September 21–23, 2011 ■ Loews Royal Pacific Resort ■ Orlando, Florida

DI & LTC Insurers' Forum

- Learn the latest trends in DI and LTC Insurance.
- Network with industry experts.
- Gain information that can help your business succeed.
- Customize content for your unique needs.

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I invite you to attend the 2011 DI & LTC Insurers' Forum. Take this opportunity to come learn, discuss and network with other insurance professionals. Whether you are a seasoned veteran or new to the business, this meeting promises to have something for you.

Our program offers a unique opportunity to learn and discuss the latest ideas and trends in DI and LTC insurance that can help your company prepare for the future and prosper in the ever-changing marketplace.

Come and experience our special product leader and all-star producer panel discussions, as well as the interactive, cutting-edge sessions that cover the strategies, tactics and legislative initiatives that affect our industry as well as your company. Join our excellent lineup of industry experts with deep and broad knowledge of DI & LTCI who will be discussing the subjects they know best:

- Underwriting case studies.
- Creating combo products.
- Regulatory updates.
- Technology in the insurance industry.

This expansive program with two distinct tracks allows you to either take a deep dive into one product or customize your time and focus on specific topics across the DI and LTC tracks. There will also be non-product specific sessions that will focus on ideas that are applicable to both DI and LTCI.

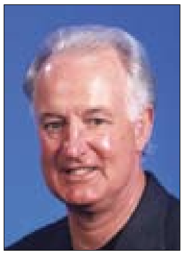
In addition to our program, you will be able to participate in networking opportunities with a broad cross-section of enthusiastic professionals. Take this time to develop new professional alliances or re-visit old ones and share your viewpoints and perspectives on the sessions you attend as well as industry-related topics.

So, please review the information in this brochure and discover the details of the terrific event we have planned. I am sure you will quickly realize the learning opportunity this forum is providing.

I look forward to seeing you in Orlando in September!

Steven P. Woods
Director, Distribution Strategy - Distribution Management
MetLife
Chair, LIMRA DI & LTC Committee

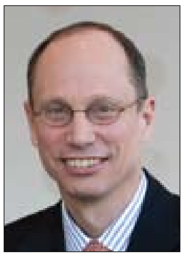
The Seven Keys to Leadership in the 21st Century



Pat Williams
Author and Senior Vice President, Orlando Magic

Williams gives practical and proven techniques for immediately increasing productivity in a leadership capacity.

Global Economic Outlook and the Implications for the Insurance Industry



Kurt E. Karl, Ph.D.
Senior Vice President and Head of Economic Research and Consulting, North America, Swiss Re

The global economic environment will have many impacts on the life insurance industry over the next two years, particularly on the asset management side. This presentation will focus first on economic and financial market developments, next on the consequences for the life insurance industry, and finally on the implications for Disability Insurance and Long Term Care.

A Real Life Disability Story

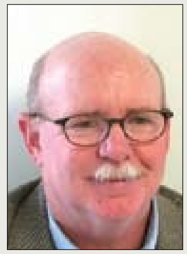
In 2004 Bill Reid, age 32, was returning from the grocery store when an oncoming vehicle crossed the median and collided head on with his car, leaving him in a devastating fight for survival. Learn how Reid's financial planning processes have allowed him to maintain his independence and provide for his family with the enormous peace of mind that comes from knowing their financial future looks bright!

James M Hasley, CFP, CLU, ChFC, LUTCF
Managing Partner, Elite Financial Partners

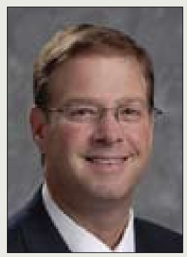
Bill Reid
Claimant

The View from the Street

Come spend Friday morning with three extremely successful veteran producers who will share their views on the DI and LTCI marketplace. Find out how they each have built their practice to successfully meet the needs of individuals – as well as the needs of employers. You will also hear insight from the front line on what carriers could be doing to better meet the needs of the market.

