Retirement Industry Conference
Leading Through Uncertainty
April 22 – 24, 2020
The Grand America Hotel, Salt Lake City, UT USA
General Session Highlights

**Executive Perspective: Leading Through Uncertainty**

**TERESA HASSARA**  
Head of Workplace Solutions  
MassMutual Financial

**PATRICK MURPHY**  
CEO, Retirement Plan Services  
John Hancock

**BRANT WONG**  
Managing Director  
JP Morgan

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

**The Generalist Advantage: Zoom Out to Anticipate the Future**

**VIKRAM MANSHARAMANI**  
Global Trend Watcher and Harvard Lecturer

Blinded by expertise and single-minded focus? It happens. But in a fast-paced world driven by complex and diverse factors, connecting the dots is often more important than developing the dots. Mansharamani offers scores of compelling real-life examples that show how a narrow lens can lead us to miss the most important signals. He advocates opening up to get a broader view; to zoom out, calling the logic the generalist’s approach. Generalists win by paying attention to more than their area of expertise. Come learn from Mansharamani how to look differently at our industry and spot risk and capture opportunities others miss.

**Radical Resiliency for Retirement Professionals**

**STEVE WELKER**  
Founder of Radical Resiliency

Resiliency is a critical skill in helping you navigate the challenges of today’s uncertain times. Steve Welker learned resiliency skills the hard way, as he worked to overcome the tremendous challenge of losing his sight in the prime of his insurance career. As he shares his gripping personal story, you will learn the key steps to acquiring these important skills. You will leave with actionable takeaways to enhance your personal well-being, help you overcome any challenges you may be facing, and make you happier and more successful at home and at work.

**Understanding the Global Economy: Navigating the Low Interest Rate Environment**

**QUINCY KROSBY, Ph.D.**  
Chief Market Strategist  
Prudential Financial, Inc.

In 2019 alone, central banks cut interest rates 71 times. With global economies and markets being supported by central bank monetary stimulus, will they be able to respond to these aggressive policies? Will they require heavier doses of fiscal aid? Moreover, with interest rates remaining historically low, how much ammunition will central banks really have? Join Quincy Krosby to understand how today’s monetary environment will impact the financial services industry in 2020, and how navigating markets in an environment of seemingly “lower for longer” rates will require a search for yields across all asset classes.
Special Focus Sessions: Choose one based on your interests.

Institutional
Here We Go Again: Regulatory Update
1.2 EA Non-Core Credit Hours

BEN NORQUIST, CPC
President/CEO
Convergent Retirement Plan

Every year, we say that it’s never been a more active time in regulatory focus in the DC industry, and it’s true every year. Join us for an up-to-date expert interpretation of the current legislative and regulatory climate for DC stakeholders.

Retail/Annuity
Asset Managers: Why Annuities Are an Efficient Asset Class

KATE BEATTIE, CFP
Senior Retirement Income Strategist
American Funds

SCOTT BOWERS
Head of Retirement Insurance Distribution
Blackrock

JOHN J. HOLMGREN
President and COO
Zebra Capital

American Funds, Blackrock, and Zebra Capital have all conducted research on how annuities can be incorporated into a client’s portfolio to provide more efficient portfolio returns and eliminate the risk of running out of money in retirement. The role of guaranteed lifetime income in a retirement portfolio is becoming a hot topic in the asset management industry so this session will provide a perspective around guaranteed lifetime income from an asset managers’ lens.

To Register: www.limra.com/retireconf
Program Overview

► Wednesday, April 22
REGISTRATION — 12:00 to 6:30 p.m.
BREAKOUT SESSIONS — 4:00 to 5:00 p.m.
WELCOME RECEPTION WITH EXHIBITORS — 5:15 to 6:30 p.m.

► Thursday, April 23
REGISTRATION — 7:00 a.m. to 5:00 p.m.
CONTINENTAL BREAKFAST — 7:00 to 8:00 a.m.
GENERAL SESSIONS — 8:00 to 10:00 a.m.
Executive Perspective: Leading Through Uncertainty
TERESA HASSARA
Head of Workplace Solutions
MassMutual Financial
PATRICK MURPHY
CEO, Retirement Plan Services
John Hancock
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JP Morgan
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The Generalist Advantage: Zoom Out to Anticipate the Future
VIKRAM MANSHARAMANI
Global Trend Watcher and Harvard Lecturer

GENERAL SESSION — 3:45 to 4:45 p.m.
Radical Resiliency for Retirement Professionals
STEVE WELKER
Founder of Radical Resiliency
WOMEN’S LEADERS’ RECEPTION — 4:45 to 5:45 p.m.
ALL CONFERENCE EVENING EVENT — 6:00 to 8:00 p.m.
Sponsored by S&P

