

**Day One: Tuesday 27 August 2019**

TIME	TOPIC	SPEAKERS
<b>8:00am-8:50am ARRIVAL COFFEE &amp; TEA</b>		
8:50am-8:55am	MC welcome & housekeeping	Toby Travanner, MC
8:55am-9:05am	The Summit opening	Sally Loane, CEO, Financial Services Council
9:05am-9:15am	Sponsor opening remarks	Bernadette Howlett, Insurance Industry Leader and Strategy & Partner, PwC
9:15am-9:20am	Chairman opening remarks	Geoff Lloyd, CEO, MLC Wealth Group
9:20am-10:10am	<p><b>PLENARY 1   Investment landscape for funds managers in Australia</b></p> <p>This session will explore the following issues from a funds management lens:</p> <ul style="list-style-type: none"> <li>The state of the economy and geopolitical developments</li> <li>The growth of industry funds</li> <li>Market developments and increasing competition</li> <li>Value of fund managers in the eco-system</li> </ul>	<p>Moderator: Greg Cooper, NED, TCorp &amp; Director, OpenInvest</p> <ul style="list-style-type: none"> <li>Shane Oliver, Head of Investment Strategy &amp; Chief Economist, AMP Capital</li> <li>John Pearce, CIO, UniSuper</li> <li>Kate Howitt, Portfolio Manager, Fidelity International</li> <li>Grant Wilson, Head of Asia Pacific, Exante Data</li> </ul>
10:10am-11:10am	<b>PLENARY 2   Keynote: The Hon Julie Bishop</b>	<p>Chair: Sally Loane, CEO, Financial Services Council</p> <ul style="list-style-type: none"> <li>The Hon Julie Bishop</li> </ul>
<b>11:10am-11:40am MORNING TEA</b>		
11:40am-12:25pm	<p><b>A1 - WEALTH: Future clients</b></p> <p>Who are they? What are the opportunities? What are the current consumer expectations? This session will explore a number of pressing issues in the wealth space, including: generational transfer trends and insights, opportunities in the under-served and under-advised space and the role of robo-advice.</p>	<p>Moderator: Ant Dureau, Chief Customer Officer, Australian Wealth Management, AMP</p> <ul style="list-style-type: none"> <li>Camilla Love, Managing Director, eInvest</li> <li>Sangeeta Venkatesan, Executive Chair, FairVine Super</li> <li>Andrew Maloney, Managing Director, Student Super</li> <li>Harry New, Partner, Hall &amp; Wilcox</li> </ul>
11:40am-12:25pm	<p><b>A2 - SUPERANNUATION: Data and innovation</b></p> <p>This discussion will unpack what the current market looks like from both the incumbents and the market disruptors perspectives, what global innovation activities and opportunities are in play and member engagement and data trends insights.</p>	<p>Moderator: Jen Hookey, Data Analytics Partner, PwC</p> <ul style="list-style-type: none"> <li>Ben Walsh, CEO and Pacific Zone Leader, Mercer Australia</li> <li>Adam Gee, Head of Strategy, Grow Super</li> <li>Tim Cook, Head of Client Investment Strategy Australia, Russell Investments</li> <li>George Lucas, CEO, Raiz</li> </ul>
11:40am-12:25pm	<p><b>A3 - INVESTMENTS AND SUPERANNUATION: Sector definitions for Australian funds management</b></p> <p>Consumers today expect their financial institution to be transparent and want the ability to easily compare the financial products. Is it time for standardisation of asset class definitions, risk profiles and types of investment options (i.e. conservative, balanced and growth) to have clear definitions?</p>	<p>Moderator: Mike Taylor, Managing Editor, Money Management</p> <ul style="list-style-type: none"> <li>Jonathan Shead, Head of Investments, Australia, State Street Global Advisors</li> <li>Ian Fryer, Head of Research, Chant West</li> <li>Alison Telfer, Managing Director, BlackRock Australia</li> <li>Chris Cummings, CEO, The Investment Association UK (<i>international guest</i>)</li> </ul>
