





<p><b>Michael Akinwoku</b> <i>Head of Propositions Smart Pensions</i></p>		<p><b>Penny Biggs</b> <i>Executive Vice President Chief Strategy Officer (CSO) Corporate &amp; Institutional Services Northern Trust</i></p>	
<p>Michael is responsible for the ongoing development of the pension proposition at Smart, a leading pension and technology provider.</p> <p>His career in financial services started at the research and consultancy firm Boring Money where he helped financial services firms create better products for the end consumer.</p> <p>Prior to working in financial services, he worked for a boutique strategy consultancy, helping multinational organisations achieve greater growth and profitability.</p> <p>His passion is to help transform financial services into an industry that works for all consumers, and helps them achieve better financial outcomes.</p>		<p>Penny is responsible for strategic planning and implementation of the global strategy for Northern Trust's institutional business, as well as the ongoing execution and refinement of strategic imperatives to capitalise on industry trends, regulation, technology and innovation.</p> <p>Penny is a Board member of Northern Trust Securities and a member of Corporate &amp; Institutional Services global executive group. She is on the Advisory Board of the Royal Philharmonic Orchestra, has a long-standing nomination from Financial News Top 100 Women in Finance and a Lifetime Achievement Award from Global Custodian.</p> <p>Penelope is an active participant in several leading organisations championing women in business and is head of Northern Trust's EMEA LGBT diversity group.</p>	
<p><b>John Cowan</b> <i>Executive Chairman SBG</i></p>		<p><b>Maggie Craig</b> <i>Head of FCA's Scotland office</i></p>	
<p>John's financial services experience now extends over 40 years. Most of his career was spent at Scottish Amicable where he was Sales and Marketing Director, Prudential as Group Sales Director and National Australia Bank / MLC Investments (Pivotal) where he was General Manager.</p> <p>He has held a number of Non-Executive Director roles for example at PaymentsShield and The Consulting Consortium.</p> <p>Today John is the Executive Chairman at Sesame Bankhall Group, Chairman of Uinsure, and Chairman of Money Options Group.</p>		<p>Maggie is Head of the FCA's Scotland office. Her role focuses on maximising FCA presence in Scotland and actively engaging with the Scottish Financial Services community. Previously, Maggie was Head of Insurance and Pension Policy, in Strategy and Competition at the FCA and led the FCA Policy work on the substantial pensions change agenda over the last few years including pension freedoms, the exit charge cap and the LISA. She also led on the Insurance Distribution Directive, GI renewals and other general insurance initiatives.</p> <p>Maggie is an honorary professor at Heriot Watt University delivering lectures on financial services regulation. She is an external examiner for the Diploma at The University of Edinburgh Law School and sits on the advisory panel for The University of Edinburgh's Finance Technology and Policy MSc. She also chairs the Scottish Financial Education Forum run by the Money and Pensions Service in Scotland.</p>	