

## Westminster Business Forum Keynote Seminar:

### Next steps for retirement incomes policy - pension freedoms, advice and protecting savers

Timing: Morning, Tuesday 11<sup>th</sup> December 2018

Venue: Central London



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Draft agenda subject to change

- 8.30 - 9.00 Registration and coffee
- 9.00 - 9.05 **Chair's opening remarks**  
Senior Parliamentarian
- 9.05 - 9.35 **Regulating the pensions and retirement income sector report - key findings**  
Senior speaker to be announced  
Questions and comments from the floor
- 9.35 - 10.35 **The future of the post-pension freedoms marketplace - advice, investment and reforms**  
*As the market for purchasing annuities shrinks, what will the effect be on providers and current annuity holders and might deferred annuities be better utilised to counter the decline in users? How can advisors best engage with savers to ensure that consumers are using their savings in the best way possible for their situation, and are balancing flexibility with security?*  
**Kay Ingram**, Director of Public Policy, LEBC  
**David Burrowes**, Chairman, Equity Release Council  
**Paul Bannister**, Chief Executive Officer, Evolve Pensions  
**Jackie Spencer**, Proposition Manager, Money Advice Service  
**Rob Yuille**, Head of Retirement Policy, Association of British Insurers  
Questions and comments from the floor
- 10.35 - 10.40 **Chair's closing remarks**  
Senior Parliamentarian
- 10.40 - 11.10 Coffee
- 11.10 - 11.15 **Chair's opening remarks**  
Senior Parliamentarian
- 11.15 - 11.45 **Policy priorities for retirement incomes**  
**David Bateman**, Head of Defined Contributions Policy, Department for Work and Pensions  
Questions and comments from the floor
- 11.45 - 12.55 **Planning for retirement - protecting owners, the Pensions Dashboard and next steps for policy**  
*How has the Pension Schemes Act 2017 affected Master Trusts and how can The Pensions Regulator continue to enforce the greater powers given to them to ensure that the risk of consumers participating in a scheme that does not comply to minimum Government standards continue to decrease? Will the Government's proposed changes to the Auto-Enrolment (AE) thresholds be sufficient to protect the majority of savers throughout the age ranges from a savings deficit towards the end of their working lives and what impact will the possibility of greater drop-out rates following the escalation in rates have on the success of AE? How can the introduction of the Pensions Dashboard effectively achieve the aims of allowing pensions to be more transparent, facilitate greater engagement, give savers more advice and optimise investment?*  
**Dominic Lindley**, Director of Policy, New City Agenda  
**Stephanie Hawthorne**, Freelance Journalist and former Editor, Pensions World  
**Charles McCready**, Director, Tax Incentivised Savings Association  
**Lindsey Rix**, Managing Director, Savings and Retirement, Aviva  
Senior representative, master trust  
Questions and comments from the floor
- 12.55 - 13.00 **Chair's and Westminster Business Forum closing remarks**  
Senior Parliamentarian  
**Peter van Gelder**, Director, Westminster Business Forum