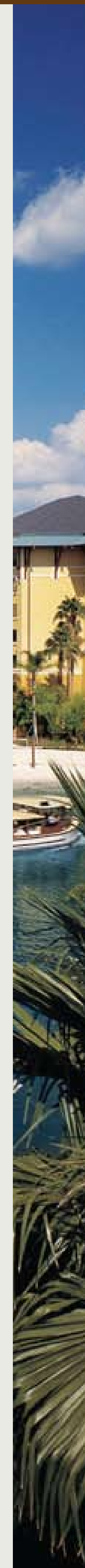


Craig Davis
President, RetirementGuard



Michel M. Legrand, CLU ChFC
Financial Advisor, Northwestern Mutual

Ann Baker Ronn, LUTCF
Financial Advisor, The AFP Group



Product Line Executive Panels

Don't miss the opportunity to hear DI and LTCI product executives provide insight into the current state of the market, including perspectives on their companies' positions, the challenges of managing a complex product line, where they see the industry going, and how the product fits into their overall strategy.

DI PANEL PARTICIPANTS:

Kevin P. Farley, FSA
Vice President, Chief Financial Officer and Actuary,
Principal Financial Group

Lawrence S. Hazzard
Vice President, Product Strategy,
The Guardian Life Insurance Company of America

Moderator: Kenneth M. Latus, FSA, MAAA
Director, DI Product Development,
Northwestern Mutual

LTC PANEL PARTICIPANTS:

Heather Majewski, FSA, MAAA
Assistant Vice President, Long Term Care,
John Hancock Financial Services

Bruce Stahl, ASA, MAAA
Vice President and Actuary, Long Term Care Insurance,
RGA Reinsurance Company

James VonBruchhaeuser, CLU
Vice President, Sales & Marketing,
MedAmerica Insurance Company

Moderator: Christopher M. Cox, CLTC
Long Term Care Sales Specialist,
Northwestern Mutual

Program Overview

Wednesday, September 21

11:00 A.M. – 6:30 P.M.	Registration Desk Open
1:30 – 2:00 P.M.	Meet and Greet
2:00 – 3:15 P.M.	General Session

Presiding: Steven P. Woods
Director, Distribution Strategy,
MetLife

The Seven Keys to Leadership in the 21st Century

Pat Williams
Orlando Magic

3:45 – 5:00 P.M.	Concurrent Sessions
5:30 – 6:30 P.M.	Welcome Reception

Thursday, September 22

7:30 A.M. – 4:45 P.M.	Registration Desk Open
7:30 – 8:30 A.M.	Continental Breakfast
8:30 – 9:45 A.M.	General Session

Global Economic Outlook and the Implications for the Insurance Industry

Kurt Karl, Ph.D.
Swiss Re

A Real Life Disability Story

James M Hasley, CFP, CLU, ChFC, LUTCF
Elite Financial Partners

Bill Reid
Claimant

10:15 – 11:30 A.M.	Concurrent Sessions
11:30 A.M. – 1:00 P.M.	Luncheon
1:00 – 2:00 P.M.	Track-Specific General Sessions DI Product Line Executive Panel LTC Product Line Executive Panel
2:30 – 3:30 P.M.	Concurrent Sessions
3:45 – 4:45 P.M.	Concurrent Sessions

Friday, September 23

7:30 – 8:30 A.M.	Continental Breakfast
8:30 – 9:45 A.M.	General Session

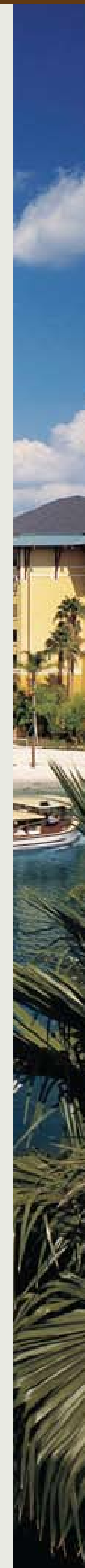
The View from the Street

Craig Davis
RetirementGuard

Michel M. Legrand, CLU ChFC
Northwestern Mutual

Ann Baker Ronn, LUTCF
The AFP Group

10:15 – 11:30 A.M.	Concurrent Sessions
11:30 A.M.	Conference Adjourns



Wednesday, September 21

3:45 – 5:00 P.M.