11:40am-12:25pm	<p><b>A4 - TAX: Issues for the Govt</b></p> <ul style="list-style-type: none"> <li>The main business tax issues, including tax policy and ATO operations</li> <li>What should the Government do in its next term on tax?</li> <li>How tax issues are likely to affect financial services businesses</li> </ul>	<p>Moderator: Rosalind Myint, Partner - Tax, ShineWing Australia</p> <ul style="list-style-type: none"> <li>Michelle de Niese, Executive Director, Corporate Tax Association</li> <li>Professor Deborah Ralston, Chair, SMSF Association</li> <li>Andrew Clements, Legal Consultant, King &amp; Wood Mallesons</li> </ul>
<b>12:25pm-12:30pm CHANGE OVER</b>		
12:30pm-1:15pm	<p><b>B1 - INNOVATION: Advice and investments technology</b></p> <p>Reaching consumers has never been as easy, or even as cost effective. However, consumer engagement in today's fast-paced world can be difficult. This session will explore technology and innovation and how it can be used to give consumers the information they want.</p>	<p>Moderator: Rebecca Schot-Guppy, GM, FinTech Australia</p> <ul style="list-style-type: none"> <li>Joel Robbie, Co-Founder and CEO, NOD</li> <li>Andrew Varlamos, Co-Founder and CEO, OpenInvest</li> <li>Mark Hoven, CEO Wealth, Adviser Ratings</li> </ul>
12:30pm-1:15pm	<b>B2 - LIFE INSURANCE: Channel disruptions, challenges &amp; opportunities</b>	<p>Moderator: Christa Marjoribanks, Partner - Actuarial and Risk, PwC</p> <ul style="list-style-type: none"> <li>Tim Bailey, CEO, Life &amp; Investments, Zurich Financial Services Australia</li> </ul>

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	<p>In a post Royal Commission world, the life insurance industry is navel gazing, wondering what it will look like in the next decade.</p> <p>The Protecting Your Super laws and Putting Members Interests First Bill will see many consumers lose their insurance inside superannuation, while life insurance commissions have been called into questions by Commissioner Hayne, which will affect consumers buying life insurance through a financial adviser. Direct life insurance businesses have not been over-looked by the Commission, with a recommendation to ban hawking of insurance products. How will consumers acquire life insurance in the future, and is all this change in their best interests?</p>	<ul style="list-style-type: none"> <li>• Brett Clark, Group CEO and Managing Director, TAL Group</li> <li>• John Trowbridge</li> <li>• Andrew Linfoot, CEO and Director, Munich Re</li> </ul>
12:30pm-1:15pm	<p><b>B3 - INVESTMENTS: CIO perspectives</b></p> <p>This session will analyse the current investment landscape, from what is rapidly changing in the sector locally to what is happening in other global markets. The panellists will also discuss timely trends, significant opportunities and what to expect from new players.</p>	<p>Moderator: Kevin Nixon, Nixon Advisory</p> <ul style="list-style-type: none"> <li>• Jonathan Armitage, CIO at NAB Asset Management &amp; MLC</li> <li>• Michael McCorry, Managing Director &amp; CIO, BlackRock Australia</li> </ul>
