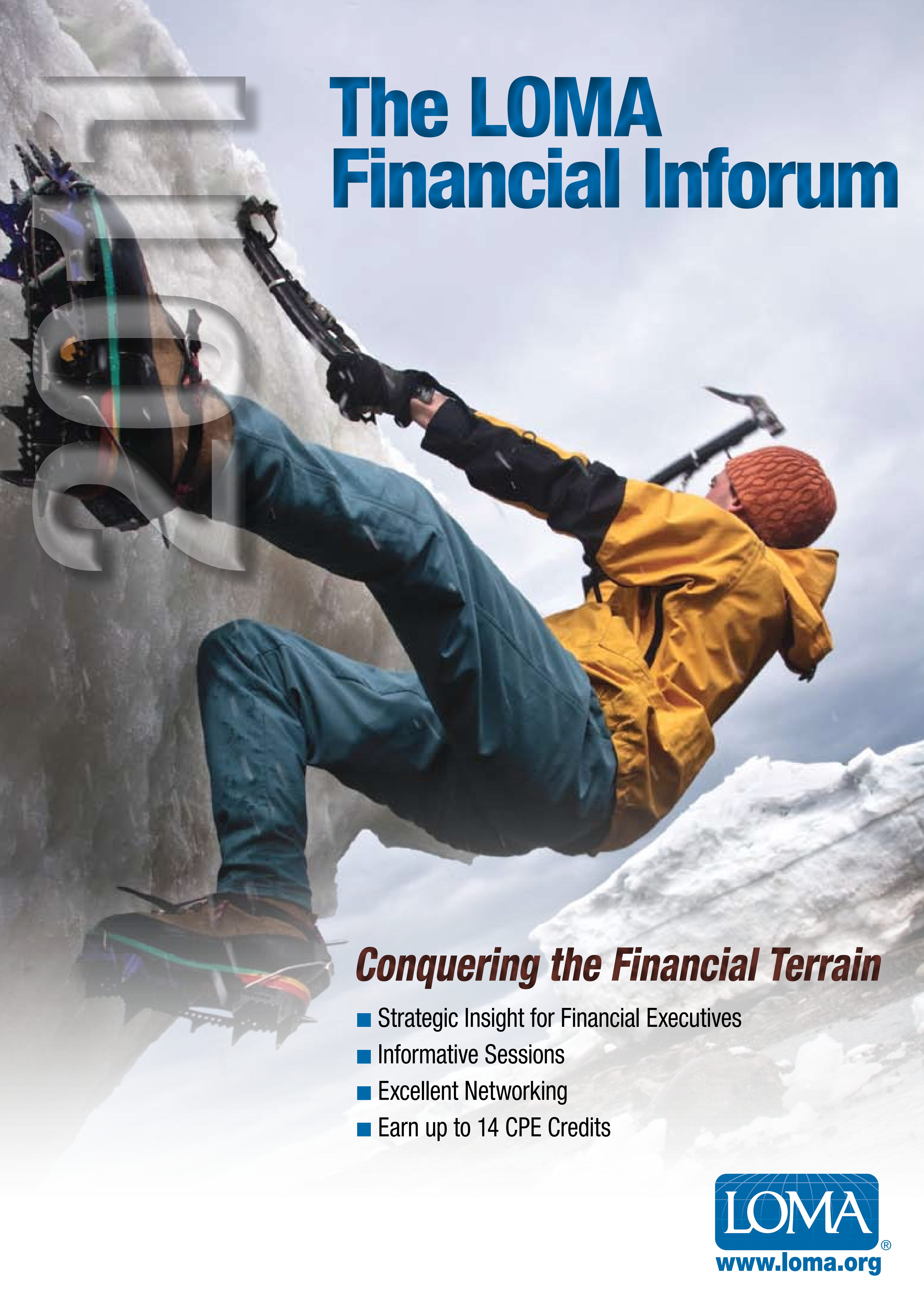
The LOMA Financial Inforum



Conquering the Financial Terrain

- Strategic Insight for Financial Executives
- Informative Sessions
- Excellent Networking
- Earn up to 14 CPE Credits

LOMA®
www.loma.org

May 15–18, 2011 ■ Omni ChampionsGate Orlando, Florida

The LOMA Financial Inforum

Conquer the financial terrain of the uncertain economic environment.

