

Better Finance, BEUC and the Observatoire de l'Épargne Européenne (OEE) are pleased to invite you to a seminar on:

Financial Guidance

Financial guidance is a process of determining an individual's financial goals, purposes in life and life's priorities, and after considering his resources, risk profile and current lifestyle, to detail a balanced and realistic plan to meet those goals.

Financial guidance provides a detailed strategy tailored to a consumer's specific situation, for meeting a consumer's specific goals covering various aspects of personal finance which includes cash flow management, education planning, retirement planning, investment planning, risk management and insurance planning, tax planning, estate planning and succession planning but excludes the recommendation to purchase a particular financial product.

In 2016, the European Commission and the Financial Service User Group (FSUG) ordered a study on financial guidance from a research consortium lead by the OEE.

Tuesday, 13 June 2017

15:00 - 19:00

at

The Royal Library Meeting Center

Mont des Arts/Boulevard de l'Empereur 2

B-1000 Brussels

15:00 – 15:15 Registration

15:15 – 15:20 Welcome

Didier Davydoff, Managing Director, OEE

15:20 – 15:40 Introduction on the Reasons that led the FSUG to take an Interest in Financial Guidance

Anne Fily, Special Advisor to BEUC, Member of the EBA stakeholder group

15:40 – 16:25 Key Results of the Study on Access to Comprehensive Financial Guidance

Sébastien Clerc-Renaud, IFF (TBC)

16:25 – 16:50 Presentation of a Successful Example of Financial Guidance

Christian Ahlers, Referent Team Finanzmarkt, VZBV

16:50 – 17:50 Round Table on the Prerequisites to Financial Guidance

*Moderator: **Christiane Hoelz**, Attorney at DSW (Deutsche Schutzvereinigung für Wertpapierbesitz e.V.), Vice-chair of the ESMA stakeholder group*

- ***Vincent Derudder**, Chair of the Advisory Committee, FECIF*
- ***Ralf Jacob**, DG FISMA, European Commission (TBC)*
- ***Sue Lewis**, Chair of the UK Financial Services Consumer Panel*
- ***Pascale Micouleau-Marcel**, Executive Director, La Finance pour Tous*
- ***Jean-Paul Servais**, Chairman, FSMA*

17:50 – 18:00 Closing Remarks

Guillaume Prache, Managing Director, Better Finance

18:00 – 19:00 Cocktail

NB: each presentation will be followed by a Q&A session

To register, please send an email to contact@oeefr

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