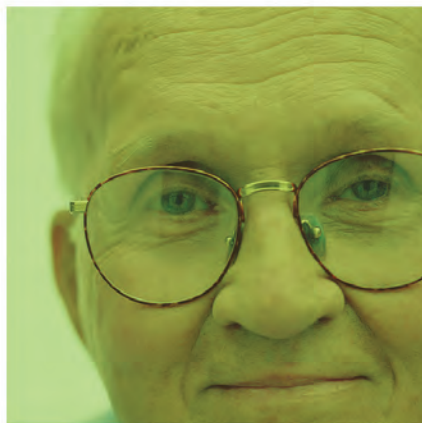
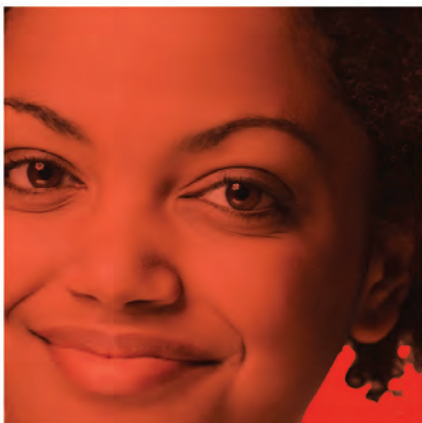
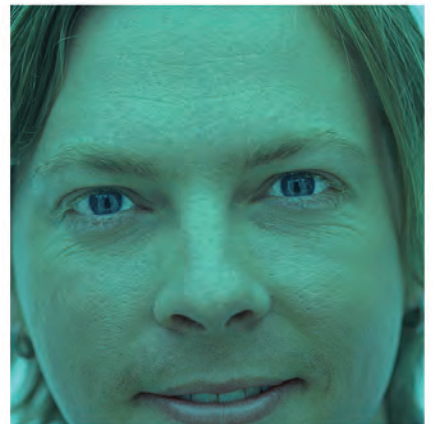


2017

LIMRA ANNUAL CONFERENCE
The Consumer Imperative



**Informed,
Influential,
and
In Control**



October 22 – 24, 2017
Gaylord National Resort & Convention Center
National Harbor, MD





2017

LIMRA ANNUAL CONFERENCE

The Consumer Imperative Informed, Influential, and In Control

Today's consumer is empowered, engaged, and aware. All the forces currently affecting financial services — technology, regulation, big data, innovation — flow back to the consumer. Our customers demand personalized service, affect others' purchase decisions, and even shape the products they consume.

Reaching these consumers has become an imperative — how will your company respond? Bridging the gap between consumer expectations and the ability of businesses to meet them has become a game changer.

LIMRA's 2017 Annual Conference will focus on the issues that will inform our future relationships with consumers. Renowned experts will present executive leaders with dynamic information and critical insights to help their organizations respond to the consumer imperative.

■ John Boehner



*Speaker of the U.S. House of Representatives (2011 – 2015)
Senior Strategic Advisor, Squire Patton Boggs*

The Trump Presidency: What's Next for Our Democracy

In this timely presentation, John Boehner will address the current political situation, economic growth, and America's role in the world. During his time in the House, Boehner focused on removing government barriers to private-sector job creation and economic growth, addressing the drivers of America's debt, and reforming Congress. He is respected on both sides of the political fence for his efforts to put the country first and find common ground without compromising principles. Having served with most of the current leaders of the House, he is uniquely positioned to discuss the current administration and its potential to affect our companies and consumers in the future.

■ John Brennan



CIA Director (2013 – 2017)

The Cyber Threat: Security Solutions for a Rapidly Changing World

Explore the evolving nature of cyber threats and options for protecting mission-critical capabilities as well as our privacy, national security, and future prosperity.

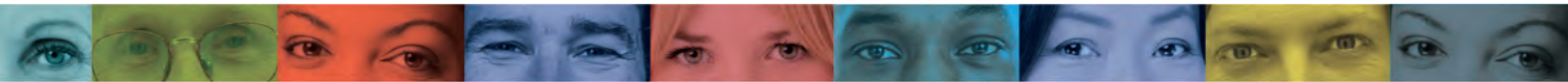
■ George Blankenship



*Former Executive
Tesla Motors, Apple Computer,
and GAP Inc.*

Elevate and Innovate: Consumer-Centric Strategies That Drive Results

Rethink the challenges that face consumers in a modern market and develop groundbreaking, consumer-centric strategies that will transform and elevate your organization into a global icon.