Why This Conference?

LOMA has committed itself to offering the best in research and education activities to our members in the insurance and financial services industries. Our experience and knowledge base offer you the latest information that will help you drive your company's success today. We give you current and practical ways to improve your management and operations through quality employee development, research and information sharing. No other conference can offer you the depth and breadth of information that you'll find here!

New regulations, volatile markets, credit challenges, novel product introductions and changing consumer behavior make for a challenging economic landscape. But with the right information, you can conquer the financial terrain and lead your firm to success.

The LOMA Financial Inforum 2011 is designed to provide you with the vital information you need. It presents new business ideas and strategies that will help you work smarter and strengthen your company's bottom line.

The Inforum features sessions addressing financial, treasury, and strategic business issues, earning you up to 14 hours of CPE credit. There will be outstanding networking opportunities with industry leaders, your peers, and speakers who will motivate and inspire you with cutting-edge tactics and innovative business ideas.

Who Should Attend?

The program is designed for financial executives in the insurance industry including CFOs, treasurers, controllers, internal auditors and financial management, and investment officers. Strategic planning, risk management, and operations officers will also gain valuable insight from the various sessions on the program.

Don't Miss a Thing

Bring your colleagues and business associates along to ensure that your company is represented at all sessions and events.

Financial Inforum Golf Classic ($50 per person)

The 2011 schedule is compressed to allow you free time on Monday afternoon to network with other participants. Golfers can participate in the annual Financial Inforum Golf Classic, sponsored by Northern Trust and RBS, held this year at the National Course at Omni ChampionsGate. The course is designed by Greg Norman and serves as world headquarters of the David Ledbetter Golf Academy.

Sunday, May 15

4:00–6:00 P.M. **Registration**

6:00–7:30 P.M. **Opening Reception**
Sponsored by Citi

Monday, May 16

7:00–8:00 A.M. **Continental Breakfast**
Sponsored by Deloitte

8:15–10:00 A.M. **Welcome and Opening Keynote**

Four Generations: One Opportunity

Cam Marston, *Founder, Generational Insights*

There are four generations in one workforce. What does this mean for employers, managers, and sales people? What opportunities does this create for the insurance industry?

Cam Marston, a Multi-Generational Relations and Workplace Communications Expert, led the research and is the voice to the impact each generation has on team dynamics, sales initiatives, and customer relations. He will reveal the predictable attitudes of each of the generations and uncover how forward-thinking companies can adjust their current strategies and create future opportunities.

Join us to hear how each of the four generations in the workplace impacts your bottom line, and how to best work with, and effectively market and sell to, each distinct group.

10:00–10:15 A.M. **Refreshment Break**
Sponsored by BNY Mellon

10:15–11:15 A.M. **General Session**

State of the Industry Address – The Life Journey

Vivek Agrawal
Partner, McKinsey & Company

Guillaume de Gantes
Associate Partner, McKinsey & Company

What are the trends shaping the Life Insurance industry today? Which carriers are leading on value-creation? What role does portfolio mix play and what are the drivers of value within a product portfolio (e.g., Individual, Group, VA, etc.)? This session will illustrate a fact-based discussion on drivers of performance within life insurance and show you how carriers can maximize value creation.

11:15–11:30 A.M. **Refreshment Break**
Sponsored by BNY Mellon

11:30 A.M.–12:30 P.M. **General Session**

CFO Perspective: Opportunities and Concerns for 2011 and Beyond

Randy L. Boushek
Senior Vice President & Chief Financial Officer, Thrivent Financial for Lutherans

Gregory E. Deavens
Senior Vice President & Chief Financial Officer, US Insurance Group, MassMutual Financial Group

Additional Speaker TBA

Our distinguished panel of CFOs will discuss how they are managing their business through the challenging economic environment and will share their views on opportunities and concerns for 2011 and beyond.

