

AGENDA

- 1pm** **Registration opens**
Refreshments served on arrival
- 1.30pm** **Alison Mollard, Business Development Manager – AJ Bell Investcentre**
Welcome, introduction and business update
Alison will deliver a short roundup, including an AJ Bell business update and how the AJ Bell Investcentre platform can assist the @retirement phase.
- 1.40pm** **John Amoasi, Investment Specialist Fixed Income – Legg Mason Global Asset Management**
Fixed Income in Retirement
With life expectancy on the rise and the challenging yield environment still present, many argue the case for equity holdings throughout retirement, but with this comes the management of risk. It is important to not overlook the simple, traditional sources of fixed income throughout market cycles, and the stability a fixed-interest investment can add to a retirement portfolio.

John will discuss the current market environment and the outlook for retirement investing, addressing the income conundrum and considerations for retirement portfolios, as well as giving an introduction to a creative but simple low-cost solution that aims to meet requirements for those approaching and entering retirement.
- 2pm** **Lisa Webster, Senior Technical Consultant – AJ Bell**
Lifetime allowance dilemmas and pension death benefits
Lisa will evaluate whether it is appropriate to draw pension income in excess of the lifetime allowance, looking at the factors to take into consideration. This will include a look at the death benefit options available and how to pass funds on in the most tax-efficient manner. Finally she will provide an update on the treatment of pension transfers in ill health, and the implications for inheritance tax.
- 2.30pm** **Coffee break**
- 2.45pm** **Ajay Dayal, Head of International Equity – Legg Mason Global Asset Management**
Infrastructure – Essential for life, essential for your portfolios
Infrastructure is an essential service that is critical to growing economies and advancing society. Ajay Dayal will introduce the Infrastructure asset class and discuss how Infrastructure could offer greater defensiveness, an attractive level of income and diversification within investing. With global markets increasingly volatile, and equities falling from their highs, investors could benefit from more conservative assets with lower volatility and more predictable returns.
- 3.05pm** **Simon Mollica, Fund Manager Active Portfolios – AJ Bell Investments**
Generating sustainable income in retirement
Simon will assess whether, after a multi-year bull market and ultra-low interest rates, it is possible to generate an attractive, sustainable income for retirement without taking excessive risk. In addition, he will review the current economic and market environment to try and decipher what is going on around the world.
- 3.30pm - 5pm** **Networking**