LIMRA ANNUAL CONFERENCE 2010

Gaylord National Hotel & Convention Center

Washington, DC

October 24–26, 2010

CHANGE
ADAPT
ADVANCE!

- Adapt to the new normal
- Identify emerging opportunities
- Advance toward a profitable future

LIMRA®

2010 LIMRA Annual Conference

Change · Adapt · Advance

Change is the law of life. And those who look only to the past or present are certain to miss the future.

— John F. Kennedy

This new decade begins with a business landscape drastically altered by global economic instability, financial reform and regulations, and changing consumer behavior and sentiment. While it is important to identify what has changed, our focus should remain on the future and the actions that will advance and grow business. As industry leaders, we need to learn how to adapt to the new normal, and advance toward a profitable future. Leaders who think differently, plan with a sense of urgency, and develop new business models, will not only help their organizations remain relevant, but will secure growth.

Attending LIMRA's Annual Conference opens the door to perspectives and knowledge- sharing from the best and brightest leaders. You have the key in your hand. Unlock the potential and learn ways to impact your bottom line today and shape the outcome you want for tomorrow.

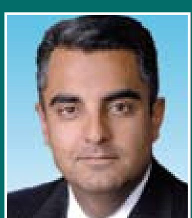
ADVANCE WITH INNOVATION

Kick off the conference with ground-breaking ideas from the pioneering mind of **Terry Jones,** founder and former CEO of **Travelocity.com**. In his session, *The Business of Innovation,* Terry Jones will share strategies for creating and nurturing a culture of innovation.

ADVANCE WITH INDUSTRY INSIGHT

Executive Discussion: A New Decade of Opportunity

With an exciting lineup of industry leaders, this year's CEO panel will provide a unique perspective to help you uncover today's business opportunities.



Gary C. Bhojwani

President and Chief Executive Officer

Allianz Life Insurance Company of North America

David O'Maley, CLU, ChFC, MSFS

Chairman, President, and Chief Executive Officer

Ohio National Life Insurance Company

Ohio National Financial Services

Edward B. Rust Jr.

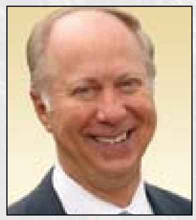
Chairman and Chief Executive Officer

State Farm Insurance Companies

Feature Event

Straight Talk — Insider Viewpoints on Game-Changing Current Events

Experience the intellectual heat and fast-paced exploration of the 2010 midterm elections, financial reform, health care, and the global affairs of interest to the industry. Moderated by David Gergen, this panel of high-profile political pundits will offer you an exclusive "finger-on-the-pulse" perspective in the true hub of the buzz, Washington, DC.

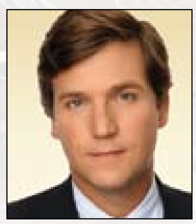


David Gergen, ***Moderator***

Senior Political Analyst, CNN

Paul Begala

Political Analyst and Commentator, CNN



Tucker Carlson

Contributor, FOX News; *Editor-in-Chief, The Daily Caller;* and *Senior Fellow,* The Cato Institute

Cokie Roberts

Political Analyst, ABC News; *Senior News Analyst,* NPR

ADVANCE WITH STRATEGIC PERSPECTIVE

Globalization: International Prosperity and Its Impact on America

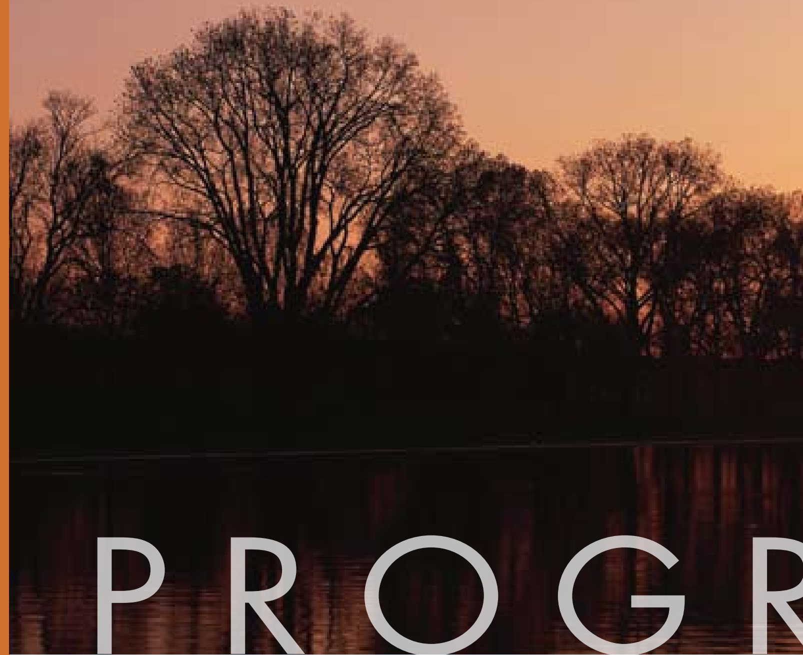
A senior economist for the National Center for Policy Analysis, **Barry Asmus** will explore the threats and the opportunities that arise from the interconnection of U.S. and international economies.

Comeback America: Turning the Country Around and Restoring Fiscal Responsibility

Drawing from his experience as Comptroller General as well as discussing parallels in the international arena, **David Walker** presents ways for America to rein in out-of-control government spending and to reform Social Security, health care, defense, tax, political and other systems — before it's too late.

Making Insurance Lemonade from a Banking Crisis Lemon: Insights from Conversations with Consumers

Offering a unique consumer perspective, **Rick Kolsky** — a lecturer at the Kellogg School of Management at Northwestern University — will share insight on the impact of the economic downturn on consumer attitudes toward saving and investing. He will explore how the industry can leverage this knowledge to capitalize on new market opportunities, and to better serve consumer needs.



SUNDAY, OCTOBER 24

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

For complete workshop descriptions, see pages 10-13

Supplier Hospitality — 5:00 to 6:00 p.m.

Welcome Reception — 6:00 to 7:00 p.m.

Supplier Hospitality — 7:00 to 10:00 p.m.

