Bournemouth & District Law Society

PRIVATE CLIENT CONFERENCE
THURSDAY 1 OCTOBER 2026 – 09:00 – 16:45
QUEENS HOTEL, Meyrick Rd, East Cliff, Bournemouth BH1 3DL

COST
£140 Solicitor Member/Associate Member/Trainee Solicitor £185 Non-Member of BDLS
CPD
6 Hours
BOOKING
Please book online at: www.bournemouthlaw.com/bournemouth-district-law-society-lectures Ref: 678 Solicitor Competence: **B** (SRA | Statement of solicitor competence | Solicitors Regulation Authority)
HOTEL PARKING
Queens Hotel, Meyrick Road, East Cliff, Bournemouth BH1 3DL **Parking:** There is limited complimentary parking at the hotel, available on a first-come, first-served basis. Alternatively, delegates can park in the nearby Carlton Hotel and pay on arrival **-** the entrance to the car park is in Grove Road. Also, road parking is available nearby

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08:30– 09:00	**Registration and Refreshments**
09:00	**INTRODUCTION BY CHAIR** **MICHAEL NEWBOLD**  Michael is a Private Client Solicitor working at Luff Brook Carter in Ferndown. He specialises in Will drafting, Lasting Powers of Attorneys and Estate administration. He is a Past President of BDLS and also past Chair of the BDLS Private Client Group.
09:00 – 10:30 **1 hour 30 minutes**	**A-Z OF DISCRETIONARY TRUSTS** **REBECCA ROSCOE** **Discretionary Trusts are our complete flexible friend and are a powerful tool for the private client practitioner.** **This session will give a strategic overview of Discretionary Trusts and will consider:** • **Key Concepts** • **Establishing a Discretionary Trust** • **Taxation of Discretionary Trusts** • **Trustee decision making; administrative and dispositive** • **When to use them**

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Speaker Profile:

Rebecca is the founder of RJR Legal, a specialist private client practice based in South Manchester. She is a trusted adviser to individuals and families, building long-standing relationships with clients that, in many cases, now span the second and third generations.

Alongside her private practice, Rebecca is a trainer and speaker, delivering courses for STEP, BPP, CLTI and MBL, as well as providing bespoke in-house training, both in person and online, to private client teams across the UK.

Passionate about private client law, Rebecca is committed to making this complex and often challenging area of practice accessible, engaging and enjoyable for legal professionals at every stage of their careers

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10:30 – 10:45
15 minutes

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Refreshments

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10:45 – 10:55
10 minutes

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DIGNITY AND COMPASSION IN END OF LIFE CARE

NEAL WILLIAMS, MACMILLAN CARING LOCALLY

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10:55 – 12:15
1 hour 20 minutes

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DECLARATIONS OF TRUST: A FORGOTTEN HERO

REBECCA ROSCOE

Declarations of Trust are an essential part of a private client practitioners tool kit, allowing us to set out clearly how a beneficial interest in an asset will be held. Their importance is often overshadowed by more exciting trust structures, but importance of these vehicles should not be underestimated.

This session will explore the finer details of declarations of trust including:

- **When to use declarations of trust; just property or other assets?**
- **Key clauses and considerations**
  - **Pre-emption rights**
  - **Valuations**
  - **Managing changes**
  - **Managing disputes**
  - **Pitfalls and problems**
- **Advising the clients; should they be separately represented**
- **Key cases**

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12:15 – 12:30
15 minutes

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MANAGING UNCERTAINTY IN ESTATE ADMINISTRATION BY MITIGATING RISK WITH EXCEPTIONAL RESEARCH AND SO MUCH MORE

ALAN TAYLOR, FINDERS INTERNATIONAL

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Speaker Profile:

Alan Taylor brings more than 25 years of business development experience across the legal, banking, and accountancy sectors. At Finders International, he leverages his expertise in growth strategy, client engagement, and relationship management to drive business development initiatives, enhancing the company's visibility and fostering a more proactive and personable approach with both existing and prospective clients.

