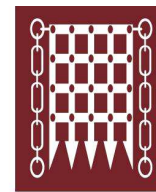


**Westminster Business Forum Keynote Seminar**  
**Savings and investments in the UK: regulation, innovation and consumer engagement**

Timing: Morning, Tuesday, 26<sup>th</sup> April 2016

Venue: Congress Centre, 28 Great Russell Street, London WC1B 3LS

Agenda subject to change



**WESTMINSTER  
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- 8.30 - 9.00 Registration and coffee
- 9.00 - 9.05 **Chair's opening remarks**  
**Gregory Campbell MP**
- 9.05 - 9.25 **Savings and investments - the current policy context**  
**Professor Sharon Collard**, Professor of Personal Finance Capability, True Potential Centre for the Public Understanding of Finance, The Open University Business School  
Questions and comments from the floor
- 9.25 - 9.50 **Regulatory priorities ahead for the savings and investment market**  
**David Geale**, Director of Policy, Financial Conduct Authority  
Questions and comments from the floor
- 9.50 - 10.35 **The future of cash savings - next steps for developing transparency, account switching and market competition**  
*Perspectives on the development of the cash savings market in the UK, following the FCA's market study into the sector, and subsequent proposals for new rules aimed at supporting transparency and competition. How workable are current proposals to deliver 7-day switching for cash ISAs by January 2017, particularly for smaller firms, and what impact is the scheme likely to have on long-term switching activity? What can be learnt from the introduction of the equivalent service for current accounts in 2013, particularly in terms of consumer uptake, and industry transformation? How far would the inclusion of a 'switching box' (as proposed by the FCA) in customer communications encourage shopping around, and how warranted are concerns that it could lead customers to focus disproportionately on interest rates at the expense of other relevant product features? What options should be considered to further develop consumer engagement and communication; for example, what practical steps can industry take to make interest rate information more easily accessible - including for example the expiry of bonus rates, or the maturity of fixed-term accounts?*  
**Kevin Mountford**, Head of Banking, Moneysupermarket.com  
**Andrew Baddeley-Chappell**, Head of Policy & Governance (Mortgages & Savings), Nationwide Building Society  
**Anna Bowes**, Director, Savings Champion  
**Lisa Wood**, Chief Marketing Officer, Atom Bank  
Questions and comments from the floor
- 10.35 - 10.40 **Chair's closing remarks**  
**Gregory Campbell MP**
- 10.40 - 11.05 Coffee
- 11.05 - 11.10 **Chair's opening remarks**  
**Lord Flight**
- 11.10 - 11.35 **Improving financial capability and resilience - education and guidance for saving**  
**Carl Pheasey**, Head of Policy, Money Advice Service  
Questions and comments from the floor
- 11.35 - 12.25 **The future of the savings and investments landscape - innovation, competition, advice and consumer value**  
  
*Developing a "savings culture" in the UK - key challenges and opportunities*  
**Tony Stenning**, Managing Director, UK Retail, BlackRock and Chair, The Savings and Investment Policy Project  
  
*The future role of the financial advice sector - regulation, standards and access*  
**Chris Hannant**, Director General, Association of Professional Financial Advisers  
  
*Improving advice, engagement and communication - a consumer perspective*  
**Michelle Highman**, Chief Executive, The Money Charity  
  
*Innovation and automation in investment - latest developments and regulatory challenges*  
**Nick Hungerford**, Director and Chief Executive Officer, Nutmeg  
  
*Incentivising long-term saving - current opportunities across the private pensions market*  
**Sarah Luheshi**, Deputy Director, Pensions Policy Institute  
  
Questions and comments from the floor
- 12.25 - 12.55 **The outlook for savings policy - tax, regulation and the future of the ISA regime**  
**Edward Odell**, Head of Savings Branch, Pensions and Savings Team, HM Treasury  
Questions and comments from the floor
- 12.55 - 13.00 **Chair's and Westminster Business Forum closing remarks**  
**Lord Flight**  
**Marc Gammon**, Associate Editor, Westminster Business Forum