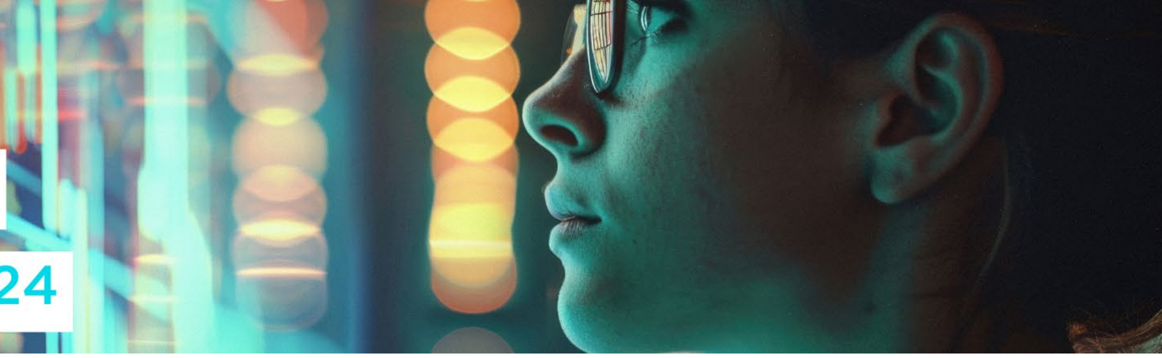
Masterclass

November 2024

Time	Description
8:30am	**Arrival & Registration**
8:45am (30 mins)	**Welcome and Centrepoint Alliance Business Update**
9:15am (45 mins)	**Unleashing Organic Growth** Financial advice businesses face numerous challenges in sustaining and expanding their operations for long-term success, with organic growth as a leading priority. It offers businesses the opportunity to expand their market while maintaining control and autonomy. Organic growth can take shape through a variety of strategies: creating a robust referral framework, targeting the ideal client, nurturing existing relationships and leveraging your team. This presentation explores practical insights learned from top firms over the last ten years, sharing common pitfalls and offering tangible tools for sustained expansion and resilience. Presenter: **Macquarie** Estimated CPD areas: General 0.25, Client Care & Practice 0.50
10:00am (45 mins)	**When the rubber hits the road: The code of ethics in practice** While the code of ethics for financial advisers was first implemented in 2019, we have recently begun to see formal enforcement of the code by the Financial Services and Credit Panel (FSCP). In this session, we'll look at real cases from the FSCP to understand where the regulator is applying the code and the practical take-outs for constructing advice to meet professional and ethical standards. Presenter: **MLC Insurance** Estimated CPD areas: Professionalism & Ethics 0.75
10:45am (45 mins)	**Building certainty into retirement planning** Retiring can be a highly stressful time when individuals lose their certainty of income and certainty of purpose. The wisdom and expertise of a trusted financial adviser is arguably never more valuable than at this time. However, in planning for a client's retirement, advisers face into a very different set of considerations than accumulation phase. This includes a change in what is important to many clients, what best interest means, a different lens on inflation and investment risk, and dealing with new risks such as sequencing and longevity. In this session, we will show you why and how to build the concept of certainty into your retirement advice proposition. Presenter: **Allianz Retire+** Estimated CPD areas: Client Care & Practice 0.25, Professionalism & Ethics 0.50
11:30am (15 mins)	**Morning Tea Break**



Masterclass

November 2024

Time	Description
11:45am (45 mins)	**A deep-dive: Aged care estate planning and tax considerations** In this interactive advanced aged care session Rahul Singh and Sean Howard of Challenger's Technical Services team will take a deep-dive into two issues critical for many aged care clients – estate planning and tax considerations for aged care. Estate planning is an important consideration for many aged care clients. We will examine both the technicalities and practicalities of estate planning, discussing some of the strategic considerations which may assist with meeting clients' estate planning goals and objectives. As a consequence of recent increases in interest rates, tax planning for aged care clients has become a more significant advice consideration. We'll examine strategies and structures that can help clients reduce tax to leave them more to fund their care, as well as consider the most tax efficient estate outcomes as part of the advice process. Presenter: **Challenger** Estimated CPD areas: Technical Competence 0.50, Tax (Financial) Advice 0.25
12:30 pm (45 mins)	**Unlocking potential: Harnessing AdviceTech to optimise practice efficiency** This is a pocket guide for improving the life of the Un-Digital Adviser: the one still using paper forms, entering data manually and using spreadsheets. This session will highlight real world examples that you can adopt today. By doing so, you can deliver a better client experience and drive practice efficiencies. They include automating client scheduling, adopting online client fact finding, utilising digital signatures and web portals, transforming cashflow Modelling to cashflow engagement, and using the SOA process for demonstrating the value of your advice. Presenter: **Morningstar** Estimated CPD areas: Client Care & Practice 0.75
1:15pm (30 mins)	**Lunch**
1:45pm (60 mins)	**I still call Australia home** There are around 1,000,000 Australians living overseas at any point in time. Of this, approximately 90,000 are receiving an Australian age pension. In addition, there are approximately 8.2 million people living in Australia that were born overseas. This presentation aims to equip advisers with the knowledge and tools needed to navigate the complexities of social security and superannuation for clients wishing to move overseas in retirement, and for newcomers looking to make Australia their home. Presenter: **Centrepoint Alliance, Peter Kelly and Melinda Bendeich, National Technical Managers** Estimated CPD areas: Technical Competence 1.00

Time	Description
2:45pm (45 mins)	**Navigating the global economy and financial markets - a research masterclass** This session will discuss the current state of the global economy and financial markets, and how they affect the investment landscape for advisers. The Research team have analysed the key drivers of growth, inflation, interest rates, and asset returns, and highlighted the risks and opportunities that lie ahead. We will also share our views on the best strategies and solutions to help advisers achieve their clients' goals and objectives, while managing volatility and uncertainty. Additionally, the Research team will present on their findings from the current best of breed research reviews conducted by Rainmaker. This is a unique insight opportunity for advisers that Centrepoint is a standing member of, to learn from some of the world's leading fund managers and experts in the United States and Europe. The session will cover various topics such as portfolio construction, risk management, ESG integration, and new investment manager overviews. The session will also provide advisers with insights they can share with their clients, and access to exclusive content which is often reserved for Investment Committees and external Research houses. Presenter: **Centrepoint Alliance, Daniel Stojanovski, Head of Research** Estimated CPD areas: General
3:30pm	**Wrap-up and Close**