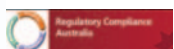


Compliance in Financial Services

Learn the practical tools to implement a sustainable compliance framework

17 – 19 May 2006, Avillion Hotel, Sydney



Hear presentations and industry war stories from key organisations including:

- > ANZ Banking Group
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- > National Australia Bank
- > Colonial First State
- > AUSTRAC
- > The Department of Treasury
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- > Australian Unity
- > Vero Insurance
- > Financial Services Education Agency Australia (FSEAA)

Highlighting your top compliance issues for 2006:

- > Managing and integrating ongoing **FSR Refinements**
- > Preparing for '**Conflict of Interests**' to be No.1 on ASIC radar in 2006
- > Meeting ASIC's requirements for **Responsible Officers** and APRA and AUSTRAC's '**fit and proper**' standards
- > Getting the balance right for your **Anti Money Laundering** framework
- > Embedding and maintaining a genuine **culture of compliance**
- > Comparing **compliance management models**
- > Leveraging **compliance as a business enabler**

Endorsed by:

RO Forum
Responsible Officers Forum

May 17, 2006: Pre conference workshops

Workshop A - 9:00am – 12:30pm: Meeting the 'Fit and Proper' and 'Responsible Officers' requirements: Knowing the key differences and where your responsibilities lie

Workshop B - 1:30pm – 5:00pm: Getting it right: Successfully implementing a Risk and Compliance framework

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Compliance in Financial Services

Learn the practical tools to implement a sustainable compliance framework

17 – 19 May 2006, Sydney

Dear Executive,

Compliance in financial services is increasingly becoming an organisation-wide challenge. Companies are spending millions of dollars to keep up with the regulatory standards and to ensure that compliance projects are completed on time and within budget.

But is compliance more than just a cost centre for the business? Can compliance add value and operate as a business enabler? How can you implement a practical, cost effective and sustainable compliance program?

These important questions will be tackled at IIR's **Compliance in Financial Services Conference**. The conference will address the key issues that are currently facing the industry and highlight what the industry can expect in 2006, including:

- > Managing and integrating ongoing FSR Refinements
- > Preparing for 'Conflict of Interests' to be No.1 on ASIC radar in 2006
- > Meeting ASIC's requirements for Responsible Officers and APRA's and AUSTRAC's 'fit and proper' standards
- > Getting the balance right for your Anti Money Laundering framework
- > Embedding and maintaining a genuine culture of compliance
- > Comparing compliance management models
- > Leveraging compliance as a business enabler

Most topics will be dissected by more than one speaker – giving you a well rounded understanding of the issues. You will notice that the speakers have been carefully selected in order to give each topic a number of different viewpoints, including:

Regulator – clarifying what is expected and how the industry can best meet these expectations

Policy – illustrating the key drivers behind the ongoing regulatory changes and how the industry can contribute the decision making process

Industry – sharing industry 'war stories' and capitalising on the lessons that have been learnt

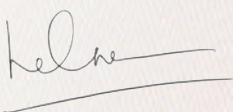
Consultant – painting a big picture on the current trends and how the industry is performing as a whole

Featuring an exciting program and high calibre speakers, IIR's **Compliance in Financial Services Conference** promises to be the most comprehensive and valuable event for compliance professionals in financial services.

We would like to thank RO Forum for their support and endorsement. The RO Forum is a not-for-profit volunteer endeavour, sponsored by TOWER Australia Limited. The Forum helps ROs in the Financial Services sector better understand their roles, responsibilities and liabilities within a regulatory framework.

On behalf of the Chair and the presenters, I look forward to meeting you at the Conference in May.

Regards,



Le Tran
Project Manager
Compliance in Financial Services 2006

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Workshop A 9:00am – 12:30pm:

Meeting the 'Fit and Proper' and 'Responsible Officers' requirements:

Standards around 'fit and proper' and 'responsible officers' are adding to the increasing regulatory requirements and confusion that compliance professionals are currently facing.

This workshop will address:

- > What are your responsibilities, as a Compliance Manager, when it comes to meeting 'fit and proper' and 'responsible officer' requirements?
- > How can Compliance Managers assist and improve the process?
- > Understanding the key similarities and differences between APRA's 'Fit and Proper' standards, ASIC's 'Responsible Officers' requirements and now AUSTRAC's 'fit and proper' requirements
- > Meeting ASIC's expectations regarding the knowledge, skills and ongoing development of Responsible Officers

About your facilitator:

Deen Sanders is the General Manager for The Financial Services Education Agency Australia (FSEAA). Deen's professional background extends from psychological practice to corporate finance and has touched down in a few other places in the spectrum of financial services including international finance, insurance arenas and executive roles in retail banking.

