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INTERNATIONAL CONFERENCE - INVESTOR EMPOWERMENT IN THE DIGITAL AGE: HOW CAN WE MAKE A DIFFERENCE?

DATE: 3 JULY 2018

LOCATION: THE HESSIAN STATE REPRESENTATION IN BRUSSELS¹

TIME: 09H00 – 14H30 CET

WHAT: CONFERENCE & LUNCH

One of the main objectives of the crucial EU initiative for a "Capital Markets Union" (CMU) is to foster retail investments into capital markets. And retail investors are at the core of the CMU initiative. One major challenge rightly identified by the EU Authorities is the low level of financial literacy and the lack of equity culture in the EU. The 2018 BETTER FINANCE International Conference aims to analyse the most recent best practices in improving investor education, empowerment and awareness, and to propose a way forward to ensure a better return for EU citizens as long term savers and investors and, at the same time, a better financing of economic growth and jobs creation.

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| 09h00-09h30 | Welcome coffee and registration |
| 09h30-09h40 | Welcome speech
<i>Friedrich von Heusinger, Director of the Representation of the State of Hessen to the EU</i> |
| 09h40-10h00 | Keynote speech
<i>Paul P. Andrews, Secretary General of IOSCO</i> |
| 10h00-10h30 | Introduction & Audience Quiz: Investing 101
<i>Jella Benner-Heinacher, President of BETTER FINANCE</i> |
| 10h30-11h30 | Panel I (FinTech – Robo Advice): Can the Fintech revolution empower EU citizens as savers and investors? <ul style="list-style-type: none">• MODERATOR: <i>Kate Holmes, Director of Stakeholder Engagement at the Financial Planning Standards Board (FPSB)</i>• <i>Keith Richards, CEO of The Personal Finance Society, EFPA UK</i>• <i>Sebastian Hasenack, Co-Founder & Managing Director, Investify</i>• <i>Nick Blake, Head of Personal Investing at Vanguard, Europe</i>• <i>Aleksandra Maczynska, Executive Director of BETTER FINANCE</i> |

¹ **Address:** Representation of the State of Hessen to the EU, Rue Montoyer 21, 1000 Brussels, Belgium

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11h30-11h45 Coffee Break

11h45-12h45 “Elevator Pitches”: introducing two best practice cases of investor education in the EU using new technologies

- ➔ From the Czech Republic: **FingrPlay by SČS**, the Czech Consumer Association
- ➔ From France: **NextWise by f2ic**, the Federation of Individual Investors and Investment Clubs

Panel II: The Way forward: how to empower individual investors to make better choices.

- **MODERATOR:** *Josep Soler Albertí, Chairman of the European Financial Planning Association (EFPA EU)*
- *Peter Kerstens, Adviser at DG FISMA, European Commission and Co-Chair of the FinTech Task Force*
- *Rainer Riess, Director General of the Federation of European Securities Exchanges (FESE)*
- *Dr. Jan Sebo, Associate Professor at the University of Matej Bel*
- *Michael Stephan, Chair of FinTechs4Europe, Co-Founder / COO Raisin*
- *Salvatore Gnoni, Team Leader for Investor Protection and Intermediaries at the European Securities and Markets Authority (ESMA)*

12h45-13h15 **Keynote speech** – *Steven Maijor, Chair of the European Securities and Markets Authority (ESMA)*

What role should the EU play with regard to improving consumer and individual investor engagement with capital markets, a major goal of the CMU initiative, taking into account the potential offered by FinTech? What barriers need to be tackled to allow for adequately informed and empowered investors?

13h15-13h30 **Conclusion***Guillaume Prache, Managing Director of BETTER FINANCE*

13h30-14h30 Standing Lunch

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