General Session Highlights

Executive Perspective: Responding to the Consumer Imperative

■ Tom Crawford



Inside Washington: The Policy and Politics of Financial Services

*Senior Managing Director,
Strategic Communications
FTI Consulting*

■ Thomas Marra, FSA, MAAA



*President and
Chief Executive Officer
Symetra Financial Corporation*

■ Mick Ebeling



The Fallacy of “Impossible”

*Founder and
Chief Executive Officer
Not Impossible Labs*

■ Ted Mathas



*Chairman and
Chief Executive Officer
New York Life Insurance Company*

■ Robert A. Kerzner, CLU, ChFC



**Are Advances in Technology
a Double-Edged Sword?**

*President and
Chief Executive Officer
LIMRA, LOMA, and LL Global, Inc.*

■ Robert Reynolds



*President and
Chief Executive Officer
Putnam Investments and
Great-West Financial*

Presiding Moderators



Doyle Williams, CLU, CPCU, ChFC
*Executive Vice President
and Chief Marketing Officer
COUNTRY Financial*



Will Fuller
*President, Annuity Solutions
Lincoln Financial Distributors
& Lincoln Financial Network*



Jill McGruder, FLMI, CLU, ChFC
*Chief Marketing Officer
Western & Southern
Financial Group*



Rino D’Onofrio, FSA, FCIA
*President and
Chief Executive Officer
RBC Life Insurance Company*



Program

Sunday, October 22

Early-Bird Workshops 4:00 to 5:00 p.m.
Women Leaders' Reception 5:00 to 5:45 p.m.
(For LIMRA members only)
Welcome Reception 6:00 to 7:00 p.m.
Sponsored by Life.io

Monday, October 23

Continental Breakfast 7:00 to 8:00 a.m.
Sponsored by Pacific Life Insurance Company
General Session 8:00 to 10:00 a.m.

Doyle Williams, CLU, CPCU, ChFC, *Presiding*
 Executive Vice President and Chief Marketing Officer
 COUNTRY Financial

Are Advances in Technology a Double-Edged Sword?
Robert A. Kerzner, CLU, ChFC
 President and Chief Executive Officer
 LIMRA, LOMA, and LL Global, Inc.

Elevate and Innovate: Consumer-Centric Strategies That Drive Results
George Blankenship
 Former Executive
 Tesla Motors, Apple Computer, and GAP Inc.

Refreshment Break 10:00 to 10:30 a.m.
Sponsored by State Street

Concurrent Workshops 10:30 to 11:30 a.m.
Networking Luncheon 11:30 a.m. to 1:00 p.m.
Sponsored by Capgemini

Concurrent Workshops 1:00 to 2:00 p.m.
Refreshment Break 2:00 to 2:30 p.m.
General Session 2:30 to 4:50 p.m.

Will Fuller, *Presiding*
 President, Annuity Solutions
 Lincoln Financial Distributors and Lincoln Financial Network

The Cyber Threat: Security Solutions for a Rapidly Changing World
John Brennan
 CIA Director (2013 – 2017)

The Fallacy of "Impossible"
Mick Ebeling
 Founder and Chief Executive Officer
 Not Impossible Labs

Tuesday, October 24

Breakfast Buffet 7:00 to 8:00 a.m.
Sponsored by Vitech

General Session 8:00 to 9:50 a.m.

Jill McGruder, FLMI, CLU, ChFC, *Presiding*
 Chief Marketing Officer
 Western & Southern Financial Group

Inside Washington: The Policy and Politics of Financial Services
Tom Crawford
 Senior Managing Director, Strategic Communications
 FTI Consulting



Executive Perspective: Responding to the Consumer Imperative

Thomas Marra, FSA, MAAA

*President and Chief Executive Officer
Symetra Financial Corporation*

Ted Mathas

*Chairman and Chief Executive Officer
New York Life Insurance Company*

Robert Reynolds

*President and Chief Executive Officer
Putnam Investments and Great-West Financial*

Robert A. Kerzner, CLU, ChFC, Moderator

*President and Chief Executive Officer
LIMRA, LOMA, and LL Global, Inc.*

Refreshment Break 9:50 to 10:15 a.m.