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12:30 – 13:15
45 mins

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Lunch

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13:15 – 13:30
15 minutes

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AN INSIGHT INTO THE CURRENT AFFAIRS OF THE FUNERAL INDUSTRY

ROBERT HEAD, HEAD & WHEBLE FUNERAL DIRECTORS

- **Welcome & Introduction**
- **Regulation & Our Associations**
- **Funeral Trends**
- **Local & UK Funeral News**
- **Faith Funerals**

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13:30 – 14:00
30 minutes

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LATER LIFE FINANCE: SUPPORTING BETTER OUTCOMES FOR RETIREMENT AND ESTATE PLANNING

MATTHEW FLEMING-DUFFY, HARBOUR HOME FINANCE

- **Why later life borrowing has become an increasingly important part of retirement and estate planning.**
- **Understanding the full range of options available, including standard mortgages, Retirement Interest-Only (RIO) mortgages and lifetime mortgages.**
- **How later life finance can support estate planning objectives, gifting strategies and inheritance tax planning.**
- **Helping clients fund care needs, home improvements, property purchases and debt repayment without unnecessary downsizing.**
- **Common misconceptions, risks and client suitability considerations.**

Speaker Profile:

Matthew Fleming-Duffy is the founder of Harbour Home Finance and has worked in financial services for over 30 years. He specialises in later life lending, helping homeowners in their 50s, 60s, 70s and beyond understand the full range of borrowing options available to them, including conventional mortgages, Retirement Interest-Only mortgages and lifetime mortgages. Matthew works closely with solicitors, accountants and other professional advisers to help clients make informed decisions around retirement, property, family finances and estate planning.

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14:00 – 15:15 1 hour 15 minutes	**WILLS AND DEEDS OF VARIATION TO MITIGATE IHT WITH THE NEW APR/BPR 100% ALLOWANCE** **JOHN BUNKER** • **The changes to IHT reliefs for farms and businesses have been controversial and complex.** • **Following the Finance Act in March, what are the options for Wills and Variations for the new 100% relief allowance?** • **How do spouses best use their allowance or rely on the transferable 100% relief allowance?** • **What are the key drafting issues for Nil Rate Band Discretionary Trusts now?** **Speaker Profile:**.  This lecture will be presented by **JOHN BUNKER**. John is a freelance lecturer and also a Consultant Solicitor and Chartered Tax Adviser with Irwin Mitchell LLP. John is the co-Editor of the Law Society's new IHT Planning Handbook (published Dec 2020) of which he wrote one third and now also co-editor of Bloomsbury's "Practical IHT Planning". With over 30 years of experience as a solicitor specialising in wills, trusts, estate and tax planning, and more than 25 years as a Chartered Tax Adviser, John serves on HMRC's Capital Taxes Liaison Group and the sub-groups liaising with HMRC on pensions on IHT and on the TRS; and on TACT's Private Trusts Committee. John co-leads the Chartered Institute of Taxation (CIOT)'s sub-group on IHT on Pensions and serves on CIOT's Private Client (UK) committee, which he chaired for 3 ½ years until Sept 2021. John created his role in training and know-how, originally for Thomas Eggar's 100 strong Private Client team, in 2012 after 23 years as a partner. This role developed within Irwin Mitchell's Private Client Advisory team in 10 offices across the country. Alongside this John has developed external training work in a freelance capacity. He brings enthusiasm for his subject, where he seeks to illuminate technical details with practical insight, to training for local law societies, the Law Society, STEP and CIOT nationally, branches of STEP, CIOT and Association of Lifetime Lawyers (formerly SFE) and other professional groups, as well as Professional Conferences, MBL and individual firms.
15:15– 15:30 15 minutes	**Refreshments**
15:30 – 16:45 1 hour 15 minutes	**PENSIONS: PLANNING FOR PROBATE PRACTICE AFTER THE NEW IHT CHARGE -STEPS NEEDED BEFORE APRIL 2027** **JOHN BUNKER** • **Making PRs liable for IHT on pension pots – over which they have no control - has huge consequences for probate work!** • **It's a convoluted system, with greater clarity anticipated as new regulations and guidance are published. We will take stock of the latest and see what HMRC's Technical Note, updated on 29 May, means in practice.**

	• **What do they tell us about the 6 months after death and the 15 months when we can direct PSAs to hold back 50% of their pension?** • **What practice changes do firms need to consider so that the increased risks of the new regime can be managed?**
16:45	**Close**

Please book online at:
https://www.bournemouthlaw.com/bournemouth-district-law-society-lectures

Course Notes: For environmental reasons, BDLS will no longer be providing printed course notes at lectures. Lecture notes will be emailed to delegates in advance for either printing or accessing via their laptop or alternative device on the day.

Payment for lectures: Please be aware that payment must be received at the office **before** the lecture takes place. Course bookings will only be confirmed upon payment. No refunds within 7 days of the course.