MONDAY, OCTOBER 25

Continental Breakfast — 7:00 to 8:00 a.m.

Sponsored by Pacific Life

General Session — 8:00 to 10:00 a.m.

(Simultaneous Spanish and Portuguese interpretation)

Eileen C. McDonnell, ***Presiding***
President, Penn Mutual Life Insurance Company
Chair, LIMRA Annual Conference Committee

Adapt to Win

Robert A. Kerzner, CLU, ChFC
President and Chief Executive Officer
LIMRA, LOMA, and LL Global, Inc.

The Business of Innovation

Terry Jones
Founder and Former Chief Executive Officer
Travelocity.com; *Chairman,* Kayak.com

The Innovation of *Our* Business

Robert M. Baranoff, FLMI, LLIF
Senior Vice President, Member Benefits
LIMRA; *Corporate Secretary,* LL Global, Inc.

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

Networking Luncheon — 11:30 a.m. to 1:00 p.m.

Annual Conference Committee

CHAIR

Eileen C. McDonnell
Penn Mutual Life Insurance Company

MEMBERS

Scott Berlin
New York Life Insurance Company

Esfand E. Dinshaw, LLIF
Sammons Financial Group

Steven Finch
John Hancock Financial Services, Inc.

Peter A. Golato, CLU, ChFC
Nationwide Financial

Carolyn M. Johnson
Protective Life Corporation

W. Kenny Massey, FICF, LLIF
Modern Woodmen of America

David Peña
Seguros Bolivar

STAFF REPRESENTATIVE

Donna M. Ericson
LIMRA

Concurrent Workshops — 1:00 to 2:00 p.m.

General Session — 2:30 to 4:45 p.m.

(Simultaneous Spanish and Portuguese interpretation)

Esfand E. Dinshaw, LLIF, *Presiding*
Chief Executive Officer, Sammons Financial Group

Executive Discussion: A New Decade of Opportunity

Gary C. Bhojwani
President and Chief Executive Officer
Allianz Life Insurance Company of North America

David O'Maley, CLU, ChFC, MSFS
Chairman, President, and Chief Executive Officer
Ohio National Life Insurance Company
Ohio National Financial Services

Edward B. Rust Jr.
Chairman and Chief Executive Officer
State Farm Insurance Companies

Robert A. Kerzner, CLU, ChFC, *Moderator*
President and Chief Executive Officer
LIMRA, LOMA, and LL Global, Inc.

Childhood Grief: Helping Children Change, Adapt, and Advance

Lynne Hughes
Founder
Comfort Zone Camp

Globalization: International Prosperity and Its Impact on America

Barry Asmus
Senior Economist
National Center for Policy Analysis

Supplier Hospitality — 5:00 to 10:00 p.m.

TUESDAY, OCTOBER 26

Breakfast Buffet — 7:00 to 8:00 a.m.

Sponsored by OneAmerica Financial Partners

General Session — 8:00 to 9:40 a.m.

(Simultaneous Spanish and Portuguese interpretation)

Carolyn M. Johnson, *Presiding*
Executive Vice President, Chief Operating Officer
Protective Life Corporation

Making Insurance Lemonade from a Banking Crisis Lemon: Insights from Conversations with Consumers

Richard I. Kolsky, Ph.D.
Lecturer, Kellogg School of Management,
Northwestern University
President, Kolsky & Co.

Comeback America: Turning the Country Around and Restoring Fiscal Responsibility

David M. Walker
Founder and Chief Executive Officer
Comeback America Initiative
Former U.S. Comptroller General

Concurrent Workshops — 10:00 to 11:00 a.m.

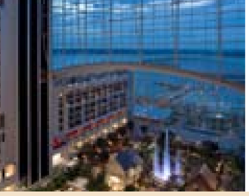
Feature Event — 11:30 a.m.

(Simultaneous Spanish and Portuguese interpretation)

Dayton H. Molendorp, CLU, LUTCF, *Presiding*
Chairman, President, and Chief Executive Officer
OneAmerica Financial Partners, Inc.

Straight Talk — Insider Viewpoints on Game-Changing Current Events

Adjournment — 12:30 p.m.



General Session Speakers

Barry Asmus

Senior Economist

National Center for Policy Analysis

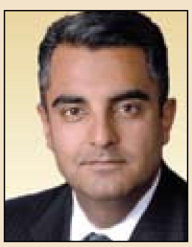
In his current position, Barry Asmus has testified before the House Ways and Means Committee regarding the income tax system. He was a featured speaker at a privatizing Social Security conference for Western European leaders and has addressed the faculty of the Young Presidents Organization in Cape Town, South Africa. Asmus is a professor of Economics and the author of nine books. His latest, *Bulls Don't Blush, Bears Don't Die* (2006), explores the limitless opportunities that emerge from a borderless and knowledge-driven society, and shares the international economic and political trends that shape business and investment strategy in today's global economy.

Robert M. Baranoff, FLMI, LLIF

Senior Vice President, Member Benefits,

LIMRA; *Corporate Secretary,* LL Global, Inc.

Bob Baranoff is responsible for LIMRA's global research program, including monitoring industry results and tracking strategic issues. He also oversees the association's research communication initiatives and is responsible for relations with the Board of Directors of LL Global whose operating units include LIMRA and LOMA. Through consultations with companies and as the staff representative to LIMRA's Strategic Marketing Issues Committee, Baranoff is constantly in touch with the changes within the industry and their potential effects on companies with differing competitive strategies. He is a frequent speaker at industry forums and is the author of many articles and papers.



Gary C. Bhojwani

President and Chief Executive Officer

Allianz Life Insurance Company of North America

In 2008, *Senior Market Advisor* named Gary Bhojwani one of the top-five leaders in the financial services industry. Prior to his current role, Bhojwani was president of the Commercial Business segment at Fireman's Fund Insurance Company, also an Allianz SE company. Prior to joining Allianz in 2004, Bhojwani held senior executive roles including president and CEO of Lincoln General Insurance Company. He also founded Avalon Risk Management, a logistics-focused insurance broker, underwriting manager, and third-party claims administrator. Bhojwani serves on the Board of Directors and the CEO Roundtable on Annuities for ACLI, and is a member of the Financial Services Roundtable and the Young Presidents Organization.