12:30 P.M. **Box Lunch**
Sponsorship Still Available

2:30 P.M. **Financial Inforum Golf Classic ($50 per person)**
Sponsored by Northern Trust and RBS

The Financial Inforum Golf Classic is open to all registrants of the LOMA Financial Inforum (no spouses or guests, please). To make the tournament affordable for everyone, Northern Trust and RBS sponsor the event by subsidizing a generous portion of the greens fee for each player. The tournament will be played on the National Course at the Omni ChampionsGate, designed by accomplished architect and golfer, Greg Norman.

Miscellaneous Activities

Golf not your bag? For conference attendees and guests who prefer not to play golf, there is an abundance of activities available at the hotel and in the area.

Orlando has something for everyone: world-famous theme parks, fabulous shopping, numerous dining options, a thriving arts community, and plenty of outdoor recreation. ChampionsGate guests enjoy the convenience of complimentary scheduled shuttle transportation to all four Walt Disney World® Theme Parks. Try SeaWorld Orlando for a marine adventure, or get a behind-the-scenes look at the movies when you visit Universal Studios Florida.

9:30–11:30 P.M. **Networking Hospitality**
Sponsored by BNY Mellon

Tuesday, May 17

7:00–8:00 A.M. **Continental Breakfast**
Sponsored by J.P. Morgan

8:00–9:00 A.M. **General Session**

Industry Outlook: The Rating Agency and Equity Analyst Perspective

Matt Carroll
Director, Financial Institutions Ratings, Standard & Poor's

Colin Devine, CFA CMA CFP®
Managing Director, North American Life Insurance, Citi Investment Research

Hear unique perspectives from industry analysts on their outlook and the challenges and opportunities they see for the industry.

9:00–9:15 A.M. **Refreshment Break**
Sponsored by Bank of America Merrill Lynch

9:15–10:15 A.M. **General Session**

Chief Risk Officer Panel

Elizabeth A. Ward
Senior Vice President and Chief Enterprise Risk Officer, MassMutual Financial Group

Additional Speaker TBA

The focus on Enterprise Risk Management has been heightened as a result of the financial crisis and the role of the Chief Risk Officer is more important than ever. Hear directly from the CROs about the issues that are "top of mind" for them.

10:15–10:30 A.M. **Refreshment Break**
Sponsored by Bank of America Merrill Lynch

10:30–11:30 A.M. **Concurrent Sessions (Select One)**

The Changing Nature of Bank Relationships

Kathy Hoffman
Vice President & Assistant Treasurer, Prudential Financial

Hany Kamel
Managing Director, Bank of America Merrill Lynch

Todd Picken
Corporate Vice President & Treasurer, MassMutual Financial Group

We have emerged from the crisis and our bank relationships are back to normal – or are they? How have the events of the last few years impacted the way we view our banks, and how have the banks changed their approach to managing their client relationships?

Join this interactive session to explore the changes that have taken place, including corporate credit needs, the credit commitment process, the impact of regulatory changes to credit provision and relationship revenues, and the different approaches to "holistic relationship management." We will discuss these changes from both corporate and bank perspectives and highlight what might be coming down the road for all of us.

Insurance Contracts Standard (IFRS 4): Where Does it Stand?

Matthew Frazee
Senior Manager, Deloitte & Touche LLP

While the Insurance Contracts Standard has been ongoing for a number of years, the past year has given us an Exposure Draft (ED) from the IASB, Discussion Paper (DP) from FASB, and over 300 comment letters to the two boards. Come participate in this discussion on what is included in the ED/DP. We'll provide insights from the comment letters and roundtables hosted by the boards and discuss the latest developments as the boards deliberate the feedback they have received.

