

2026 LIC FINAL EXPENSE WORKSHOP

Shared Strategies and Insights for
Success in the Final Expense Marketplace



2026 LIC FINAL EXPENSE WORKSHOP

Hosted by RGA | Hilton St. Louis at the Ballpark, St. Louis, MO | June 16 – 17, 2026

Information and Registration: www.loma.org/finalexpense

AGENDA & ADVANCE ATTENDEE LIST

Tuesday, June 16, 2026

- 7:45 a.m. **Registration Opens**
- 8:00 a.m. **Networking Breakfast**
- 8:30 a.m. **Welcome Remarks**
Scott Grandmont, Vice President, Strategic Underwriting Initiatives, RGA
Nathan Hill, VP & Actuary, RGA
Dean Lambert, LIC
- 9:00 a.m. **Attendee Introductions and Company Reports**
- 10:30 a.m. **Networking Break**
- 11:00 a.m. **Navigating Final Expense Product Performance: Distribution, Underwriting & Risk Management**
Mark James, FALU, FLMI, ACS, Director, Underwriting Innovation, RGA
Nathan Hill, FSA, MAAA, VP & Actuary, RGA
Greg Lev, FSA, MAAA, Product Actuary, Guarantee Trust Life
- This presentation provides an overview of key considerations and tradeoffs throughout the Final Expense Product Development journey. This includes initial market assessment considerations, reflections once launched, and performance monitoring. Gain insights into the strategic, operational, and analytical considerations essential for a successful final expense product management partnership.



BOYS & GIRLS CLUBS
OF GREATER ST. LOUIS

This year's LIC Final Expense Workshop is partnering with **Boys & Girls Clubs of Greater St. Louis**, whose mission is to inspire and enable young people to realize their full potential as productive, responsible, and caring citizens. BGCSTL provides after-school, teen, sports, and summer programs to youth across the Bi-State Region while also providing a safe place for them to learn and grow. We appreciate any donations to help this cause.

Matching Donation from RGA

In the spirit of giving back — and reflecting RGA's commitment to the communities they serve — RGA is pleased to match all donations made by attendees, up to \$2,500.

Donation Link:

<https://support.bgcstl.org/give/512972>

#MeetingsThatMatter

THANK YOU TO OUR SPONSORS



Tuesday, June 16, 2026, Continued

12:00 p.m. **Proposed Final Expense Mortality and Lapse Experience Study**

Al Klein, Principal and Consulting Actuary, Milliman
Bill Mehilos, Principal and Consulting Actuary, Milliman

Milliman has conducted several Final Expense experience studies in the past and is planning to do so again this year. Al and Bill will be introducing some of the key topics included in the study and solicit feedback on what would be most valuable to the participants.

12:15 p.m. **Networking Luncheon**

1:15 p.m. **Sales Trends in Final Expense:**

Highlights from the 2026 LIMRA/LIC Final Expense Survey

Facilitated by Audrey Wittenburg, ACS, FLMI, Director of Operations, LIC

Audrey Wittenburg and Final Expense Survey Task Force members share highlights of the LIMRA/LIC Final Expense Survey Report (2025 Sales Data) and facilitate a discussion of the findings. Survey Participants receive the full report at no charge, nonparticipants can preorder to receive the report before the Final Expense Workshop at www.loma.org/LICSurveys.

2:15 p.m. **Networking Break**

2:45 p.m. **Direct-to-Consumer Marketing and Sales in Final Expense**

Joseph Kenny, FSA, MAAA, VP, Product Management, Physicians Mutual

Consumers are learning, shopping, and buying products and services in a growing number of ways. Whether it's an aversion to speaking with a salesperson, seeking to make an informed purchase, or simply not wanting to leave the comfort of one's home, more people are turning to the internet when inspired to buy insurance of any kind. In this session, we gain insights on the current and future state of D2C insurance marketing and sales, and how the model fits/complements traditional distribution models. *Joe Kenny is accountable for pricing, product development and product management for all Life and Health products, including Medicare Supplement, Dental, Life and Preneed.*

3:45 p.m. **Networking Break**

4:00 p.m. **Underwriting Tools Review: Final Expense Mortality Segmentation Using Milliman Risk Score 4.0**

Guillaume Ducharme, FSA, FICA, Assistant Vice-President, Optimum Life Reinsurance

This session presents a case study on evaluating a modern underwriting tool in the final expense market, where multiple solutions compete. As predictive tools proliferate, assessing their true value has become critical.

