

The Caledonian, Princes Street, Edinburgh, EH1 2AB

- **10.00am** **Registration opens**
Tea, coffee and breakfast will be served.
- **10.30am** **Emily – Yoga, breath & meditation teacher, and Founder of Differently Wellbeing**
Rise and shine
Let's start the day right! Lose yourself in this immersive sensory experience which will leave you energised and smiling ready to take on the morning ahead.
- **10.50am** **Danni Hewson, Host – AJ Bell**
Welcome and introductions
If this is your first Luminary, Danni will provide an overview of why the event is so special to us. And if you've been to our events before, we'll give you a quick reminder of what's in store for you.
- **11.00am** **Georgia Swallow, Business Development Team Leader – AJ Bell**
Laura Moore, Key Accounts Team Manager – AJ Bell
Selling differently: strengths that win
This session shares the personal journeys of two women succeeding in sales. Georgia and Laura discuss their experiences as young women in a male dominated sales environment.

Their heartwarming stories highlight the discrimination that women still face, the strengths women bring to sales, and the behavioural differences women bring to the table to support long-term relationship building over quick wins. They'll share the importance and impact of mentoring and stepping beyond comfort zones. The session embodies a positive call to champion and develop future female talent.
- **11.10am** **Lisa Webster, Senior Technical Consultant – AJ Bell**
Who wants to be a PR?
With the impending changes to pensions and IHT, our Senior Technical Consultant Lisa will look at the challenges of being a personal representative post 6 April 2027. This session will help you guide clients through the process, and give you the relevant know-how on the options available to beneficiaries for paying IHT when it falls due on pensions.
- **11.40am** **Cathi Harrison, CEO – Verve**
Inside Verve: workplace wellbeing that delivers
Cathi, Founder and CEO of Verve, will deliver this insightful session outlining the importance of integrated wellbeing support in the workplace. She'll highlight proven and effective wellbeing methods to help firms boost resilience, reduce absenteeism and enhance team productivity. This session will highlight why wellbeing should be a key consideration for all adviser firms.
- **12noon** **Lunch**
Afternoon tea will be served.



Emily



Danni Hewson



Georgia Swallow



Laura Moore



Lisa Webster



Cathi Harrison

The Caledonian, Princes Street, Edinburgh, EH1 2AB

- 12.45pm** **Rebecca McVittie, Investment Director – Fidelity International**
The evolving case for emerging markets
 Rising geopolitical uncertainty has led to a period of elevated volatility across EM markets. Fidelity Investment Director Rebecca will explore how the investment case for the asset class is evolving, shaped by shifting policy dynamics, still-attractive valuations, and themes such as commodity strength and the AI supply chain.
- 1.10pm** **Margaret Hassall, Non-Executive Director – AJ Bell**
Inclusive cultures within the workplace – Q&A
 Creating an inclusive culture brings about its challenges, but also huge benefits if delivered with integrity. Taking actions toward better diversity, equity and inclusion (DEI) practices is high priority for AJ Bell and in this interview with Margaret, she'll take a look back on her own experiences both in business and family life – providing insight into how diversity in leadership teams really does make a difference.
- 1.30pm** **Rachel Vahey, Head of Public Policy – AJ Bell**
The pensions gender gap
 Head of Public Policy Rachel addresses the gender pensions gap – highlighting the stark difference in UK retirement savings between men and women and ultimately women's pension wealth leading to lower annual pension income.
 This inequality is driven by the gender pay gap, career breaks for caring responsibilities, higher rates of part time work, and lower awareness of pension planning. As a result, women face greater financial insecurity in later life with pensioners facing the reality of poverty in retirement.
 Rachel will highlight the latest facts and figures, and associated concerns, and consider what action the advised community can take to help close the gap.
- 1.50pm** **Jennifer Howze, Journalist, Editorial Director and Content Strategist – NOON**
The rise of the Queenager: the super-consumers financial services can't ignore
 Midlife women – or “Queenagers” – are one of the most powerful, yet overlooked, consumer groups in the economy. In this energetic and thought provoking session, Jennifer, Editorial Director at NOON reveals why women aged 45–65 control the vast majority of household spending yet remain underserved by financial services.
 Drawing on NOON's independent research, Jennifer explores the financial anxieties, life transitions and missed opportunities facing this generation – and why speaking to women as real people is essential for future growth. This unmissable session sets out how advisers can better understand, engage and support the super-consumers shaping the next chapter of the financial services industry.
- 2.20pm** **Close**



Rebecca McVittie



Margaret Hassall



Rachel Vahey



Jennifer Howze