Lynne Hughes

Founder and Chief Executive Officer

Comfort Zone Camp

Lynne Hughes helped start Motherless Daughters, a national organization for women and girls who lost their mothers at a young age. Her association with them worked as a catalyst to create Comfort Zone Camp (CZC) in 1998, a nonprofit organization offering free weekend bereavement camps for children who experience the death of a parent, sibling, or primary caregiver. In 2002, Hughes was named one of *Redbook's* "Mothers and Shakers." She has been profiled in *Parade, People,* and *Parents;* and has appeared on NBC's *The Today Show,* CBS News, CNN, and MSNBC. In September 2005, she published her first book: *You Are Not Alone: Teens Talk About Life After the Loss of a Loved Parent.*

Terry Jones

Founder and Former Chief Executive Officer

Travelocity.com

Chairman, Kayak.com

Terry Jones led Travelocity.com as President and Chief Executive Officer from its founding until May 2002. Previously, Jones spent 24 years at Sabre Inc. in various executive positions, and ultimately served as Chief Information Officer. Currently, Jones is Managing Principal of Essential Ideas, a consultancy he co-founded to help companies in their transition to the digital economy. He serves as Chairman of the Board of Kayak.com, and is on the Boards of Earthlink, Inc. and Rearden Commerce. He is a special venture partner with General Catalyst Partners of Boston.

Robert A. Kerzner, CLU, ChFC

President and Chief Executive Officer

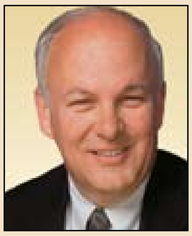
LIMRA, LOMA, and LL Global, Inc.

As president and CEO of LIMRA, LOMA and their parent organization, LL Global, Bob Kerzner leads the world's largest association of life insurance and financial services companies. The combined organizations have over 1,200 members in more than 70 countries, including most of the world's largest life insurance companies. Before joining LIMRA in 2004, Kerzner was head of the individual life division of Hartford Life. Kerzner's career with The Hartford spanned 30 years from 1974 to 2004. In his first 20 years, he established performance records in field sales and management, before moving to senior management.

Richard I. Kolsky, Ph.D.

Lecturer, Kellogg School of Management
Northwestern University
President, Kolsky & Co.

Rick Kolsky spent the past 29 years helping clients take marketing to the bottom line. With a Ph.D. in Economics from Yale, Kolsky helps his clients use action-learning to convert many of today's fads — strategy innovation, market-focus, channel management, corporate social responsibility, brand synergy, value-pricing, e-transformation, and relationship selling — from buzzwords to bottom-line reality, in markets as diverse as accounting, infant formula, life insurance, cream cheese, hip-hop, and earth moving equipment. Kolsky teaches and directs a number of executive education programs at Northwestern. Prior to starting Kolsky & Co., he worked in the White House, was a consulting partner for Strategos, The MAC Group, and KPMG Peat Marwick, and taught economics and consulted at Yale.



David O'Maley, CLU, ChFC, MSFS

Chairman, President, and Chief Executive Officer
Ohio National Life Insurance Company
Ohio National Financial Services

David O'Maley was elected to his current position in 1994. O'Maley began his life insurance career in 1968 as an agent. He spent 24 years with Life of Virginia, ultimately becoming chief marketing officer and a member of the Board of Directors. He currently serves on the Board of Directors of U.S. Bancorp, the MDRT Foundation, and the Cincinnati Business Committee and Director Emeritus of Bridges for a Just Community. He is founder of the Tri-State Warbird Museum, currently serving as volunteer Chairman. Opened in spring 2005, this historic aviation museum honors those who fought for our freedom, and presents America's rich aviation history.

Edward B. Rust Jr.

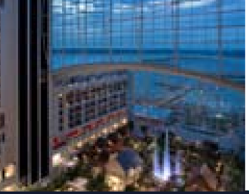
Chairman and CEO
State Farm Insurance Companies

Edward Rust Jr., is nationally recognized as a leader of business community efforts to improve the quality of education in the United States. He is vice-chair of Business Roundtable and co-chairman of the Business Coalition for Student Achievement. He serves on the boards of America's Promise Alliance; the James B. Hunt, Jr., Institute for Educational Leadership; and Achieve, Inc. He is former chairman of the Business-Higher Education Forum and Business Roundtable's Education Initiative. He served on the National (Glenn) Commission on Mathematics and Science Teaching for the 21st Century and on the No Child Left Behind Commission. He is also a member of the boards of directors of Caterpillar, Inc., Helmerich and Payne, Inc., and McGraw-Hill Companies, Inc.

