

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.

**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, CEO, 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**

*Elaine Kempson, Professor, Bristol University (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 Conditions needed for 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 Micouneau-Marcel, Executive Director, La Finance pour Tous (TBC)*

*- 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](mailto:contact@oeefr)

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