12:30pm-1:15pm	<p><b>B4 - LEGAL: Regulation post Royal Commission</b></p> <p>With the Royal Commission findings handed down and financial services organisations adapting to change - what should the regulatory priorities be for the industry? What do the changes mean for consumers, reinstating trust and moving the sector forward with far reaching outcomes?</p> <p>The Commissioner's recommendations and the Government's response mean not only more eventual legislative outcomes, but the initiation of a new paradigm in financial services regulation and structures. Business and operating models will be refined and re-engineered, as will distribution and accountability models. Already we are seeing transformative change in ASIC and APRA in approaches to supervision and accountability. Financial services providers will experience heightened supervision and enforcement. The panel will explore these and other themes in a not-to-be-missed discussion.</p>	<p>Moderator: David Locke, CEO &amp; Chief Ombudsman, AFCA</p> <ul style="list-style-type: none"> <li>• Daniel Knight, Partner, K&amp;L Gates</li> <li>• Rhys Bollen, Senior Executive Leader, Investment Managers, ASIC</li> <li>• Lisa Simmons, Partner, Ashurst</li> </ul>
1:15pm-2:00pm	<b>LUNCH</b>	
2:00pm-2:30pm	<p><b>PLENARY 3   Political Perspective from Government</b></p>	<p>Senator Jane Hume, Minister for Superannuation, Financial Services and Financial Technology</p>
2:30pm-3:20pm	<p><b>PLENARY 4   Financial services in the Morrison Government – what are the implications?</b></p>	<p>Moderator: Julie Coates, FS Industry Leader &amp; Partner, PwC</p> <ul style="list-style-type: none"> <li>• Paul Bloxham, Chief Economist, HSBC</li> <li>• Graham Hand, Managing Editor, Cuffelinks</li> <li>• Bryce Doherty, CEO, UBS Asset Management Australia</li> <li>• Senator Malcolm Roberts, One Nation</li> </ul>
3:20pm-3:50pm	<b>AFTERNOON TEA</b>	
3:50pm-4:40pm	<p><b>PLENARY 5   Advice on the brink, what's the future?</b></p> <p>With the advice sector undergoing considerable change, this session will explore facets of the advice landscape today, and what the industry needs to start doing to ensure the sector flourishes moving forward. The panellists will discuss consumer access to affordable advice in the future, as well as how regulatory and educational factors are playing a role in the evolution of the market.</p>	<p>Moderator: Simon Swanson, Managing Director, ClearView Wealth</p> <ul style="list-style-type: none"> <li>• Alex Wade, CEO – Australian Wealth Management, AMP</li> <li>• Nerida Cole, Managing Director, Head of Advice, Dixon Advisory</li> <li>• Dante De Gori, CEO, FPA</li> </ul>
4:40pm-5:30pm	<p><b>PLENARY 6   The Great Debate – Should the Superannuation Guarantee move to 12 per cent?</b></p> <p>With Superannuation Guarantee increases scheduled to resume in 2021, the debate about the optimum rate of compulsory contributions has been reignited. In this session, industry experts weigh in on whether the SG needs to go to 12%, and how this will impact retirement outcomes for Australians.</p>	<p>Moderator: James Thomson, Chanticleer Columnist, AFR</p> <ul style="list-style-type: none"> <li>• Michael Rice, Executive Director, Rice Warner</li> <li>• Dr David Knox, Senior Partner, Mercer Australia</li> <li>• John Daley, Chief Executive, Grattan Institute</li> <li>• Jason Falinski MP, Liberal Party of Australia</li> </ul>

5:30pm

END OF DAY – SEE YOU AT DINNER!