We provide an independent assessment of Milliman's Irix Risk Score 4.0, an algorithm combining prescription drug (Rx), medical (Dx), and credit (Cr) data to predict mortality. We compare it to version 3.0, evaluate the incremental value of each component, and offer guidance on selecting score thresholds aligned with business objectives.

5:00 p.m. **Sessions Adjourn for the Day**

5:15 p.m. **Hosted Networking Dinner at Busch Stadium**

Our hosted networking dinner will be in party suites 212-213 at Busch Stadium before the San Diego Padres at St. Louis Cardinals baseball game. The party suite/dinner will open at 5:15 p.m. and first pitch is at 6:45 p.m. **Each attendee who RSVP'd for the dinner has been sent an e-ticket to download; it will be scanned at the entry gate.**



Wednesday, June 17, 2026

8:00 a.m. **Breakfast**

8:30 a.m. **Case Study: Lessons of Success from Home Service**

Jason Richardson, LUTCF, ALMI, Vice President of Home Service Companies, Security National Life

Security National Life Insurance Company has quite possibly the youngest average policy issue age among home service companies and has achieved success at managing many challenges in ways that might translate to the final expense arena. This discussion will cover:

- Agent recruiting and management
- Developing products that agents want to sell and consumers want to buy
- Compelling consumers to buy and recommend life insurance
- How you and your agents leverage policyowner relationships for business growth
- Protecting leads and other customer information from moving with terminated agents
- How and why home service tactics can translate to final expense

9:30 a.m. **Panel: Inherent Challenges of Final Expense Profitability**

Moderator: David Decker, CLU, ChFC, CLTC, Senior Vice President - National Sales Manager for Ordinary Life, Liberty Bankers Insurance Group

John Barlow, Manager, Business Development and Distribution, GPM Life

Scott Grandmont, CLU, FALU, FLMI, FLHC, AIRC, ARA, ACS, Vice President, Strategic Underwriting Initiatives, RGA

This panel will discuss carrier challenges inherent in final expense products and distribution. Among the most often-cited are persistency, replacement, and differentiating final expense from simplified-issue and guaranteed-issue whole life products in the marketplace. Audience Q&A will play an important role in this session, so bring your ideas, barriers, and best practices to share.

10:30 a.m. **Closing Discussion: Looking Forward**

With results in hand from last year's sales data, where do we go from here? What are the take-aways that can inform the final expense industry to reach more consumers in the coming years.

11:00 a.m. **Adjourn**

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ADVANCE ATTENDEE LIST

June 12, 2026

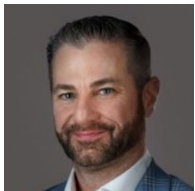
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AAA Life Insurance Company
Davin Lewis
Senior Manager, Strategy



American Family Insurance
Lincoln DeMier, CLU
Head of Life Product Development and Underwriting Strategy



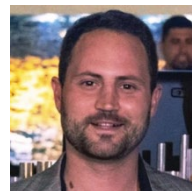
Aetna
Scott Root
Lead Director, Product Management / Development



American Family Life Insurance Company
Nate Wack, FSA, CFA, MAAA
Principal Actuary



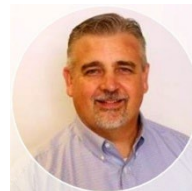
After.com
Lance Poole
Head of Insurance



American Home Life
Tom Lobell
President & CEO



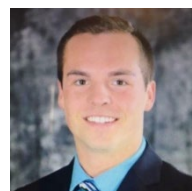
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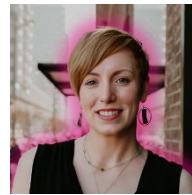
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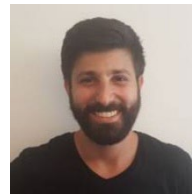
Citizens Inc.
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Empathy
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iCover
 Preeta Haribasker
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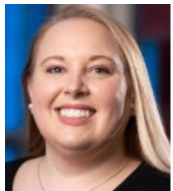
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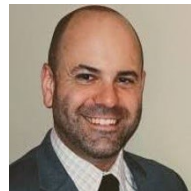


Liberty Bankers Insurance Group
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Life Insurers Council LIMRA and LOMA
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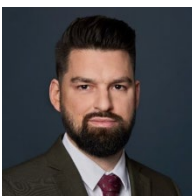


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Trusted Fraternal Life
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Vice President - Actuary



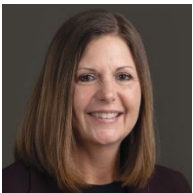
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