connect
Agenda

Thursday
13 August 2026
Online webinar

- **Webinar starts at 10:00am**

- **Robert Cope, Senior Business Development Consultant – AJ Bell**

What's new at AJ Bell: financials and developments

Senior Business Development Consultant, Robert Cope, will be your host for our Connect 2026 webinar. He will welcome you, give a quick reminder of what's in store and introduce each session at the event before running through the most recent business financials and our latest platform developments.

- **Manan Goyal, Junior Portfolio Manager – AJ Bell**

Modern Portfolio Theory for Discretionary Investing

In this session, Junior Portfolio Manager, Manan Goyal will walk through the principles and limitations of **Modern Portfolio Theory (MPT)**. He'll focus on the core ideas of **risk**, **return** and **diversification**, explaining how rational investor assumptions underpin the efficient frontier.

Manan will also explore how portfolio managers use MPT to build and maintain portfolios, why correlation alone isn't enough for real client outcomes, and where the theory breaks down in practice. This links directly to **day-to-day portfolio support**, **risk profiling**, and **review**, reinforcing concepts from Learning Outcome 8 of the **CII J10 module**.

- **Rachel Vahey, Head of Public Policy – AJ Bell**

Staying ahead of ISA changes

The Government is changing its approach to help people make the most of their money – encouraging a shift from saving to investing. Head of Public Policy, Rachel Vahey will unpack this change, talking through the new rules for both cash ISAs and stocks & shares ISAs coming in April 2027, what these changes mean for you and your clients, and how the new house-buying ISA could help more people onto the property ladder.

She'll also examine whether the changes to cash ISAs are likely to influence behaviour in the way policymakers intend, the potential knock-on impact for stocks & shares ISAs, and what may come next for the evolving ISA landscape – helping you anticipate change and support more informed client decisions.

- **Coffee break**

We'll take a five-minute break so you can catch up on emails and grab a top-up of your coffee.

- **Adam Pinfold, Multi-asset Investment Specialist – M&G Investments**

'The nastiest, hardest problem in finance' – how do you solve a problem like decumulation?

Clients can spend decades building wealth whilst in employment, but retirement removes the certainty of a salary while expenses continue. Alongside familiar risks such as market volatility and inflation, new challenges emerge, including longevity and sequencing risk, increasing the complexity of retirement planning.

Decumulation therefore requires a different mindset for investors seeking income. This session explores natural income generation as one approach, demonstrating how consistent income can meet regular spending needs while preserving capital for larger, later-life costs such as healthcare, supporting more sustainable retirement outcomes.

- **Joshua Croft, Senior Technical Consultant – AJ Bell**

Trusts and tax planning

Trusts remain a key tool in effective IHT and estate planning, but they can be difficult to apply with confidence. This session is designed to help paraplanners build a clear, practical understanding of how trusts work, the different structures available, and where they typically sit within IHT planning strategies.

Drawing on personal tax and trust planning themes, including those within J02 and AF1 CII exams, Joshua will use practical case studies to demonstrate how trusts support wealth transfer and asset control. He'll break complex areas into core principles, linking legislation and tax treatment to real client scenarios, while highlighting common pitfalls where those sitting exams often drop marks. Whether you're developing technical expertise, reviewing cases or revising for an upcoming exam, this session is perfect to help put your learning into practice with case studies.