Workshop B 1:30pm – 5:00pm:

Getting it right: Implementing a successful Risk and Compliance framework

Part 1: Identifying the right framework for your organisation and understanding why it will work

The aim of this part of the workshop is to enable you to identify the most effective framework for your organisation.

It will address:

- > Practical examples, both locally and internationally, of models that have worked and ones that haven't
- > Identifying the right framework for your organisation and understanding why it will work
- > Identifying and overcoming the common pitfalls when implementing a risk and compliance framework
- > Aligning the framework to the organisation's business objectives
- > Creating a framework that responds effectively to regulatory change

Part 2: The importance of technology in achieving a successful Risk and Compliance framework

The final part of the workshop will demonstrate how you can achieve a positive return on investment on your chosen software solution. The workshop will address:

- > The current Risk & Compliance Software Market – What's out there?
- > Software Development Lifecycle & Process – what is involved?
- > Vendor Evaluation (Finding, Selecting & Appointing a Software Vendor) – can't we just Google, run a demonstration and buy it?
- > Implementation – what will it cost? Who should be involved? How long will it take?

About your facilitators:

Pauline Vamos is a qualified lawyer and an Associate of the Australian Compliance Institute. She has over twenty years experience in the financial services industry, in particular financial planning, superannuation, funds management and both life and general insurance.

Until recently she was Director, Financial Services Regulation – Licensing and Business Operations Directorate at the Australian Securities and Investments Commission. While in the FSR role Pauline was voted "Most Influential in the Financial Services Industry" in "Money Management" as well as "Most Influential in the Superannuation Industry" in "Super Review".

Simon Franklin is Director of Risk Management of SSAMM Consulting. Simon is an accomplished professional with over 13 years experience in Risk Management, Corporate Governance and related fields. He provides advice and implements solutions at Board, management and operational levels. He is a Fellow of the Risk Management Institution of Australasia, a regular public speaker and has a Masters degree in Risk Management to support his wealth of practical experience. Simon will be supported by the technical expertise of **Mark Stanley**, CEO of Ruleburst.

Compliance in Financial Services

CONFERENCE DAY ONE - 18 May 2006

9:00am Opening remarks from the Chair

Ulysses Chioatto, Director, **SSAMM Consulting and Facilitator of the Responsible Officers Forum**

INTEGRATING AND MANAGING ONGOING FSR REFINEMENTS

9:10am **Understanding the key drivers behind ongoing FSR Refinements**

- > Understanding the motivations, intentions and expectations behind the refinements
- > Improving the practical operation of the refinements: how industry professionals can work with the regulators to improve the process
- > To what extent have the refinements reduced or increased the compliance burden on the industry?
- > What the industry can expect in 2006 and beyond

David Love, Manager, **Investor Protection Unit, Department of Treasury**

9:50am **CASE STUDY: Implementing a consumer-centric Disclosure regime**

- > Producing complete and efficient:
 - Product Disclosure Statements (PDS)
 - Statement of Advice (SOA)
 - Financial Services Guides (FSG)
- > Meeting ongoing disclosure requirements
- > Ensuring advertising and promotional material contains certain compulsory information

Pamela McAlister, General Counsel & Group Executive - Governance, **Australian Unity** and former Deputy Executive Director, **Financial Services Regulation, ASIC**

10:30am MORNING TEA

10:50am **CASE STUDY: Establishing a strong breach identification and reporting system**

- > Understanding the escalation framework: roles and responsibilities
- > Managing and meeting the reporting timeframe
- > The significance factors for reporting to ASIC: application of key criteria
- > Knowing what to include in the written report
- > The challenges ahead: reporting to APRA

Stephen Blood, Head of Compliance, **Wealth Management & Retail Financial Services, St George Bank**

TOP ISSUES ON THE ASIC AND APRA RADAR FOR 2006

11:30am **Preventing the mismanagement of your 'conflict of interest' approach**

- > Preparing for 'conflict of interests' to be No. 1 on ASIC's radar in 2006 (PS 181)
- > Understanding and implementing CLERP 9 requirements regarding conflict of interests
- > Identifying, assessing and implementing responses to conflict
- > Disclosing conflict

Industry: **Damien Paull**, General Manager, Compliance, **ANZ Banking Group**

Consultant: **Ulysses Chioatto**, Director, **SSAMM Consulting**

12:40pm LUNCH

1:50pm **Meeting the requirements 'Responsible Officers' and 'Fit and Proper' standards**

- > Understanding the key similarities and differences between APRA's 'Fit and Proper' standards, ASIC's 'Responsible Officers' requirements and now AUSTRAC's 'fit and proper' requirements
- > Is it possible to streamline these standards?
- > Meeting ASIC's expectations regarding the knowledge, skills and development of Responsible Officers
- > How can Compliance Managers assist and improve the process?
- > Implementing a robust RO program at TOWER

Policy: **Deen Sanders**, General Manager, **Financial Services Education Agency Australia (FSEAA)**