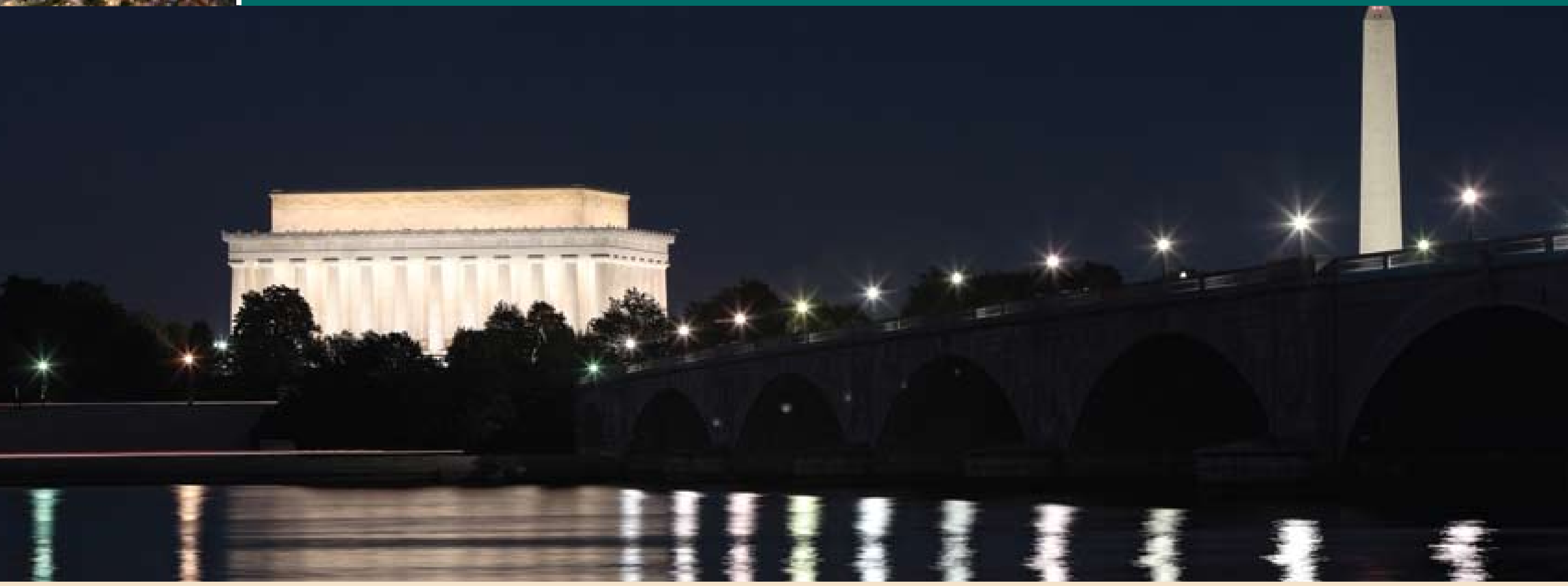
David M. Walker

President and Chief Executive Officer
Peter G. Peterson Foundation
Former U.S. Comptroller General

In his current role, David Walker advocates for specific solutions, works with grantees and partners to build strong coalitions, and encourages grassroots efforts to bring pressure on Washington to act. As U.S. Comptroller General and head of the Government Accountability Office from 1998–2008, Walker served as the government's chief auditor. Prior to this, he was partner and global managing director of Arthur Andersen; a public trustee for Social Security and Medicare; and assistant Secretary of Labor for Pension and Welfare Benefit Programs. Walker is Chairman of the U.N. Independent Audit Advisory Committee. He serves on the Boards of the Committee for a Responsible Federal Budget and the Partnership for Public Service. He recently authored *Comeback America: Turning the Country Around and Restoring Fiscal Responsibility.*



General Session Moderators



Esfand E. Dinshaw, LLIF

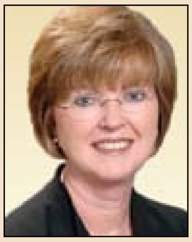
Chief Executive Officer
Sammons Financial Group (SFG)

Esfand Dinshaw leads the Sammons Financial Group (SFG) which is the holding company for Midland National Life Insurance Company, North American Company for Life & Health and Sammons Securities Company. Dinshaw joined Midland National in 1999. He was involved in the creation of the Sammons Annuity Group. Dinshaw has served in various senior executive roles for Sammons Financial Group and its subsidiaries. He also serves on the LL Global Board of Directors.

Carolyn M. Johnson

Executive Vice President, Chief Operating Officer
Protective Life Corporation
President, West Coast Life Insurance Company

With more than 20 years of industry experience, Carolyn Johnson joined Protective Life Corporation in August of 2004. She is responsible for Protective and West Coast Life's life insurance and annuity sales, marketing, product development, underwriting, technology, and operational functions. In addition, Johnson serves as a board member of LL Global Inc., on LIMRA's Strategic Marketing Initiatives Committee, and on ACLI's Life Insurance Committee.



Eileen C. McDonnell

President
Penn Mutual Life Insurance Company
Chair, LIMRA Annual Conference Committee

Eileen McDonnell joined Penn Mutual in 2008, and was promoted to President and appointed to the Penn Mutual Board of Trustees in 2010. McDonnell joined Penn Mutual with an impressive 20-year career in financial services, and was founder of ExecMPower. She serves as Chairperson of the Board of Hornor, Townsend & Kent, on the Board of Advisors of Janney Montgomery Scott, on the Pennsylvania Trust Company Board of Directors, as well as the Board of Directors of LL Global. McDonnell is an advisor to Vision 2020, a national project of Drexel University College of Medicine Institute for Women's Health & Leadership. Vision 2020 is focused on advancing gender equality by energizing the dialogue about women and leadership.

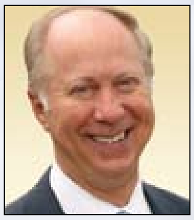
Dayton H. Molendorp, CLU, LUTCF

Chairman, President, and Chief Executive Officer
OneAmerica Financial Partners, Inc.
Chair, LL Global Board of Directors

Dayton H. Molendorp is chairman of the board, president and CEO of OneAmerica Financial Partners, one of the strongest and fastest-growing mutual insurance organizations in the country. He leads OneAmerica's nationwide network of companies and affiliates, and is the 2010 Chair of LL Global's Board of Directors.

Molendorp has more than 30 years of experience in the insurance and financial services industry. After joining OneAmerica's affiliate, American United Life Insurance Company in 1987, he held a number of leadership positions including vice president of marketing, vice president, and senior vice president of the individual division and executive vice president for the OneAmerica enterprise. Molendorp was named CEO in 2004.

Feature Presentation Panel



David Gergen, *Moderator*

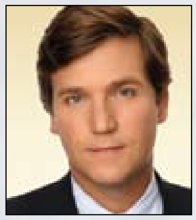
Senior Political Analyst, CNN

A true public servant, David Gergen put his country above his personal politics, serving as an advisor to Presidents Nixon, Ford, Reagan, and Clinton. Today he helps audiences break through ideological barriers to recognize simple and lasting political truths. For more than 30 years, Gergen has been an active participant in American political life. He currently serves as editor-at-large of *U.S. News & World Report,* as director of the Center for Public Leadership at Harvard's John F. Kennedy School of Government, and as a regular television commentator for CNN.

Paul Begala

Political Analyst and Commentator, CNN

As a political analyst and commentator, former senior White House aide, and a professor at Georgetown University, Paul Begala applies a blend of quick wit, practical political experience, media analysis, and academic expertise to the political and policy landscape. As a counselor to President Clinton, Begala helped define the administration's agenda and strategy, confronting the domestic and international issues the White House faced each day. Outside of his government experience, he is a seasoned political consultant who has advised campaigns in Europe, Latin America, the Caribbean, and Africa. He quite literally brings a world of experience to the nation's long-term political landscape; and, using historical guideposts, Begala provides insights into the what, why, and how of pending legislation.