11:30 A.M.–12:15 P.M. **Buffet Lunch**
Sponsorship Still Available

12:15–1:15 P.M. **General Session**

Insurance World In Focus:
A Legislative & Regulatory Update

Carey S. Barney
Partner, Locke Lord Bissell & Liddell LLP

With a new congress in place and the most sweeping financial reform since the Great Depression in the Dodd-Frank Act, many wonder just what the future may hold for the insurance world. This session will provide an overview of the legislative and regulatory issues that could impact the insurance industry in the coming months including Dodd-Frank, new initiatives at the NAIC, tax changes, and much more. Learn how these issues may affect you and your business and how you can best prepare and adapt to the ever-changing legislative and regulatory landscape.

1:15–1:30 P.M. **Refreshment Break**

1:30–2:30 P.M. **General Session**

Views on Low Interest Rate Environments:
Actuary vs. Trader

Michael Porcelli, FSA, MAAA
Director & Actuary, RBS Global Banking & Markets

David Wagner
Managing Director, RBS Global Banking & Markets

RBS will present a discussion on the effects of a low interest rate environment on insurance company profitability, capital, and business risks from two perspectives: Actuary and Practitioner. Using tools such as ALM analysis, Portfolio Optimization, and Hedging with Derivatives, these two perspectives will offer both a conceptual analytic framework and specific trading implementation with an eye on risk-based capital effects, profitability, and risk mitigation.

7:00–9:00 P.M. **Cocktail Reception and Dinner**
Reception Sponsored by
State Street Global Services

Wednesday, May 18

7:00–8:00 A.M. **Continental Breakfast**
Sponsorship Still Available

8:00–9:00 A.M. **Concurrent Sessions (Select One)**

Debt Raising/Refinancing in a Low Rate Environment

David Diez
Debt Capital Markets: Financial Institutions,
BNY Mellon Capital Markets, LLC

Daniel Klinger
Head of Debt Capital Markets and Syndicate,
BNY Mellon Capital Markets, LLC

The speakers will present a review and analysis of the financial markets as they relate to debt issuance trends. They will discuss the challenges and opportunities that CFOs and treasurers need to evaluate as they contemplate bringing deals to the market in a low and volatile rate environment. Also discussed will be key considerations as we go forward in 2011 and beyond.

GAAP/NAIC Accounting and Reporting Update

Deloitte & Touche LLP

Have you been following the insurance accounting issues the standard-setters have been addressing recently? In this session we will discuss an update of accounting matters, including recent developments in both the FASB and NAIC.

9:00–9:15 A.M. **Refreshment Break**
Sponsored by Wells Fargo

9:15–10:15 A.M. **Concurrent Sessions (Select One)**

XXX/AXXX/Embedded Value Solutions for Insurers

Jeff McGlaun
Head of Capital Markets Solutions, AEGON Treasury

Philip Prince
Managing Director, J.P. Morgan Securities, LLC

XXX, AXXX, and embedded value solutions are becoming increasingly common statutory capital management tools for insurers. Executing these transactions requires the skills of diverse groups within a typical life insurer. This session will provide practical tips on how to successfully close one of these transactions and also give you an overview of the market.

Retained Asset Programs: Have the Rules of the Game Changed?

Northern Trust

The world of retained assets was thrust onto the national stage last summer following the publication of an Internet media story that cast RAS programs in a negative light. Come hear our panel of industry professionals who have been engaged on the issue examine the subsequent fallout, including results of the NAIC's review, states' opinions and life company strategy changes.

10:15–10:30 A.M.	**Refreshment Break** *Sponsored by Wells Fargo*
10:30–11:30 A.M.	**Concurrent Sessions (Select One)**

New Thinking Around Expense Management

Nancy Moore
Assistant Vice President, Budget and Cost Allocation, OneAmerica Financial Partners

Additional Speaker TBA

The economic downturn has brought increased attention to expense management as companies strive to improve their profitability in this challenging economic environment. Attend this session to find out the expense management issues companies should focus on while also driving for growth.