Concurrent Workshops 10:15 to 11:15 a.m.

Refreshment Break 11:15 to 11:45 a.m.

General Session 11:45 a.m. to 12:45 p.m.

Rino D’Onofrio, FSA, FCIA, Presiding
*President and Chief Executive Officer
RBC Life Insurance Company*

The Trump Presidency: What’s Next for Our Democracy

John Boehner

*Speaker of the U.S. House of Representatives
(2011 – 2015)
Senior Strategic Advisor, Squire Patton Boggs*

Annual Conference Committee

Co-Chairs

Will Fuller

*Lincoln Financial Distributors and
Lincoln Financial Network*

Doyle Williams, CLU, CPCU, ChFC

COUNTRY Financial

Members

Todd Fancher, LUTCF

American Family Insurance

Michael Ferik, FSA

GUARDIAN

Scott Goldberg, CPA

Bankers Life

Eric Henderson, FSA, MAAA

Nationwide Financial

William Lisle

AIA Group

Jill McGruder, FLMI, CLU, ChFC

Western & Southern Financial Group

Staff Representative

Donna Ericson

LIMRA



Workshops

Sunday, October 22

4:00 to 5:00 p.m.
Early-Bird Workshops

1 **In Line for Online**

Companies have struggled to access and engage consumers in working and middle-class markets via traditional face-to-face distribution. Interest in serving these markets online has accelerated as other industries meet the challenge of the empowered consumer and raise the bar with engaging online experiences. But which consumer groups are most receptive to buying life insurance online? Are there specific strategies that might motivate more people to consider an online purchase? This session will explore the reality of consumer preferences for the online experience and offer considerations for companies looking to develop (or improve) their online sales channel.

Jennifer Douglas, LIMRA
Patrick Leary, LLIF, LIMRA

2 **Financial Wellness: Unicorn or Harbinger of the Future?**

"Financial Wellness" . . . it's something everyone's talking about; but, on many levels, it remains an elusive concept. This session will shed light on what financial wellness is, what it means for employers and individuals, and what providers and other stakeholders are doing to promote it.

Kenje Mallot, Alight Solutions
Anne Thibeault, Prudential
Nathan Voris, Schwab Retirement Plan Services
Deb Dupont, LIMRA Secure Retirement Institute, Moderator

Monday, October 23

10:30 to 11:30 a.m.
Concurrent Workshops

3 **Continuing the Journey to Customer-Centricity**

Along with the rise of the consumer, over the past several years companies have increasingly focused on the role of customer experience in their strategic planning. The financial services industry has not been immune to this trend, paying considerable attention to understanding and improving client experiences. This session will feature a panel discussion with representatives from two companies addressing issues like the influence of the pursuit of customer-centricity on their strategic plans, efforts to manage experience, specific challenges they have encountered, and lessons learned.

Pat Marotta, CPA, American National

4 **The Blockchain Imperative**

Blockchain is gaining momentum in the financial services industry. Its ability to record and verify data by distributed ledger will give companies the ability to speed up transactions and lower costs. Many financial institutions are currently evaluating the technology to determine how they can use it to improve cybersecurity, contracts, automation, and auditing. There are also several hundred blockchain start-ups globally looking to partner to develop solutions. This session will explore where and how blockchain is expected to have impact, what challenges need to be addressed to realize its potential, and how companies should consider blockchain and their business.

Peter Miller, CPCU, The Institutes

5 **The Value of Guarantees in a Fiduciary World**

Fiduciary duty has become an imperative. While the industry's response has been largely centered around pursuit of low-cost-fee and determining reasonable compensation, for most, the 'best interest' mandate could necessitate consideration of the need for guarantees and the transfer of financial risk. Come hear how industry experts view guarantees in a fiduciary world and how the DOL Fiduciary Rule may have a positive impact for insurance products.

Eric Henderson, FSA, MAAA, Nationwide Financial
Susan Krawczyk, Eversheds Sutherland, LLP
Thomas Layton, CAIA, Raymond James & Associates, Inc.

6 Perspectives on Accelerated Underwriting

The industry is rapidly developing ways to streamline the underwriting process and automate underwriting decisions. Doing so successfully relies on building solutions that incorporate expertise from a variety of home office experts, that also work well for distribution partners and consumers. This session will bring together the perspectives of home office staff such as underwriting, analytics, and legal, as well as distribution.