Tucker Carlson

Contributor, FOX News; *Editor-in-Chief, The Daily Caller;* and *Senior Fellow,* The Cato Institute

In his current roles, Tucker Carlson deconstructs a day's events with wry skepticism, a unique perspective, and provocative interviews. Carlson has hosted a number of different nightly news programs on various networks over the past 10 years, including CNN's *Crossfire,* and several shows on MSNBC and PBS. One of the media's wittiest and most entertaining commentators, Carlson brings his informed viewpoint to discuss politics in America, including his take on the 2010 midterm elections and the administration of Barack Obama.

Cokie Roberts

Political Analyst, ABC News; *Senior News Analyst,* NPR

Cokie Roberts has covered Congress, politics, and public policy for nearly 20 years at ABC News. In addition to her responsibilities at ABC, Roberts serves as Senior News Analyst for National Public Radio, where she was the Congressional Correspondent for more than 10 years. Roberts is also the former Co-Anchor, *This Week with Sam Donaldson & Cokie Roberts.* She is the recipient of numerous broadcasting awards, including three Emmys. She has been inducted into the Broadcasting and Cable Hall of Fame, and was cited by American Women in Radio and Television as "One of the 50 Greatest Women in the History of Broadcasting."

WORKSHOPS

SUNDAY, OCTOBER 24
4:00 to 5:00 p.m.

Early-Bird Workshops

1. The Next Generation of Sales Talent: *Up Close, Remote, and Personal*

How do Gen X and the Millennials view their job prospects for a long-term sales career within the financial services industry in light of the post-financial crisis? In this session we discuss the expectations of young job hunters and explore the elusive opportunities companies have to attract them. Once young recruits are hired, retention challenges follow; so our discussion will also incorporate the sales leadership strategies that have the best hope of retaining the next generation in its demand for constant change within a stable environment.

Presenters: Delores R. Freitag, LIMRA; Patrick T. Leary, LIMRA

2. Current Events and Future Issues — Through Our Eyes and Yours

This workshop will present attendees with a chance to see how their peers feel about many issues in real time. LIMRA will prompt much of the discussion about issues such as social media, retirement income planning, and product development by using its extensive research database, then will present questions to the attendees and provide instant audience response feedback, setting the stage for further discussion — the "whys" behind the answers. Past "audience response" sessions like these have always been provocative, and sometimes controversial.

Presenter: Frank Santa-Donato, CLU, LLIF, LIMRA

MONDAY, OCTOBER 25
10:30 to 11:30 a.m.

Concurrent Workshops

3. Field Succession Planning

Succession planning is one of those issues that can frustrate the best distribution management. All agree that doing something about field succession planning is important — even critical — to the future of distribution, but it never seems to be as urgent as whatever crisis we're dealing with today. It's also not a subject unique to career companies; independent distribution leadership is even older than career distribution leadership, so replacement strategies are critical to carriers hoping to grow market share. Hear from leading companies — career and independent — that have done something about succession planning and are reaping the rewards today.

Presenters: James R. Gelder, CLU, LLIF, NFP Insurance Services, Inc. and National Financial Partners, Corp.; Eileen C. McDonnell, Penn Mutual Life Insurance Company

4. Adapting to the New Generations

Technology is changing the way people communicate. Younger generations want to be involved in a conversation rather than just listen to what companies have to say. This appetite for dialogue has driven the emergence of social media and changed the marketing landscape. Hear what two companies are doing to reach out and engage the younger generations.

Presenters: Amit Wadehra, FFSI, Allstate Financial; Doyle Williams, CLU, CPCU, ChFC, COUNTRY Financial

5. Simplified Issue Life Insurance

Less than half of U.S. households own any individual life insurance. What will it take to reach the rest? One solution may be simplified issue life insurance products that are effectively designed and efficiently delivered. Learn about industry efforts focusing on simplified issue products as well as one company's experience developing and delivering competitive simplified issue products.

Presenters: Mary J. Bahna-Nolan, FSA, MAAA, CERA, PricewaterhouseCoopers LLP; Philip K. Polkinghorn, Phoenix Life Insurance Company

6. Fasten Your Seat Belts — Retirees and Business Models Are in for a Bumpy Ride

The first great wave of boomers is entering retirement. But are the retirees, or your organization, prepared? With over $1 billion withdrawn from 401(k) accounts every business day, retirement plan service providers need to retain, replace, or at least channel assets; and the purveyors of IRA rollovers and the manufacturers of retirement income products must reach prospective and existing clients before assets move — to someone else. This discussion will focus on strategies for driving sales and improving asset retention while helping investors to plan for retirement income security. A must-attend for any business leader who wants to know what's around the next curve in the retirement market road, and how to navigate the turn successfully.

Presenters: Douglas E. Harrison, T. Rowe Price; Will Prest, Transamerica Retirement Management

7. Managing in a Virtual World

Long-distance relationships have never been easy . . . and with more remote employees on staff, this challenge may reach right into your workplace. This session will provide an overview of today's remote work environment as well as the specialized skills managers need to lead virtual workers to greater success. By focusing on these skills, managers will be able to foster high levels of communication, boost employee productivity, and deepen staff engagement and commitment.

Presenter: Ernie Brescia, LIMRA

8. From Change to Opportunity: Impact of Changing Environmental Factors on Product and Distribution

Today's business landscape is rife with issues that can impact the business future for life insurance and annuity carriers. Changes in factors such as consumer demographics, family dynamics, economic conditions, and the regulatory environment will likely combine to create an environment with unique challenges and opportunities. This workshop will feature results from a recent LIMRA/Society of Actuaries project focused on identifying how environmental issues such as these will impact product development and distribution for life insurance and annuities over the next three to five years. In addition, one company will share insight and experience in pursuing opportunities associated with the changes to the typical family composition.

Presenters: Todd A. Silverhart, Ph.D., LIMRA; Nicole M. Byrne, MassMutual Financial Group

MONDAY, OCTOBER 25
1:00 to 2:00 p.m.

