

# ADVICE MATTERS

The CPD Solution For Financial Professionals

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# Welcome to the second edition of Advice Matters for 2023.

## Welcome

Where has the time gone? We are now in a new financial year, the Consumer Duty April deadline has come and gone, the Kings Coronation has taken place and Liverpool hosted Eurovision. We wonder what the second half of 2023 is going to bring? Could it be that the chancellor's Spring Budget incentivises swathes of "50 somethings" back from retirement? Cynicism says no, but let's wait and see.

In this issue, you won't be surprised to know that we have an article on the Spring budget and pensions in particular and what this actually means. One of our guest writers gives his view on Simplified Advice and we go back to basics with protection and why it is so important to have those conversations with clients who don't want to talk about premature death or critical illness.

One last thought before we wish you well. If you don't speak to clients about the need for protection would that have an impact on you and your firm achieving good consumer outcomes – just a thought?

If you want to speak more about Consumer Duty or any other regulatory conundrum you may have, please do not hesitate to contact us at [info@thezishi.com](mailto:info@thezishi.com)

Have a great week  
The ZISHI Advice Matters Team

## ApEx Standards


The learning outcomes and the ApEx Standards can be found at the end of this edition of Advice Matters

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