Gonzalo Garcia, CLU, AgencyOne
Neal Halder, CLU, FLMI, AALU, Principal
Lisa Shepard, John Hancock Financial Services

Monday, October 23

1:00 to 2:00 p.m.

Concurrent Workshops

7 Tapping the RIA Opportunity: If You Build It, Will They Come?

The RIA industry has experienced substantial growth in the past decade. Yet insurance companies have had little success with this market, despite the considerable time RIAs spend on retirement income planning. So where is the disconnect? Is it time to step back from our success in the traditional B-D/bank advisor model, and think about ways to engage the RIA market differently? If you build it (right), they will come! Attend this session to learn how RIAs do business, the products that work, the technology, and the go-to-market strategies for this fast-growing channel.

Scott Beaudin, CFP, CPA/PFS, Pathway Financial Advisors, LLC
Cooper Sinclair, CRC, Lincoln Financial Distributors

8 The Digital Experience: Leveraging Technology to Enhance the Customer Journey

Today's empowered consumers use technology in practically everything they do. As such, it is important for financial services organizations to embrace and build a culture around technology solutions and create an engaging client experience. Companies can successfully align their digital initiatives along the customer journey to enhance existing client relationships and foster new ones. But oftentimes opportunity presents challenges. How do organizations position digital strategies today for success in the future? This session will explore how organizations are leveraging technology to enhance the customer journey and drive profitable growth for the future.

Danielle Elliott, Prudential
Lisa Woodley, NTT Data
Faye Williamson, MSM, LLIF, LIMRA, Moderator

9 Innovation: Maintaining a Corporate Culture to Retain Today's Top Talent

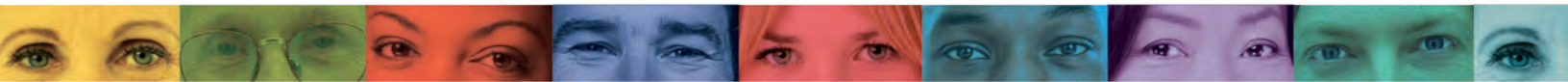
Hiring and retaining top employees has always been a challenge — more so during changing times. There is no question that our industry will continue to be turbulent. With newer generations entering the workforce at a higher rate, creating a demand for unique and different cultures, how are today's HR teams getting creative to hire and retain top talent? This session will include various perspectives on successful approaches to solving this inherent challenge.

Michele Roepke, Allianz Life Insurance Company of North America
Karin Sarratt, OneAmerica

10 InsurTech: Billions in Play

Will venture capital (VC) investors fund a revolution of ideas and solutions necessary to bring our industry into the digital age? This workshop will engage representatives for the VC world and the insurance-industry-focused entrepreneurs they support. Experience the exciting realities of start-up companies trying to deliver innovation to a historically slow-evolving industry.

Peter Gunder, American Family Insurance
Josh Heckathorn, Tomorrow.me
Tom Nodine, Life Epigenetics, Inc.
Ali Safavi, Plug and Play Ventures
James Kerley, LLIF, LIMRA and LOMA, Moderator



Workshops

Tuesday October 24

10:15 to 11:15 a.m.
Concurrent Workshops

11 Target Marketing in a Mobile, Digital Age

Today's empowered consumers expect their financial service providers to know them, anticipate their needs, and proactively present them with relevant, personalized offers. In targeting new and existing customers, how can marketers tackle disconnected data and technologies to move beyond basic segmentation methods? Covering topics ranging from digital platforms to progressive customization, this session will provide an opportunity to hear how target marketing is evolving in an era of rapid change.

Pam Stanford, IBM
Kory Upton, USAA Life Insurance Company

12 Building an Effective Enterprise Digital Strategy

As consumers go online for everything, our industry continues to develop digital strategies to meet consumers where they are. With so many pieces to consider (websites, email, social media, analytics, search, etc.), where do we start and how can our digital strategy work for our entire enterprise? At this session, you will learn best practices for a digital strategy and hear from companies sharing their digital journeys and lessons learned.