Concurrent Workshops

9. Top Producer Support: A Model for Tomorrow

Many producers are struggling in the wake of plummeting life insurance sales. This has left even some top agents looking for ways to recover and grow their business in the new economic environment. To assist, companies are paying renewed attention to producer support, particularly support for their top producers. Are companies going "back to basics" with their top producers or are they developing innovative new support strategies to drive productivity? How has the new environment altered the support needs of today's top agents? Come to this session to hear how top producer support is evolving and how carriers are adapting their producer support models to create long-term partnerships with their top agents.

Presenters: Nicholas M. Cecere, CLU, Principal Financial Group; James A. Thomsen, CLU, Thrivent Financial for Lutherans

10. Going, Going, Gone . . .

What does the future hold for independent distribution? How will succession — with general agents retiring and the next generation stepping in — impact the way business is done? What changes will occur and what needs to take place to keep this channel going? Will it take a new type of business model? Where will sales talent come from? Are consolidations likely to occur? Join this session to listen to panelists share their thoughts and discuss strategies on working effectively with BGAs. Don't miss this opportunity to hear how to increase shelf space and bolster production.

Presenters: Larry J. Adams, CLU, ChFC, Ohio National Financial Services; George C. Crume, ChFC, LLIF, American National Insurance Company; Michael Gorlick, Zenith Marketing Group, Inc.

11. Winning Back Consumer Trust

In this era of economic ambiguity and diminishing consumer loyalty, is it realistic to think that customers will ever really trust a company again? Is business as we knew it — one grounded firmly on a foundation of trust — a thing of the past? Over the last few years, Oatway and her team have listened to over 100,000 customer interactions and will share with you their perspective of the customer's experience and what it will take to win the heart and loyalty of today's consumer.

Presenter: Sharon Oatway, VereQuest, Inc.

12. Retirement Disconnect — Getting Everyone on the Same Page

It isn't always what you say, but rather how you say it that matters. Does a disconnect really exist between what clients hear and what advisors or providers tell them? This session will highlight retirement planning pitfalls and how financial services companies can avoid the old game of telephone.

Presenters: Donna E. Peterson, Wells Fargo & Co.; S. Katherine Roy, CFP, Merrill Lynch Wealth Management, Bank of America Corporation

13. Quantum Thinking, Quantum Growth

As we emerge from a time of trial and search for new opportunities, it's imperative to embrace change with clarity and focus — letting go of past constraints, limitations, and negatives in order to take action. In this compelling and interactive session, you will learn how to apply this philosophy to personal and professional development. With 30 years of experience in organizational effectiveness, Mandell will discuss how you can become a thought leader and create change agents within your organization.

Presenter: Faye Mandell, Ph.D., Self-Powerment, Inc.

TUESDAY, OCTOBER 26
10:00 to 11:00 a.m.

Concurrent Workshops

14. Mission Possible: The Business of Social Media in Financial Services Distribution

As social media continues to encounter unprecedented growth, the business community is scrambling to understand whether and how to incorporate appropriate components into their plans. The questions facing our industry's use of social media are: 1) What role can social media play in our business to help us achieve our core objectives? and 2) How can the industry use social media within the reasonable boundaries of risk management and corporate policy while meeting current regulatory requirements for supervision, monitoring, and record retention? This session will feature a discussion of the issues surrounding the use of social media from the perspectives of a senior compliance officer and a veteran field trainer. Panelists will share insights on what they see as key issues, specific risks, potential opportunities, and their experiences in dealing with all of these.

Presenters: Deborah Corej, Prudential; Geoff Evans, Social Media Coach; Kip Gregory, The Gregory Group

15. Marketing to the Middle Market

Individuals in the middle market have many unfulfilled financial goals. But, finding a distribution technique that works for your company and choosing the right products to effectively and profitably reach the middle market can be challenging. Come hear a traditional career middle-market company and an independent-distribution-focused company talk about the opportunities, challenges, and successes they have seen in marketing to middle-income households.

Presenters: Bryan C. Dunn, CLU, ChFC, Western & Southern Financial Group; Daniel P. Mulheran, CLU, ChFC, LLIF, ING US Insurance

16. Taking Packaged Products to the Next Level

Packaged products are not new. A number of companies have sold life/long-term care products successfully for more than a decade. But the tax benefits in the Pension Protection Act offer new opportunities for annuity/long-term care products and a new reason to focus on the benefits of life/long-term care products. Will distributors embrace these products? What challenges will companies face in marketing them? Where are the biggest opportunities? Come hear about the success, and the lessons learned, from a leading company in packaged products.

Presenters: Michael Stefano, Lincoln Financial Group; Jacen Work, Lincoln Financial Distributors