## Day Two: Wednesday 28 August 2019

TIME	TOPIC	SPEAKERS
8:30am-9:00am	ARRIVAL COFFEE & TEA	
9:00am-9:30am	<b>PLENARY 7   ASIC Address</b> <ul style="list-style-type: none"> <li>ASIC's priorities for the coming year</li> </ul>	James Shipton, Chairman, ASIC
9:30am-10:00am	<b>PLENARY 8   Political Perspective from Opposition</b>	Stephen Jones, MP, Shadow Assistant Treasurer and Shadow Minister for Financial Services
10:00am-11:00am	<b>PLENARY 9   In Conversation: The growing influence of Australia's massive superannuation industry on markets and on the national economy</b>	Chair: Tony Boyd, Chanticleer Columnist, AFR <ul style="list-style-type: none"> <li>The Hon Greg Combet AM</li> </ul>
11:00am-11:30am	MORNING TEA	
11:30am-12:15pm	<b>C1 – INNOVATION: Funds Management</b> <ul style="list-style-type: none"> <li>Positioning funds management to thrive in a disruptive environment</li> <li>Harnessing innovation to thrive</li> <li>The innovation imperative of funds management</li> </ul> <p>What influence is innovation and disruption having on the funds management market, and what are the technologies that will help the industry to evolve?</p>	Moderator: Brett Jollie, Managing Director Australia, Aberdeen Standard Investments <ul style="list-style-type: none"> <li>Jamie Wickham, CEO, Morningstar</li> <li>Marian Azer, MD, APAC and Global Middle Office Product &amp; COO Australian Global Client Coverage, RBC Investor &amp; Treasury Services</li> <li>Ken Woo, Partner, PwC</li> </ul>
11:30am-12:15pm	<b>C2 - RETIREMENT: Getting back to member-centric thinking</b> <p>The post-retirement market has been heavily debated over the last few years, but things continue to move at a glacial pace.</p> <p>How might we change the conversation to ensure that the industry focuses on member-led, rather than product-led, issues?</p> <p>Should we be changing how we think about the services we offer members as they move into (and through) retirement?</p>	Moderator: Amara Haqqani, Director - Strategy & Solutions, Milliman <ul style="list-style-type: none"> <li>Jeremy Cooper, Chairman, Retirement Income, Challenger Limited</li> <li>Andrew Boal, CEO, Rice Warner</li> <li>Robert Jeremenko, Division Head, Retirement Income Policy Division, Department of the Treasury</li> </ul>
11:30am-12:15pm	<b>C3 - ESG: Modern Slavery - Getting to know your supply chain</b> <p>With Modern Slavery reporting commencing in 2020, we look at the implications for financial services. How should financial services providers report on their supply chains and operations, and how should we use the information as investors?</p>	Moderator: Måns Carlsson-Sweeny, Head of ESG Research, Ausbil Investment Management Limited, Australia <ul style="list-style-type: none"> <li>Olivia Tyler, Director Sustainable Business Services, Westpac</li> <li>Rebecca Mills, Acting Assistant Secretary of the Modern Slavery and Human Trafficking Branch in Home Affairs</li> <li>Ross Piper, CEO, Christian Super</li> </ul>
11:30am-12:15pm	<b>C4 - LIFE INSURANCE: Trends in Australia's health</b> <p>In this session the panellists will unpack the current trends in Australia's overall health, with reference to mental health and developments in the use of genetic testing. Looking at recent claims data, are insurers doing enough to reduce the impact of future claims and what health innovations and programs are in place to address this? In this conversation, the speakers will also directly address the recent moratorium on genetic testing.</p>	Moderator: David Hackett, CEO, MLC Life Insurance <ul style="list-style-type: none"> <li>Candice Smith, Head of Wellness, AIA</li> <li>Kate Dunlop, Director, Centre for Genetics Education NSW Health</li> <li>Hoa Bui, Partner-in-Charge, Actuarial &amp; Financial Risk, KPMG</li> </ul>
12:15pm-12:20pm	CHANGE OVER	
12:20pm-1:05pm	<b>D1 - MARKETING: Can it help with trust?</b> <p>This session will explore the competitive marketing landscape, what trends financial services organisations should be looking at, how to create cut through with effective strategies and where in the marketing mix does the consumer sit in a post Royal Commission environment?</p>	Moderator: Justin Papps, Partner, Head of CMO Advisory, PwC <ul style="list-style-type: none"> <li>Stephanie Tully, Chief Customer Officer, Qantas</li> <li>Kylie Smith, Chief Communications, Marketing &amp; Digital Officer, MLC</li> <li>Adrian Elton, Creative Director, Adrian Elton Creative</li> <li>Carden Calder, Managing Director, BlueChip Communication</li> </ul>
12:20pm-1:05pm	<b>D2 - SUPERANNUATION: Best interests' duty</b> <p>The "g" word: super fund governance in a post-Hayne world</p>	Moderator: Maged Girgis, Partner, MinterEllison <ul style="list-style-type: none"> <li>Andrew Fairley, Chair, Equisuper</li> <li>Senator Andrew Bragg, Liberal Senator for NSW</li> <li>Victoria Weekes, Chair, OnePath Custodians Limited</li> </ul>

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	How do trustees determine what is in the best interests of their members, and how well are they doing it? Have new APRA powers and sanctions gone far enough, or is further intervention required to improve super fund governance?	