D1.1 GSI Topics: "Tailor Made" Options and Opportunities for Employers in the GSI Market

Moderator: Michael W. Feuerstein, FLMI
Manager, IDI Sales Operations, Standard Insurance Company

Grant Bailie
Manager, GSI Underwriting, MetLife

Gary Ostrout
Director, IDI Underwriting, Unum

- Hear carrier views regarding the voluntary GSI market.
- How has the voluntary market evolved from an underwriting perspective beyond the recession?
- How do you fit a GSI program to best fit the client's need and balance the risk for the insurer?
- What are the keys to successful voluntary GSI cases?
- How you can save an employer-paid GSI case that is terminating coverage, and should you try?

D1.2 DI Regulatory Update: Bumps in the Road?

Moderator: David Steinbrunner, ASA, MAAA
Senior Actuarial Associate, Ameritas Life Insurance Company

Steve M. Clayburn, FSA, MAAA
Senior Director and Actuary, American Council of Life Insurers

Don't get caught driving in the dark without headlights! Listen in as a leading trade group expert sheds light on the latest issues impacting the DI industry to help you avoid any unexpected bumps in the road.

L1.1 Back to the Future: Is LTCI a Flux Capacitor?

Moderator: Brian Poppe, FSA, MAAA
Managing Actuary, LTCI, Mutual of Omaha

Noel Crader
Marketing Manager, Mutual of Omaha

Julie Flaa, FSA, MAAA
Director, LTC Product Development, Northwestern Mutual

James Jacobsen
Vice President, National Sales, MassMutual

Karen L. Smyth, LTCP, FLMI, AIRC, AIAA, ACS
Vice President, LTC Product Development, The Prudential Insurance Company of America

Take a look back—and a look forward—at the real-life challenges of LTCI product development. Experienced industry experts focus on "lessons learned" from past challenges with an eye toward their affect on current product design. Learn how carrier exits from various markets affect policy design and mix of business plans. Answer your questions about whether LTCI has enough energy stored up—like a capacitor—for a blast into the future.

Thursday, September 22

10:15 – 11:30 A.M.

D2.1 DI Underwriting: Challenging Cases in a Competitive Market

Moderator: David B. Harrington
Senior Product Line Manager, The Guardian Life Insurance Company of America

Rod Boggs, FLMI, HLHC, HIA, ACS
Director, Individual Underwriting, MetLife

Debbie McClellan
Chief Underwriter, The Standard

Richard E. Van Liew, CLU, FLMI
Assistant Regional Director, Disability Underwriting, Principal Financial Group

Producers want your best offer first. Our expert underwriting panel will discuss how they try to do just that as they evaluate some of the most challenging individual and business disability underwriting cases—and take your questions.

D2.2 Around the World of Disability Insurance

Moderator: Anne G. Mitchell, FSA, MAAA
Consulting Actuary, Milliman, Inc.

Jerome Matrundola, FSA, FCIA
Director, Product Development,
RGA International Corporation

Michael Molesworth
Managing Director, Gen Re Australia

Our panelists will talk about product features not found in traditional DI contracts in the United States.

- Lump-sum benefits.
- Specified injury benefits.
- Family-care provider benefits.

International insurance carriers offer these features and more in their DI products. Come learn about them.

L2.1 Successful Solutions for Multi-Life Enrollments

Moderator: Stephen Turner
Director, GLTC Underwriting, Unum

Christine McCullugh
President, Long Term Care Solutions

James VonBruchhaeuser, CLU
Vice President, Sales & Marketing,
MedAmerica Insurance Company

Our panel of experts will present successful strategies that result in win-wins for the employer, the producer, and the carrier. Through case studies, we will explore:

- The value of a comprehensive enrollment campaign.
- A tailored plan design.
- The impact of a participation requirement that will engage the plan administrator and yield favorable enrollment results.

L2.2 Risky Business: How Do We Collaborate to Manage the Riskier LTCI Benefits?

Keith Burns, ASA, MAAA
Director, Actuarial, Prudential Insurance Company

Dawn Helwig, FSA, MAAA
Consulting Actuary, Milliman, Inc.

Anne Ingoldsby, RN, MPH
Senior Vice President, Ability Resources, Inc.

What should management expect from actuaries and claim administrators? How do we work together to mitigate risks and keep marketing happy? Attend this session to learn the answers.

2:30 – 3:30 P.M.

D3.1 Employer Perspectives on Disability

Moderator: Thomas W. Charla, CLTC
Director, IDI Marketing, MassMutual Financial Group

Lisa Karam
Director, Worksite Disability Income,
MassMutual Financial Group

Hear what employers offer — and what they think about — their disability benefits based on recent research conducted with benefit managers.