17. Making Insurance Lemonade from a Banking Crisis Lemon: Brainstorming Innovative Approaches Based on Consumer Insight

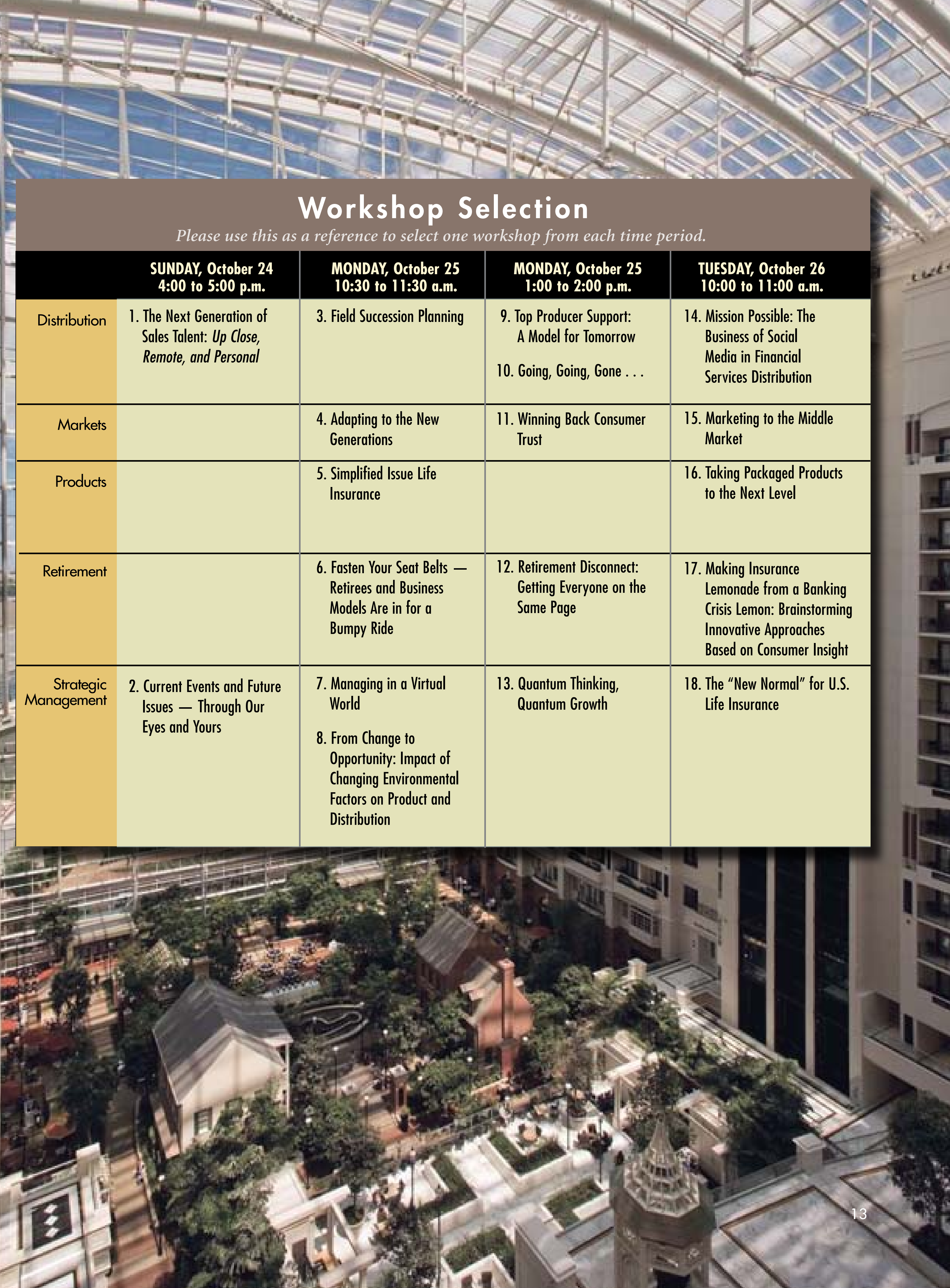
Has the recent financial crisis really changed consumer attitudes about saving, investing, and protecting? Will the recent rediscovery of stable-value and insured products be fleeting or long-lasting? How can insurers capitalize on and preserve this window of opportunity? In his speech, Kolsky will share insights and potential opportunities derived from recent in-depth interviews with two groups significantly affected by the crisis — pre-retirees and young families. In this hands-on session, Kolsky will lead a discussion of how the insights from his interviews can be used to innovate industry business models and thereby help consumers to deal with the current and inevitable future downturns. Kolsky will briefly present a framework for challenging industry conventional wisdom and recognizing and driving inflection points, then help attendees uncover new product, service, and channel solutions.

Presenter: Richard I. Kolsky, Ph.D., Kellogg School of Management, Northwestern University, and Kolsky & Co.

18. The "New Normal" for U.S. Life Insurance

The business landscape has changed fundamentally. We are now operating in what many economists are calling a "new normal." In the life insurance industry, four fundamentals emerge that define this "new normal." Although this new environment will be different, it will be no less rich in possibilities for those who are prepared. Come hear what Welsh, a recognized industry expert, has to say about the emerging fundamentals and the five key themes that winners in the industry will need to focus on going forward.

Presenter: Timothy A. Welsh, McKinsey & Company



Workshop Selection

Please use this as a reference to select one workshop from each time period.

	SUNDAY, October 24 4:00 to 5:00 p.m.	MONDAY, October 25 10:30 to 11:30 a.m.	MONDAY, October 25 1:00 to 2:00 p.m.	TUESDAY, October 26 10:00 to 11:00 a.m.
Distribution	1. The Next Generation of Sales Talent: *Up Close, Remote, and Personal*	3. Field Succession Planning	9. Top Producer Support: A Model for Tomorrow 10. Going, Going, Gone . . .	14. Mission Possible: The Business of Social Media in Financial Services Distribution
Markets		4. Adapting to the New Generations	11. Winning Back Consumer Trust	15. Marketing to the Middle Market
Products		5. Simplified Issue Life Insurance		16. Taking Packaged Products to the Next Level
Retirement		6. Fasten Your Seat Belts — Retirees and Business Models Are in for a Bumpy Ride	12. Retirement Disconnect: Getting Everyone on the Same Page	17. Making Insurance Lemonade from a Banking Crisis Lemon: Brainstorming Innovative Approaches Based on Consumer Insight
Strategic Management	2. Current Events and Future Issues — Through Our Eyes and Yours	7. Managing in a Virtual World 8. From Change to Opportunity: Impact of Changing Environmental Factors on Product and Distribution	13. Quantum Thinking, Quantum Growth	18. The "New Normal" for U.S. Life Insurance

Meeting Details

To Register

Register online or download the Registration Form: www.limra.com/annualconference

By Fax:

LIMRA
Events Registration
Fax: 860-285-7792

By Mail:

LIMRA
Events Registration
300 Day Hill Road
Windsor, CT 06095-4761

Registration Fees

Early Registration Fee:

LIMRA Member	$1,095
LOMA Member (but not LIMRA)	$1,645
Nonmember	$2,190

After October 1, 2010:

LIMRA Member	$1,195
LOMA Member (but not LIMRA)	$1,795
Nonmember	$2,390

LIMRA requires prepayment of registration fees prior to all conferences and meetings.
Please make checks payable to LIMRA in U.S. dollars drawn on a bank in the United States.
For vendor registration fees, call Events Registration at 800-235-4672 (U.S. and Canada) or 860-285-7789.

