A ROBUST INCOME STREAM IN RETIREMENT

PANEL SESSION



PANELLISTS:

Matthew Hopkins, Senior Portfolio Manager, AMP Capital Income Generator & AMP Capital Multi Asset Fund
Graeme Mather, Head of Product and Distribution, Schroders
Veronica Klaus, GM, Investment Consulting, Lonsec

3.00 Refreshments and networking

3.30 USING MEMBER/CLIENT DATA ANALYSIS AND A GOALS BASED APPROACH FOR RETIREMENT PRODUCT MATCHING AND INVESTMENT OUTCOMES

- Look at how combining data, analysis and products can product a better, and more tailored member experience
- Solving the financial planning problem requires sophisticated analysis. Modern computing power makes what was previously a pipe dream realistic
- Big data gives us the key to truly understanding our members and providing them with a relevant vision of their retirement future



Wade Matterson, Principal, Senior Consultant, Milliman

4.10 WHERE ARE THE INNOVATIONS IN POST RETIREMENT PRODUCTS AND SERVICES?

- A look at innovative products and services covering both the design and delivery of products and services
- What will be the impact of emerging technologies on post retirement products and services?
- What can superannuation funds and wealth managers learn from innovation and disruption in other industries?



Stephen Huppert, Head of Innovation, Trustee Partners

4.50 Closing remarks from the Chair

5.00 End of Day One and networking drinks

4th annual
POST Retirement
 Australia 2017 conference

9th and 10th October, 2017 | Bayview Eden Hotel, Melbourne



Day Two Tuesday 10th October

8.30 Registration and networking

9.00 Opening remarks from the Chair

9.10 **IMPACT OF GLOBAL AGEING POPULATION IN A TIME OF SOCIAL, POLITICAL AND ECONOMIC VOLATILITY AND CHANGE**

PANEL SESSION

- Insights into the adequacy of global pension funds and how they are meeting the needs of members entering and in retirement, in increasingly challenging times
- Geo political and economic outlook and implications for savings and investment
- Measures to deal with drain on health and aged care services as life expectancy increases
- Changing world demographics and perceptions on what ageing means for people

PANELLISTS:
John Daley, CEO, Grattan Institute



9.50 **RISK PROFILING FOR SUPER FUND MEMBERS MOVING INTO RETIREMENT**

10.30 Refreshments and networking

11.00 **INVESTMENT RISK FOR MEMBERS IN RETIREMENT**

- Why the ASFA/FSC Standard Risk Measure and other generally accepted risk measures is not appropriate for members in retirement
- How to measure the real investment risk for retired members
- How to develop a meaningful and practical investment risk measure including detailed examples of application of this measure

11.40 **THE IMPACT OF SPENDING IN RETIREMENT: NOT JUST HOW MUCH BUT ALSO HOW FAST**

- The main variable that retirees control is their spending,
- Retirement income strategies can meet the variety of retirees' different objectives by understanding spending in retirement on two levels
- First is the amount the retirees want to spend to meet various needs and wants
- Second, the strategy has to adjust to the rate at which spending is expected to draw down on capital
- The presentation will highlight issues in the design of retirement income strategies involving both the level and rate of spending

Aaron Minney, Head of Retirement Income Research, Challenger



12.20 **TAKING A HOLISTIC APPROACH TO ADDRESS RETIREE NEEDS IN THE LONGER TERM**

PANEL SESSION

- Incorporating insurance, healthcare and aged care costs as part of a long term planning strategy
- How govt and industry can work together to meet challenges associated with member longevity and associated risks
- Ways to reduce burden of escalating costs
- Requirement for Superfunds and financial planners to provide comprehensive advice

PANELLISTS:
Damien Mu, CEO, AIA
Andrew Keay, Director, Aged Care Directions
Ian Yates, CEO, COTA
Benedict Davies, Manager, Industry & Public Policy, Unisuper



1.00 Lunch and networking

2.00 **TAX SESSION: HOW SEGREGATION OF ASSETS ENABLES TAX EFFECTIVE STRATEGIES FOR POST RETIREMENT PORTFOLIOS**



Raewyn Williams, Director, Research and After-Tax Solutions, Parametric Portfolio Associates

2.40 **GETTING TO KNOW YOU - UNDERSTANDING PSYCHOLOGICAL PROCESSES BEHIND FINANCIAL DECISION MAKING**

- Focus on members needs and wants and perceptions on what retirement means to them
- How neuro behaviour affects decision making and risk appetite
- Utilising behavioural data to develop personalised and accurate member profiles to tailor optimal retirement income products and services
- Dealing with diminished capacity in decision making

3.10 Refreshments and networking

3.40 **TRENDS IN RETIREMENT PLANNING FINANCIAL ADVICE AND FUTURE OUTLOOK**

PANEL SESSION

- Importance of sound advice provision through the fund accumulation to decumulation lifecycle phases
- Tailoring advice for different member segments
- Updates on legal rights and protection against financial losses derived from unscrupulous advice
- Latest directions in robo advice, biometrics and AI