Additional Session TBA

11:30 A.M.	**Conference Adjourned**

Thank You to Our Sponsors

Bank of America Merrill Lynch *Tuesday Refreshment Breaks*	Northern Trust *Financial Inforum Golf Classic*
BNY MELLON *Monday Refreshment Breaks* *Monday Networking Hospitality* *Golf Contest*	PNC *Conference Bags* *Golf Contest* RBS *Financial Inforum Golf Classic*
citi *Sunday Evening Reception*	State Street Global Services *Tuesday Cocktail Reception*
Deloitte. *Monday Continental Breakfast*	usbank *Onsite Conference Program*
J.P.Morgan *Tuesday Continental Breakfast*	Wells Fargo *Wednesday Refreshment Breaks* *Wall Street Journals*

Registration & Fees

Register by April 22, 2011

LOMA member:	$1,195
LIMRA member:	$1,495
Non-member:	$1,790

Register after April 22, 2011

LOMA member:	$1,295
LIMRA member:	$1,595
Non-member:	$1,890

Guest Fee:

$125

Golf Tournament

$50 (Conference participants only)

The conference registration fee entitles you to all sessions, session materials, three continental breakfasts, two lunches, daily refreshment breaks, and networking functions on Sunday, Monday, and Tuesday evenings.

How to Register

Online…

Register at the Financial Inforum page at www.loma.org/events.

By Mail or Fax…

Download the registration form from the Financial Inforum page at www.loma.org/events.

Guest Information

LOMA Financial Inforum participants are welcome to bring spouses or adult guests to the conference. Individuals in an industry-related position, co-workers, or associates do not qualify. The guest fee includes social functions on Sunday, Monday, and Tuesday evenings, and continental breakfast on Monday, Tuesday, and Wednesday mornings. The fee per guest is $125.

To bring a guest or guests, please complete the appropriate section on the online or downloadable registration form. It is a LOMA policy that children are not allowed to participate in conference social functions or breakfasts.

Car Rental

Avis is the official car rental agency for LOMA. For special meeting discounts, call your travel agent or Avis at (800) 331-1600 or visit Avis online at www.avis.com. Mention meeting discount #TO35399.

What to Wear

Casual business attire is appropriate for the conference. Golf attire is appropriate for the Monday morning sessions.

Hotel Information

Omni ChampionsGate
1500 Masters Boulevard
ChampionsGate, FL 33896
Phone: (407) 390-6664
Hotel Reservations

Special group rate:
$150 + 14% tax; includes resort fee

Group Rate Cut-off date:
April 22, 2011

To receive the group rate:
Make your reservations before the cut-off date by phoning the hotel directly at 800-THE-OMNI ((800) 843-6664) and mentioning the LOMA Financial Inforum 2011.

One night's deposit is required to hold the reservation; cancellation 48 hours prior to arrival. The group rate is valid for three days prior to and three days after the meeting dates, based on availability.

Refund Policy

Refund Policy: All cancellations and refund requests must be received in writing. These requests carry a $100.00 U.S. administrative charge. Full refunds minus the administrative fee will be granted on written requests received no later than ten business days before the meeting. No refunds will be granted if the request is received within ten business days of the meeting. If for any reason a meeting is cancelled, LOMA will refund the total registration fee. However, LOMA will not be responsible for any travel, hotel accommodations or other costs incurred.

Cancellation requests should be submitted to meetings@loma.org.

Continuing Education Information

Recommended CPE credit hours: up to 14. In accordance with the standards of the National Registry of the CPE Sponsors, CPE credits are based on a 50-minute hour. Program level: Intermediate; no advance preparation required. Prerequisites: Officer-level and above with a general knowledge of the insurance/financial services industry. Delivery method: Group-Live.

LOMA is registered with the National Association of State Boards of Accountancy (NASBA), as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN 37219- 2417 or by visiting the web site: www.nasba.org. For more information regarding refund, complaint, and cancellation policies, contact LOMA Meetings at (770) 951-1770.

2011 The LOMA Financial Inforum

- Strategic Insight for Financial Executives
- Informative Sessions
- Excellent Networking
- Earn up to 14 CPE Credits

May 15–18, 2011 ■ Omni ChampionsGate Orlando, Florida

LOMA®

2300 Windy Ridge Pkwy.
Suite 600
Atlanta, GA 30339-8443
www.loma.org
Return Service Requested