Spouses/Guests: A registration fee of $125 is available to spouses and guests of registered attendees. Individuals in an industry-related position, co-workers, or associates do not qualify. We invite spouses/guests to participate in the event's food and social functions and ask that they wear their badge to these events. Participation in the general sessions and workshops is limited to those who have paid the full registration fee to attend the conference.

Interpretation Services

Simultaneous interpretation services (English–Spanish and English–Portuguese) are available at a cost of US $100 per attendee. *Traducción simultanea (Inglés–Español y Inglés–Português) estará disponible. El costo es US $100 por participante.*

Hotel Information

Gaylord National Hotel & Convention Center—
a Washington DC Hotel
201 Waterfront Street
National Harbor, MD 20745

Hotel Reservations

Phone: 301-965-4000
http://www.gaylordhotels.com

Make your reservations by October 1, 2010, and mention the group code A-LIM10, to receive the low conference rate of $275 single/double, plus a $15 resort fee. Reservations received after this date will be accepted at the prevailing rate and on a space-available-only basis. All reservations must be accompanied by one night's deposit plus tax or guaranteed by a major credit card. (The hotel will charge an attendee's credit card for one night's stay prior to arrival.) 72-hour cancellation policy applies.
Check in time: 3:00 p.m. Check out time: 11:00 a.m.

PACE Credits

LIMRA, in conjunction with The American College and the Society of Financial Service Professionals, is pleased to report that attendance at workshop sessions will qualify interested individuals for Professional Achievement in Continuing Education (PACE) credits for CLU and ChFC continuing education requirements. A certification form listing the applicable sessions and number of credits will be available at the conference registration desk.

Meeting Attire

Dress for the meeting is business attire.

Thank You To Our Sponsors

Pacific Life

OneAmerica
Life Insurance
Retirement
Employee Benefits
www.OneAmerica.com

Special Offer

Save $100 when you ***also*** register for LIMRA's Latin American Conference, October 21–22.

2010 Conference Registration Form

2010 LIMRA Annual Conference

October 24–26, 2010

Gaylord National Hotel & Convention Center, *a Washington DC Hotel*
To register on the Web — www.limra.com/annualconference

COMPANY ______________________________

LAST NAME/FAMILY NAME ______________ FIRST NAME/GIVEN NAME ______________ MI ____

NAME FOR BADGE ______________ SPOUSE/GUEST NAME (if attending) ______________

TITLE ______________________________

MAILING ADDRESS ______________________________

CITY ______________ STATE/PROVINCE ________ COUNTRY ________ POSTAL CODE ________

PHONE (   ) ______________ EXT. ______ FAX (   ) ______________ EMAIL ______________

Is this your first time attending the LIMRA Annual Conference? Yes ❑ No ❑
Will you attend the luncheon on Monday, October 25? Yes ❑ No ❑

Registration Fees*

Early Birds**

LIMRA Member – $1,095	$ ________
LOMA Member (But not LIMRA) – $1,645	$ ________
Nonmember – $2,190	$ ________

After October 1, 2010

LIMRA Member – $1,195	$ ________
LOMA Member (But not LIMRA) – $1,795	$ ________
Nonmember – $2,390	$ ________
Spouse/Guest – $125	$ ________
Interpretation – $100	$ ________
CT employees add CT Sales tax	$ ________
Total conference fees enclosed	$ ________

*LIMRA requires prepayment of registration fees.
**Payment must be received by October 1, 2010 to receive early-bird discount. Registration price includes cost of $25 for materials.

Workshop Selections *(Designate choice by number.)*

Sunday – 4:00 to 5:00 p.m. (# 1-2) ________

Monday – 10:30 to 11:30 a.m. (# 3-8) ________

1:00 to 2:00 p.m. (# 9-13) ________

Tuesday – 10:00 to 11:00 a.m. (# 14-18) ________

Cancellation Policy

All cancellations must be received in writing. Cancellations received before September 30, 2010 will be refunded, less a $75 processing fee. Cancellations received from September 30, 2010 to October 14, 2010 will be refunded less a $375 processing and administration fee. No refunds will be issued after October 14, 2010.

In the event that a scheduled meeting or event is cancelled by LIMRA for any reason, LIMRA shall refund any conference registration fees that have been paid by the registrant. Under no circumstances, however, shall LIMRA be liable to the registrant for any other expenses including, but not limited to, airfare and hotel expenses incurred by the registrant.

Please fax or mail this form to:
LIMRA
Attn: Events Registration
Windsor, CT 06095, U.S.A.
Fax: 860-285-7792

For express purposes, send to:
LIMRA
Attn: Events Registration
300 Day Hill Road
Windsor, CT 06095, U.S.A.

Method of Payment

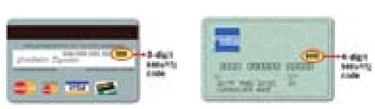
❑ Check enclosed (payable to LIMRA in U.S. funds drawn on a bank in the United States)

Credit card (check one): ❑ MasterCard ❑ VISA ❑ Discover ❑ AMEX ❑ Diners

Card number ______________ Exp. date ________

CVV ______________
(3- or 4-digit security code) located on the back of MC, VISA, Discover, Diners and on the front of AMEX

Signature ______________



Credit card billing address if different from above:

Address ______________________________

City, state, zip ______________________________

FOR LIMRA USE

Registration number ________
Date received ________
Company number ________
Registrant number ________
Amount received ________

LIMRA®
300 Day Hill Road
Windsor, CT 06095-1783

Thank You to Our

Premier Partner,

SUNGARD®

Sponsor of this year's Annual Conference

SunGard iWorks

Comprehensive Solutions for the Worldwide Insurance Industry

Insurance carriers are challenged to grow revenue in the face of increasing competition while needing to better manage risks in an increasingly stringent regulatory environment. Insurers must control costs and streamline operations while maintaining excellent customer service.

SunGard provides solutions that help customers meet these challenges and achieve business objectives by leveraging our industry expertise and consultative approach. SunGard's comprehensive solutions support the insurance ecosystem by promoting agility, operational efficiency and access to information.

SunGard is a leading provider of solutions to the worldwide insurance industry with over 2,500 insurance sites in over 55 countries.