Natan Cohen, New York Life Insurance Company
Bradley Jenkins, MetLife
Chris Young, Adobe, Moderator

13 Inside Washington: Relevant Solutions for Industry Success

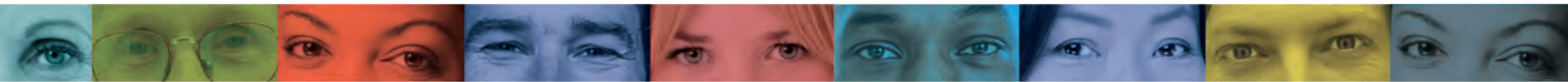
How do we navigate the new environment in Washington, the context for policy and politics, and the implications for the financial services industry, consumers, and the future? As a follow up to his general session, Crawford will discuss the approach to advancing the industry with policymakers and consumers, and how to be relevant to today's issues and challenges.

Tom Crawford, FTI Consulting

14 Innovative Product Design

Building a better mousetrap — re-imagine product design and delivery to reach new untapped markets by uncovering the unmet needs of a new demographic. Several company case studies will give attendees insights into how to identify opportunities for pioneering new ideas — and how to bring those ideas to market.

Jean Finnegan, Nationwide Financial
Anthony Laudato, FSA, MAAA, Hannover Life Reassurance Company of America
Eric Henderson, FSA, MAAA, Nationwide Financial, Moderator



2017 Meeting Details



Register by September 15 and Save!

Register online at: <http://www.limra.com/annual/>

Registration Fees

Early Registration Fees:

Member	\$1,325
LOMA member (but not LIMRA)	\$1,990
Non-member	\$2,650

After September 15, 2017:

Member	\$1,525
LOMA member (but not LIMRA)	\$2,290
Non-member	\$3,050

LIMRA requires prepayment of registration fees for all conference and meetings. Payments made to LIMRA must be in U.S. dollars drawn on a bank in the United States.

LIMRA Group Discount:

If five (5) or more individual employees from the same LIMRA member company register at the full conference registration fee, each individual registrant may take advantage of a group registration discount of \$150. See the conference registration page or email customer.service@limra.com for details.

Interpretation Services:

Simultaneous interpretation into Portuguese or Spanish: \$150

Spouses/Significant Others:

A registration fee of \$150 is available to spouses and significant others of registered attendees. Individuals in an industry-related position, co-workers, or associates do not qualify. We invite spouses/significant others to participate in the event's food and social functions only.

Make Your Hotel Reservations Early!

Gaylord National Resort
201 Waterfront Street
National Harbor, MD 20745

Make your reservations by **September 15, 2017** using the link on the hotel tab at www.limra.com/annual in order to receive the group rate of \$293 single/double plus applicable sales taxes. A set number of rooms are available at the group rate until September 15, or until the group block sells out, whichever comes first. While LIMRA works hard to secure a sufficient number of rooms, we cannot guarantee rooms will be available.

MEETING ATTIRE:

Dress for the meeting is business attire.

Thank you to the LL Global Board Member Companies for their generous contributions

Platinum



Brighthouse
FINANCIAL™
Established by MetLife



You're In Charge®

Gold



Silver Plus

Bankers Life
Nationwide Financial
New York Life Insurance Company
Securian Financial Group

Silver

Guardian
Munich Re
Principal
RBC Life Insurance Company
Symetra
Voya Financial Inc.

Bronze

Horace Mann

Thank you to Our Conference Sponsors and Partners

Elite Strategic Partners



Diamond



Ruby



Sapphire



*Sponsor opportunities
are still available.*

Contact:

Barbara Kimball

Senior Vendor Relationship Manager

LIMRA

Phone: (860) 298-3950

Email: bkimball@limra.com

Thank you to Our Platinum Sponsors



Brighthouse
FINANCIALSM

Established by **MetLife**

Brighthouse Financial is a new company established by MetLife. Its mission is to help people achieve financial security. Built on a foundation of industry knowledge and experience, it specializes in offering essential annuity and life insurance products designed to help your clients protect what they've earned and ensure it lasts. The Brighthouse Financial approach includes a journey toward providing simplicity, transparency, and value – because your client's future is too important to be hard.



You're In Charge[®]

The mission of Lincoln Financial is to help people manage the risks of everyday life, recover from the unexpected, and realize their dreams. We have provided life insurance coverage since 1929, and are proud to be the company millions of people look to for protection.