► Friday, April 24
CONTINENTAL BREAKFAST — 7:00 to 8:00 a.m.
GENERAL SESSION — 8:00 to 9:00 a.m.
Understanding the Global Economy: Navigating the Low Interest Rate Environment
QUINCY KROSBY, Ph.D.
Chief Market Strategist
Prudential Financial, Inc.
REFRESHMENT BREAK — 9:00 to 9:30 a.m.
BREAKOUT SESSIONS — 9:30 to 10:30 a.m.
REFRESHMENT BREAK — 10:30 to 10:45 a.m.
SPECIAL FOCUS SESSIONS — 10:45 to 11:45 a.m.
Here We Go Again: Regulatory Update
BEN NORQUIST, CPC
President/CEO
Convergent Retirement Plan
Asset Managers: Why Annuities Are an Efficient Asset Class
KATE BEATTIE, CFP
Senior Retirement Income Strategist
American Funds
SCOTT BOWERS
Head of Retirement Insurance Distribution
Blackrock
JOHN J. HOLMGREN
President and COO
Zebra Capital
CONFERENCE ADJOURNS — 11:45 a.m.
## Breakout Sessions: Schedule and Tracks

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<tr>
<th>#</th>
<th>Session Title</th>
<th>Retail/Annuity</th>
<th>Institutional</th>
<th>Technology</th>
<th>Distribution</th>
<th>Consumers</th>
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<tr>
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<td><strong>Wednesday</strong></td>
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<td>4:00 to 5:00 p.m.</td>
<td>1.1 So, You Think You Are a Professional Actuary?</td>
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<td>1.2 The Olympics of Retirement Market: Who Wins the Gold Medal?</td>
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<td>1.3 New Frontiers in Plan Administration</td>
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<td><strong>Thursday</strong></td>
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<td>10:30 to 11:30 a.m.</td>
<td>2.1 Risk Perceptions and Management: Transitioning to Retirement</td>
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<td>2.2 The Sky is Falling! How Plunging Financial Markets Could Impact the Annuity Market</td>
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<td>2.3 How Account Takeover Fraud Challenged the Industry</td>
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<td>2.4 How Tech is Transitioning DC</td>
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<td>1:00 to 2:00 p.m.</td>
<td>3.1 Pension Risk Transfer: Perspectives From Plan Sponsors and Insurers</td>
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<td>3.2 Recent Trends on Fixed Indexed Annuities and Structured Annuities Product Development</td>
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<td>3.3 Focus on DC Advisors</td>
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<td>3.4 Technology as a Catalyst for Growth in the Fee-Based Annuity Market</td>
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<td>2:15 to 3:15 p.m.</td>
<td>4.1 Administration Platforms — Optimizing Product Delivery and Other Life Changing Topics</td>
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<td>4.2 Looking Ahead in the Defined Contribution Space</td>
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<td>4.3 Trending Distribution Topic: Fee-Based Annuities</td>
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<td>4.4 InsurTech — Aging and Retirement</td>
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<td>9:30 to 10:30 a.m.</td>
<td>5.1 Reimagining Distribution for Modern Baby Boomers: Health, Wealth, and Living All in One App</td>
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<td>5.2 In-Plan Income: Will There Be Demand?</td>
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<td>5.3 Leveraging Digital Tools to Engage Those Approaching Retirement</td>
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<td>10:45 to 11:45 a.m.</td>
<td>SF1 Here We Go Again: Regulatory Update</td>
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<td>SF2 Asset Managers: Why Annuities Are an Efficient Asset Class</td>
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Continuing Education Information

Sessions qualifying for Enrolled Actuary credits are noted. While the SOA recommends these sessions to satisfy continuing education credit for Enrolled Actuaries, the final decision as to meeting this requirement rests with the Joint Board for the Enrollment of Actuaries. For information on SOA CPD Credit and Continuing Education Credit — U.S. Qualification Standard, please visit the Retirement Industry Conferences pages on the SOA website: www.soa.org.

The conference partners, in conjunction with The Society of Financial Service Professionals, are pleased to inform you that attendance at any of the sessions will qualify interested individuals for continuing education credits for the Professional Recertification Program.

Conference Details and General Information

Register by March 25 and Save!

REGISTRATION FEES

Early Registration Rates (by March 25, 2020)

- LIMRA, LOMA, or SOA Member: $1,320
- Nonmember: $2,640

Standard Registration Rates (After March 25, 2020)

- LIMRA, LOMA, or SOA Members: $1,620
- Nonmember: $3,240

REGISTER ONLINE

www.limra.com/conferences
www.loma.org/events
www.soa.org

MEETING ATTIRE: The attire for this conference is business casual.

HOTEL INFORMATION

THE GRAND AMERICA HOTEL
555 South Main Street
Salt Lake City, Utah, 84111
Telephone: 801.258.6000

Make your reservations by March 25 to receive the group rate of $250 single/double (plus applicable sales taxes). Requests after March 25 will be accepted at the prevailing rate based on space availability.

Please note that hotel rates may increase after March 25, or when the meeting room block sells out, whichever comes first. Make your reservations early to take advantage of our group rate.

Contact Kim Hull
860.285.7752
khull@limra.com

SPONSOR AND EXHIBITOR OPPORTUNITIES AVAILABLE

To Register: www.limra.com/retireconf