PANELLISTS:
Paul Moran, Financial Planner, Moran Howlett Financial Planning



4.20 **MEMBER ENGAGEMENT STRATEGIES – RETAINING MEMBERS AND ENGAGING DEFAULT MEMBERS**

- How to build better member profiles and engage members through effective data capture and analysis
- Offering real time information access through Multi touch points and apps
- Increasing sense of control and ownership through self directed options
- Offering a choice of products that members want
- Benefits of calculators and retirement income projections on statements

5.00 Closing remarks from the Chair

5.15 End of conference

4th annual
POST Retirement
 Australia 2017 conference

9th and 10th October, 2017 | Bayview Eden Hotel, Melbourne



REGISTER EARLY & SAVE UP TO \$600!	EARLY BIRD	SAVE	DISCOUNTED RATE	SAVE	NORMAL RATE
Please tick Conference Package	Pay before the 30th Aug 2017		Pay before 15th Sept 2017		Pay after 15th Sept 2017
<input type="checkbox"/> 2 Day Conference only	\$2695 + GST = \$2964.50	\$600	\$2995 + GST = \$3074.50	\$300	\$3295 + GST = 3624.50

- Payment not made at the time of registration will be subject to a \$99 service charge.
- Only one discount applies per delegate and all the discounts are calculated from the normal rate.
- For Group Discount Offer: Register and pay for 2 delegates & Get 2 FREE, you will pay the normal rate for tickets
- All 'Early Bird' discounts & Group discounts are subject to availability and require payment at time of registration and before the cut-off date in order to receive any discount.
- All discount offers cannot be combined with any other offer.
- Please view our registration policy for full information about payment, cancellation, postponement, substitution and discounts.

*Only one discount applies per delegate and all the discounts are calculated from the normal rate.

FOR CHARITY DISCOUNT RATES: E-mail us: info@ibrc.com.au UNABLE TO ATTEND THE CONFERENCE

Purchase the conference presentations \$600 + 10% GST = \$660

1st Delegate Name (Dr/Mr/Mrs/Ms) _____
 Job Title: _____
 Telephone: _____ Fax: _____
 Email: _____

2nd Delegate Name (Dr/Mr/Mrs/Ms) _____
 Job Title: _____
 Telephone: _____ Fax: _____
 Email: _____

3rd Delegate Name (Dr/Mr/Mrs/Ms) _____
 Job Title: _____
 Telephone: _____ Fax: _____
 Email: _____

4th Delegate Name (Dr/Mr/Mrs/Ms) _____
 Job Title: _____
 Telephone: _____ Fax: _____
 Email: _____

Company Name: _____
 Address: _____
 Telephone: _____ Fax: _____

Approving Manager (Dr/Mr/Mrs/Ms) _____
 Job Title: _____
 Telephone: _____ Fax: _____

Booking Contact (Dr/Mr/Mrs/Ms) _____
 Job Title: _____
 Telephone: _____ Fax: _____

For additional delegates please photocopy this form.

EASY WAYS TO PAY

PLEASE CHARGE CREDIT CARD

Bankcard Visa Mastercard Diners Amex

(3% Credit card fee will apply for Diners & Amex)

Credit Card Number

Expiry date __/__/__ Amex 4 digit code ____ Amount \$ _____

Name of card holder _____

PAY BY CHEQUE - CHEQUE ENCLOSED FOR \$ (Cheques payable to IBR conferences)

PAY BY EFT - Remitting to IBR Conferences - BSB-082050 A/C No-87 367 0855 with National Australia Bank, 255 George Street, Sydney

Expected date of transfer..... EFT reference No.....

I do not wish to receive any more mail from IBR conferences

GROUP DISCOUNT For 3 or more people, phone 02 9896 0776.

FOR CONFERENCE PAPERS: info@ibrc.com.au

CANCELLATION POLICY visit our web site or call **02 9896 0776**.

PRIVACY POLICY Visit our web site at www.ibrc.com.au.

INSURANCE: Registration fees do not include personal, travel or medical insurance of any kind. Delegates are advised when registering for the workshop and booking travel that a travel insurance policy be taken out to cover loss, cancellation, medical cover, etc for any reason. IBR Conferences do not take any responsibility for any attendees failing to insure.

DISCLAIMER: IBR Conferences reserves the right to change the speakers, venue, dates or alter or delete items from the program as circumstances dictate and takes no responsibility for any errors, omissions and changes.

ABN 72124362607

REGISTER NOW

POST: Mail the form with payment to: Registrations Manager
 PO Box 411, Wentworthville, NSW 2145

PHONE: (+61 2) 9896 0776
 FAX: Complete and fax this registration form to: (+61 2) 9896 0796
 EMAIL: register@ibrc.com.au
 WEB: www.ibrc.com.au

VENUE DETAILS

Bayview Eden Melbourne, 6 Queens Road, Melbourne Vic 3004
 T: +61 (03) 9250 2222 | W: www.bayviewhotels.com/eden

SPONSORSHIP OPPORTUNITIES
 e-mail: sponsorship@ibrc.com.au