Industry: **Joanne McDonald**, National Compliance Manager, **TOWER Australia**

3:00pm AFTERNOON TEA

ANTI MONEY LAUNDERING

3:20pm **Avoid overdoing your Anti Money Laundering preparations by:**

- > Understanding the implications of the draft legislation
- > Implementing a best practice AML framework
- > Incorporating the 3 basic prevention steps required including identification, detection and reporting
- > Devising and delivering an AML culture change – challenges and opportunities

Regulator: **Liz Atkins**, Deputy Director, Anti Money Laundering Reform, **AUSTRAC**

Industry: **Nicola Martin**, Head of Compliance and Risk Management, **Colonial First State**

Consultant: **Chris Cass**, Partner, **Deloitte**

4:40pm Closing remarks from the Chair and end of Day One

CONFERENCE DAY TWO - 19 May 2006

9.00am Opening remarks from the Chair
Ulysses Chioatto, Director, **SSAMM Consulting** and
Facilitator of the **Responsible Officers Forum**

CULTURE AND SUSTAINABILITY

9.10am **Embedding a genuine culture of compliance and overcoming compliance fatigue**

- > Influencing the 'tone from the top': Achieving company-wide buy in to compliance
- > Beyond the letter of the law: entrenching a voluntary culture to compliance and corporate governance
- > Tried and tested strategies for overcoming compliance fatigue
- > Maintaining the culture and measuring its outcomes
- > Demonstrating and communicating the direct relationship between a compliant organisation and its overall performance

Professor Michael A Adams, Perpetual Trustees Australia Chair of Financial Services Law, **University of Technology, Sydney** and Assistant Director, **UTS Centre for Corporate Governance**

9.50am **CASE STUDY: Saving real time and money with a compliance culture at NAB**

- > How the Compliance team at NAB is achieving company-wide buy in to compliance
- > Engaging and maintaining employee support for compliance – what are the strategies?
- > Effective change management: tackling the key areas that needed to change in order for the culture to be genuine and sustainable
- > Understanding the theory behind organisational behaviour and its practical relevance to achieving a compliance culture
- > Lessons learnt, benefits to date, and how the compliance team is moving forward

Annette Donselaar, Head of Regulatory Compliance, **National Australia Bank**

10.30am MORNING TEA

MANAGEMENT AND MEASUREMENT OF COMPLIANCE

10.50am **Comparing compliance management models**

- > Is compliance a subset of risk, vice versa or should they coexist?
- > Regulatory compliance risk and behavioural compliance risk: what is the relationship?
- > Exploring the difference between operational compliance management and strategic compliance management - Where do they fit within a compliance function?
- > What are the messages coming from some overseas compliance standards in relation to the link between, compliance, governance and risk?

Pauline Vamos, Director and International Consultant on Risk and Compliance, **Vamos Consulting** and former Director, Financial Services Regulation, **ASIC**

11.30am **Industry 'war stories' panel: How are you managing your compliance team?**

- > Integrating Compliance with Governance, Risk or Legal – who's doing what?
- > What's worked, what hasn't and lessons learnt
- > Structuring an efficient and cost effective compliance model – challenges and opportunities

Joanne McDonald, National Compliance Manager, **TOWER Australia**

Nicola Martin, Head of Compliance, **Colonial First State**

Paul Muir, Head of Portfolio Management, **Vero Insurance**

12.10pm LUNCH

1.30pm **CASE STUDY: Leveraging the role of Compliance as a business enabler**

- > Measuring the ROI of an effective compliance regime
- > Proving that Compliance is not just a cost centre for the business and a "necessary business expense"
- > Justifying that Compliance is a function that can add value to the business
- > Highlighting the direct relationship between a compliant organisation and its overall performance

Jane Couchman, Head of Compliance, **BT Financial Group**

3.10pm AFTERNOON TEA

3.40pm **CASE STUDY: Maximising the role of technology in enabling compliance efficiency**

- > Evaluating the value of software compliance systems
- > Ensuring you have the right processes and procedures in place to optimise the value of software and technology
- > Integrating technology with business processes to ensure compliance projects are delivered on time and on budget
- > Overcoming the common technology pitfalls in implementing a compliance program

Industry: **Peter Wyntie**, Head of Risk Management and Compliance, **Zurich Financial Services Australia**

4.20pm **Analysis of soft dollar in the USA and Australia - Where are we heading?**

- > Comparison of the USA's soft dollar disclosure model with Australia's soft dollar disclosure requirements
- > Analysis of the implications of soft dollar disclosure requirements on the financial services industry in the USA and Australia.
- > The future of soft dollar disclosure - is the USA experience a sign of where we are heading?

Francis Cox, Senior Manager, Corporate Legal & Compliance Services, **ING**

5.00pm Closing remarks from the Chair and end of Conference

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