

# Day 1

Tuesday, 10 September 2024

## 09:00 Opening and housekeeping

**Host: Andile Khumalo**  
*Chief executive officer, KhumaloCo*

## 09:03 Welcome

**Speaker: Tamryn Lamb**  
*Head: Retail, Allan Gray*

## 09:05 Keynote speaker

### How could AI impact long-term retirement savings?

Rapid advancements in artificial intelligence (AI) technology present exciting opportunities to disrupt the way many industries currently operate. Drawing on powerful insights from his book *Scary Smart*, Mo Gawdat will delve into the transformative power of AI, unpacking global trends and innovations that are reshaping the retirement fund industry and how they may impact long-term savings and investment outcomes. He will also explore the “big breakthroughs” expected this year and weigh up whether these advancements will benefit humanity or potentially work to our detriment.

**Q&A moderator: Tamryn Lamb**  
*Head: Retail, Allan Gray*

**Speaker: Mo Gawdat**  
*Author and former chief business officer, Google X*

## 10:00 Panel discussion

### How do you define good advice?

The panellists will unpack the importance of unbiased financial advice in retirement planning, focusing on current trends in the employee benefits advice landscape and the impact of remuneration models. They will examine the true value of independent versus tied advice, exploring how different models influence the quality, impartiality and integrity of guidance provided to retirement fund members.

**Moderator: Nompumelelo Siziba**  
*Business journalist and anchor, SABC*

**Panellists:**  
**Anthony Govender**  
*Founder, ASI Financial Services*

**Lorraine Dias**  
*Head: Retirement (South Africa), Mercer Marsh Benefits*

**Lynne Kimble**  
*Partner, Silvertree Risk & Wealth Management*

## 10:55 Break

## 11:00 Panel discussion

### What is an appropriate investment default?

This panel discussion will take a deep dive into the essential elements involved in designing suitable default investment strategies. The panellists will debate a range of topics from product types and fee structures to active versus passive asset management, and the impact of Regulation 28 changes on local versus foreign asset allocation. They will also evaluate and compare smooth bonus portfolios, guaranteed products and typical multi-asset global balanced mandates.

**Moderator: Radhesen Naidoo**  
*Joint head: Institutional Clients, Allan Gray*

**Panellists:**  
**Bev Bouwer**  
*Independent investment consultant, Asset Management Research Institute*

**Muitheri Wahome**  
*Founder, Asset Management Research Institute*

**Sonja Saunderson**  
*Chief investment officer, Eskom Pension and Provident Fund*

## 12:00 Close of Day 1

## Day 2

Wednesday, 11 September 2024

### 09:00 Opening

**Host: Andile Khumalo**  
Chief executive officer, KhumaloCo

### 09:05 Panel discussion

#### **Two-component system: A multi-view perspective**

The panellists will examine the implications of the newly promulgated two-component system legislation for the retirement fund industry at large. As key industry stakeholders, they will provide behind-the-scenes insight into their implementation preparation, discuss their concerns and share their perspectives on the future outlook of the two-pot retirement system and how it will reshape the retirement savings landscape in South Africa.

**Moderator and speaker: Jaya Leibowitz**  
Legal manager, Allan Gray

**Panellists:**  
**Gareth Johnson**  
Founder and director, NobleHawk Financial Services

**Jennifer Grefen**  
Managing director, Go Benefits

**Richard Carter**  
Head: Assurance, Allan Gray

### 09:55 Panel discussion

#### **Auto-enrolment: Is it practical for South Africa?**

Auto-enrolment has long been touted for its “game-changing” potential to improve the health of the country’s pension system and empower more South Africans to secure a dignified retirement. The panellists will draw on global insights to interrogate the challenges and opportunities associated with implementing auto-enrolment in the local context. They will also explore strategies for overcoming the obstacles and leveraging the opportunities to strengthen the retirement fund system in South Africa.

**Moderator: Nozipho Tshabalala**  
Chief executive officer, The Conversation Strategists

**Panellists:**  
**Colm Fagan**  
Former president, Society of Actuaries in Ireland

**Mary Delahunty**  
Chief executive officer, Association of Superannuation Funds of Australia

**Sanya Goffe**  
President, Pension Industry Association of Jamaica

### 10:50 Break

### 11:00 Keynote speaker

#### **Financial health and happiness throughout life**

Closing off the conference, keynote speaker Don Ezra will explore the various stages of working life and retirement from a general and financial wellbeing perspective. He will provide insight into why a holistic approach to retirement planning is key to achieving financial wellness at each life stage. He will also unpack the critical questions that need to be asked and share actionable strategies to help navigate the complexities of retirement planning.

**Q&A moderator: Nshalati Hlungwane**  
Institutional Clients manager, Allan Gray

**Speaker: Don Ezra**  
Author and retirement planning expert

### 12:00 Close of Day 2