

FIDELITY INTERNATIONAL HQ, 4 CANNON STREET, LONDON EC4M 5AB

12 noon Registration opens with lunch served on arrival

12.30pm Secret Sunset

Awaken your mind and unleash your creativity

This innovative session will take you on an immersive experience using wireless headphones to relax and energise you ready for the day ahead

**12.50pm Danni Hewson, Host – AJ Bell
 Welcome and introductions**

**12.55pm Alison Mollard, Business Development Manager – AJ Bell Investcentre
 What's new at AJ Bell, financials, developments and D&I**

Your local Business Development Manager will run through the latest financial figures, take a quick look at platform developments, and will take a look at the D&I efforts AJ Bell have been working on over the past 12 months, and where we're looking to take these initiatives into the future.

**1.10pm Cornelia Furse, Co-Portfolio Manager, Fidelity International
 Decarbonising society as investors**

In order to keep global warming to the 1.5 degrees Celsius above pre-industrial levels as recommended in the Paris Agreement, the global economy will need to go through a radical transformation, affecting every area of human activity.

This transformation will span decades and will have significant investment implications, creating structural growth opportunities in some sectors while rendering some business models obsolete.

Cornelia will delve into the different approaches being considered, and the crucial role advisers and investors can play in accelerating the adoption of decarbonisation solutions globally, while also benefitting from the long duration structural growth opportunities decarbonisation will provide.

**1.30pm Belinda O'Neill, Founder – Be Inspired To Be
 From passion to purpose**

Belinda will take you on her journey from bank manager to author and explain why she's never looked back since. She will also discuss the positive impact social media has had supporting the growth of the Be Inspired To Be brand – and how you could make your social media work better for you – before reciting some of her personal favourite pieces of work.

1.50pm Coffee break

**2.10pm Lisa Webster, Senior Technical Consultant – AJ Bell
 Pensions and divorce**

With the biggest shake-up in divorce law for more than half a century now in force, it's easier than ever for couples to separate. With the pension gender gap still growing it's crucial that pensions are properly considered, or women especially could be losing out. Lisa will look at the options for dealing with pensions, along with practical issues and pitfalls to watch out for.

**2.40pm Laura Suter, Head of Personal Finance – AJ Bell
 What the cost-of-living crisis now means for the longer-term**

With millions of people facing financial crises with the current rises in the cost of living, headlines in the press are focussing on ways to budget and cut corners with spending. For some that unfortunately means cuts to ISA and pension contributions. Laura Suter addresses this conundrum and digs into the long-term implications of cutting savings contributions, and how this also results in the gender investment gap widening further. A session not to be missed.

**3pm Panel session
 Danni Hewson – AJ Bell
 Laura Suter – AJ Bell
 Alison Mollard – AJ Bell**

Addressing the gender investment gap

Our latest initiative, Money Matters, is a programme designed to help women have more open conversations about money and investing, and provide more understanding around financial matters.

In this interactive panel session we will introduce our Money Matters project, dig into some interesting statistics which highlight the extent of the gender investment gap, and we'll address past experiences and our thoughts for the future for both adviser and investor.

**3.20pm Julia Streets, Founder and CEO – Streets Consulting
 Shifting stacks in enlightening times**

Julia is an investor, advisor and podcaster with listeners in 50+ countries, and is invited to speak, host and curate content at conferences around the world, drawing on her experience as a sell out stand-up comedian.

As she straddles the real and virtual worlds of debate, development and innovation, Julia shares some of the themes that are dominating discussions right now, offering suggestions about what we might want to start thinking about. (And all in about 25 minutes, so brace yourselves!)

3.50pm Drinks, lunch and networking



Alison Mollard



Cornelia Furse



Belinda O'Neill



Lisa Webster



Laura Suter



Julia Streets