

2026 LIC FINAL EXPENSE WORKSHOP

*Shared Strategies and Insights for
Success in the Final Expense Marketplace*



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

Information and Registration: www.loma.org/finalexpense

PRELIMINARY AGENDA

Tuesday, June 16, 2026

7:45 a.m. **Registration Opens**

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

8:30 a.m. **Welcome Remarks**

9:00 a.m. **Attendee Introductions and Company Reports**

10:30 a.m. **Networking Break**

11:00 a.m. **Sales Trends in Final Expense:
Highlights of the 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.

12:00 p.m. **Networking Luncheon**

1:00 p.m. **Panel: Inherent Challenges of Final Expense Profitability**

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

Facilitated by Dean Lambert, Executive Director, LIC

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.

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

- 2:45 p.m. **Direct-to-Consumer Marketing and Sales in Final Expense**
Speaker TBA
- 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 towards 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.
- 3:45 p.m. **Networking Break**
- 4:00 p.m. **Panel Discussion: Impacts of Insurance Training on Sales Performance and Customer Satisfaction**
- During this session, companies will discuss the impact of home office employee and agent education and training for improving sales performance and customer satisfaction.
- 5:00 p.m. **Sessions Adjourn for the Day**
- 6:00 p.m. **Hosted Networking Dinner**
- Plans are developing for a networking dinner outing with a view of the San Diego Padres at St. Louis Cardinals baseball game. Stay tuned for more details!

Wednesday, June 17, 2026

- 8:00 a.m. **Breakfast**
- 8:30 a.m. **Case Study: Lessons of Success from the Home Service and Preneed Space**
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 and preneed companies and has achieved success at managing many challenges in ways that might translate to the final expense arena. In this discussion, Jason 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 and preneed tactics can translate to final expense
- 9:30 a.m. **Reinsurer Perspective from RGA**
Speakers TBA
- 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**