- Learn how plans are designed with an emphasis on gaps and shortfalls.
- Gain insight on solutions you can offer employers to help make their disability benefits more comprehensive and meaningful.

D3.2 Future of DI: Market Opportunities

Moderator: Chrisann Funk
Product Director, IDI, Principal Financial Group

Karen Terry, FLMI
Manager, Individual Research, LIMRA

In this interactive session you'll review under-tapped and new market opportunities available to the DI industry. Then, work with fellow participants to develop ways of leveraging those opportunities and understanding how to support them through distribution.

L3.1 Managing Our Image: Proactive vs. Reactive

Moderator: Melissa Wrba
Product Analyst,
The Guardian Life Insurance Company of America

Janet Gale
Director, Consumer Relations and Education, Genworth

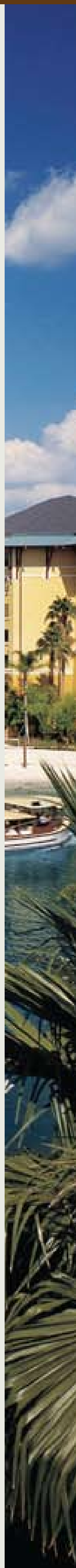
Josh Passman
Senior Vice President, CJP Communications

Jennifer Prosek
Founder and Managing Partner, CJP Communications

Phyllis Shelton
President, LTC Consultants and Co-Founder,
LTCITraining.com

With companies exiting the LTCI industry and government programs constantly making headlines, how do we as an industry manage our image? Listen to how marketing experts handle the following opportunities:

- 1035 exchanges
- CLASS Act
- Rate increases
- Partnership
- Tax implications
- Claims history
- Industry shake-ups (exiting)



L3.2 Current Interest Rate Environment and Its Impact on LTC Companies

David G. Rogan, CFA
Director and Insurance Strategist, Core Fixed Income, Brookfield Investment Management, Inc.

Mark Whitford, FSA, CERA, MAAA
Director, Business Development and Insurance Strategy, Brookfield Investment Management, Inc.

Interest rates have been volatile over the past 30 years. Trying to predict where rates may be in 10 and 20 years puts pressure on LTC companies in setting a target pricing interest rate. This session will discuss how changes in interest rates impact pricing and profitability.

3:45 – 4:45 P.M.

D4.1 Application of the Future: Where Technology Is Taking Us

Moderator: Cheryl Svehlek, FLMI
Director, DI Underwriting, Northwestern Mutual

Angela D. Bolduc
Director, Marketing and Strategic Accounts, Milliman IntelliScript

Carrie Foss, FLMI
Assistant Director, Risk Management Support, Northwestern Mutual

Richard E. Van Liew, CLU, FLMI
Assistant Regional Director, Disability Underwriting, Principal Financial Group

Learn about teleunderwriting, electronic transmission of applications, electronic data, and interactive technology to streamline the underwriting process.

D4.2 The DI Experience

Moderator: Kenneth M. Latus, FSA, MAAA
Director, DI Product Development, Northwestern Mutual

Robert W. Beal, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Come hear an update on the experiences that have driven the DI industry in recent years and the industry's view on where it is headed. Hear about the claims and sales trends that are driving the DI industry's financial results.

L4.1 Combo Products: The Next Greatest Thing?

Moderator: Lynne E. Ferrell, FLMI, LTCP
Director, Account Management, Univita

Jeffrey S. Drake, FSA, MAAA, CLU
Vice President, Product Development, OneAmerica Financial Partners, Inc.

Phyllis Shelton
President, LTC Consultants and Co-Founder, LTCITraining.com

Is it time to change the chassis on LTCI products? What can carriers live with and what will consumers purchase? Join this session to find out.

L4.2 Regulators Roadmap to Rate Increases

Stephen F. Rowley
Vice President, Risk Management, General Re Life Corporation

Amy Pahl, FSA, MAAA
Principal, Milliman, Inc.

Tomasz Serbinowski, Ph.D., FSA,
Actuary, Utah Insurance Department

The rate increase process is viewed by many as a sort of "black box" in which filings are submitted, and a decision comes out the other end. Join us as three interested parties (a regulator, a reinsurer, and a consulting actuary) discuss the challenges and explore ways to improve the dialogue to the benefit of everyone.