12:20pm-1:05pm	<p><b>D3 - CROSS INDUSTRY: Product rationalisation</b></p> <p>A 17-year-old promise without action across life insurance, superannuation and investments.</p> <p>This session will investigate the points of view on the case for progressing a product rationalisation regime.</p>	<p><b>Moderator: Jen Driscoll, CEO, AllianceBernstein Australia</b></p> <ul style="list-style-type: none"> <li>• Geoff Summerhayes, Executive Board Member, APRA</li> <li>• Mark Pankhurst, Head of Superannuation Pensions and Investments, ANZ Wealth</li> <li>• Cathy Duloy, Head of Public Policy, MetLife</li> </ul>
12:20pm-1:05pm	<p><b>D4 - ADVICE: Professionalism of the industry</b></p> <p>The education and professional standards framework is in implementation phase and is set to transform the financial advice industry. This panel session will explore:</p> <ul style="list-style-type: none"> <li>• Professionalism of financial advice</li> <li>• What will help professionalism and trust</li> <li>• New code monitoring body and single disciplinary regime</li> <li>• Is there scope for a single regulatory regime for financial advisers, given the independent review of the Tax Practitioners Board, and what is required to achieve this?</li> </ul>	<p><b>Moderator: Deborah Kent, Co-Founder, Integra Financial Services</b></p> <ul style="list-style-type: none"> <li>• Stephen Glenfield, CEO, FASEA</li> <li>• Michael Vrisakis, Partner, Herbert Smith Freehills</li> <li>• Matt Brown, Executive General Manager - Advice, Australian Unity</li> </ul>
1:05pm-2:00pm		<b>LUNCH</b>
2:00pm-3:00pm	<p><b>PLENARY 10   Internalising funds management</b></p> <p>The Royal Commission and Productivity Commission's review of the effectiveness and competitiveness of our superannuation system have both made recommendations that are likely to shape the funds management and superannuation industry, and how they interact over the next few years. Funds management and superannuation leaders will discuss the in-housing of funds management trend.</p>	<p><b>Moderator: Robin Bowerman, Principal, Head of Corporate Affairs, Vanguard</b></p> <ul style="list-style-type: none"> <li>• Jonathan Rochford, Portfolio Manager, Narrow Road Capital</li> <li>• Damian Graham, CIO, First State Super</li> <li>• Chris Cummings, CEO, The Investment Association UK (<i>international guest</i>)</li> </ul>
3:00pm-4:00pm	<p><b>PLENARY 11   The future of retail super</b></p> <p>The Royal Commission confirmed that profits and superannuation are not incompatible, but how will retail super funds prove their place in the super system? Leaders in retail superannuation discuss the role of choice in superannuation and how the retail super sector will continue to meet the needs of members.</p>	<p><b>Moderator: Linda Elkins, National Sector Leader for Asset and Wealth Management, KPMG</b></p> <ul style="list-style-type: none"> <li>• Melinda Howes, GM - Superannuation, BT Financial Group</li> <li>• Geoff Lloyd, CEO, MLC Wealth Group</li> <li>• Helen Rowell, Deputy Chairman, APRA</li> <li>• Stephen Asplin, Division Director, Head of Platform Product, Macquarie Bank</li> </ul>
4:00pm-4:15pm	<b>CEO close &amp; conference wrap-up video</b>	Sally Loane, CEO, Financial Services Council
4:15pm-5:00pm		<b>*NETWORKING TIME*</b>
5:00pm		<b>CONFERENCE CLOSE</b>