Friday, September 23

10:15 – 11:30 A.M.

D/L5.1 Social Media Is Changing Everything: How Will It Change You?

Moderator: Sheryl A. Warren
Corporate Vice President, Long Term Care Insurance, New York Life Insurance Company

Rosario Houck-Gonzalez
Senior Compliance Associate, New York Life Insurance Company

Todd A. Silverhart, Ph.D.
Corporate Vice President, LIMRA

Social media has been adopted by more people more quickly than any other method of communication that preceded it. It is changing the way we live, work, and communicate, as well as transforming how businesses communicate to current and prospective customers. With an overview of social media and perspective from an insurer on compliance challenges, attendees in this session will get insight into social media with regard to:

- Enhancing brand awareness.
- Communicating with customers.
- Compliance challenges.

Social media is changing the world. Learn how it will change your business and create opportunities.

D/L5.2 How Can Companies Utilize Their Customer Service/Call Centers to Improve Their Image?

Moderator: Gary E. Ostrout
Director, IDI Underwriting, Unum

Tina Foraker-Blackwell
Vice President, Assessment Services & Program Management, LifePlans, Inc.

Charlene Jackson
Assistant Vice President, Customer Contact Center, Unum

The insurance industry has a perception problem. People's attitudes toward it are generally less than positive. How can companies improve their image with their most cherished asset, their customers?

The call center is the voice of your organization and the first line of defense against customer dissatisfaction. Is yours helping? Attend this session and:

- Discover call center best practices.
- Learn what others are doing.
- Share your ideas and thoughts.

Top 10 Reasons You Should Attend

1. Excellent networking and peer exchange opportunities
2. Unique content
3. Expert speakers and presenters
4. Get objective solutions you can use as soon as you return to the office
5. Cross-functional content is relevant to a wide range of in-house professionals
6. Earn up to 12.6 SOA CPD credits
7. Group discount lets you save
8. Beautiful location for after hours fun
9. Two session tracks for DI and LTC let you tailor your experience to your needs
10. Many opportunities to ask questions and get answers to your toughest problems

Meeting Details and Hotel Information

Register by August 26, 2011 and Save!

By August 26, 2011

LIMRA, LOMA, and SOA members: $995

Nonmembers: $1,395

After August 26, 2011

LIMRA, LOMA, and SOA members: $1,095

Nonmembers: $1,495

Register Online:

www.limra.com/events

www.loma.org/events

www.soa.org

Register by Mail or Fax:

Download the registration form from the DI & LTC Insurers' Forum event page at www.limra.com/events or www.loma.org/events.

Group Discount

If three (3) or more individual employees from the same member company register for this meeting, each individual registrant may take advantage of a group registration discount of $100 per person. E-mail mjadams@limra.com for additional qualifications and other important details regarding this discount.

Continuing Education Information

For information on SOA CPD Credit and Continuing Education Credit — U.S. Qualification Standards, please visit the DI & LTC Insurers' Forum pages at the SOA website at www.soa.org.

Hotel Information

Loews Royal Pacific Resort
6300 Hollywood Way
Orlando, FL 32819
Reservations Phone: 866-360-7395

Make your reservations by August 26, and mention the group code FORUM to receive the low conference rate of $149 single/double + 12.5% tax. Cancellations must be made five days prior to arrival date to receive the deposit refund.

Attire

The dress code for this conference is business casual.

For More Information

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Society of Actuaries

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About the Associations

LIMRA was founded in 1916 to support and enhance the marketing functions of life insurance companies through original research and products and services based on that research. Today LIMRA is the premier marketing research organization in the financial services industry, with more than 800 members – life/health insurance companies and financial services companies – around the world.

LOMA is committed to a business partnership with its worldwide members in the insurance and financial services industry to improve their management and operations through quality employee development, research, information sharing, and related products and services. Founded in 1924, the association's membership roster boasts more than 1,200 member companies in nearly 80 countries.

The Society of Actuaries (SOA) is an educational, research and professional organization dedicated to serving the public, its members and its candidates. The SOA's mission is to advance actuarial knowledge and to enhance the ability of actuaries to provide expert advice and relevant solutions for financial, business and societal problems. The SOA's vision is for actuaries to be the leading professionals in the measurement and management of risk.

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