

2012

Retirement Industry

C O N F E R E N C E

Hilton in the Walt Disney World® Resort • April 25 – 27, 2012

Rising to Today's Challenges

- Risk management in today's uncertain world
- Carriers and distribution channels working together to create successful business models
- Benchmarking retirement readiness
- Using product allocations to minimize retirement risks



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RIISING TO TODAY'S CHALLENGES

Today's economic and market uncertainties are threatening the retirement aspirations of millions of consumers and investors, and it's made effective business planning difficult for those companies that are eager to help them in securing a better retirement.

In such a climate of change, where challenges lurk at every corner, the partners of LIMRA, LOMA and the SOA proudly invite you to attend the 2012 Retirement Industry Conference, held this year in beautiful Orlando, Florida.

The conference offers the very best in industry insights, solutions, and strategies to help industry professionals in all areas — from manufacturers, advisors and distributors to the industry's top leaders — to learn and formulate the most effective ways to achieve their business goals, both today and in the years ahead.

CONTINUING EDUCATION INFORMATION

Sessions qualifying for Enrolled Actuary credits are noted. For information on SOA CPD Credit and Continuing Education Credit — U.S. Qualification Standards please visit the Retirement Industry Conference pages at 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 PACE credits.

GENERAL SESSION HIGHLIGHTS

Modern Retirement



Stephen Pelletier
President
Prudential Annuities

Kicking off the conference is keynote speaker, Stephen Pelletier, who will provide his perspective on the current retirement landscape, examining the challenges and opportunities from the viewpoint of a market leader in the retirement industry.

Pelletier leads the fully integrated domestic annuity business of Prudential Financial. Prudential Annuities manufactures variable and fixed annuities and distributes them through independent financial planners, banks, wirehouses, regional firms and insurance agents. Prior to his current position, he served as chairman and CEO of Prudential International Investments, responsible for Prudential's investment management business in international markets.

Current Developments in Pension and Income Security Issues



Charles Jeszeck, Ph.D.
Director, Education, Workforce and
Income Security Issues
U.S. Government Accountability Office

Dr. Charles Jeszeck will present the findings of recently released GAO reports, including information on the retirement security of Americans, experiences and lessons learned, and various policy options concerning income throughout retirement.

Jeszeck, specializing in retirement security issues, has spent over 26 years with GAO and has testified before congressional committees on these matters. He served the Congress as staff to the Joint Select Committee on Deficit Reduction and led research on ERISA funding rules that informed deliberations on the Pension Protection Act.

Economic, Financial and Behavioral Perspectives on the Future of Retirement Income Security



Jeffrey R. Brown, Ph.D.
Karnes Professor of Finance and
Director of the Center for Business
and Public Policy
University of Illinois

Recent economic turmoil has highlighted the large benefits to retirees of receiving — and the substantial challenges to financial services providers of providing — guaranteed lifetime income. In this special presentation, Dr. Jeffrey R. Brown of the University of Illinois will discuss how the Great Recession, demographic shifts, and public policy trends are converging to increase the future demand for lifetime income products such as annuities. He will also discuss how economic uncertainty and a low-interest rate environment have conspired to make the provision of such products more risky for insurers. Looking to the future, Dr. Brown will discuss how the provision of lifetime income may evolve in the years ahead, drawing upon the lessons from behavioral economics research, industry experience, and public policy trends.

An internationally known expert on retirement plans, insurance markets and fiscal policy, Brown previously served at the White House Council of Economic Advisers, the President's Commission to Strengthen Social Security, and the Social Security Advisory Board. He is also a Trustee for TIAA.

Leading Through Turbulent Times

Disney Institute

Learn time-tested business philosophies that provide creative ways to weather a down economic climate, outpace your competition, and effectively meet the challenges to today's business environment.

Program Overview

WEDNESDAY, APRIL 25

Registration — 1:00 to 6:30 p.m.

Concurrent Sessions — 4:00 to 5:00 p.m.

Welcome Reception — 5:30 to 6:30 p.m.

THURSDAY, APRIL 26

Registration — 7:15 a.m. to 5:00 p.m.

Continental Breakfast — 7:15 to 8:15 a.m.

General Session — 8:15 to 10:00 a.m.

Modern Retirement

Stephen Pelletier

President
Prudential Annuities

Economic, Financial and Behavioral Perspectives on the Future of Retirement Income

Jeffrey R. Brown, Ph.D.

Karnes Professor of Finance and Director of the
Center for Business and Public Policy
University of Illinois

Concurrent Sessions — 10:30 to 11:45 a.m.

Luncheon — 11:45 a.m. to 1:00 p.m.

Concurrent Sessions — 1:00 to 2:15 p.m.

Concurrent Sessions — 2:30 to 3:30 p.m.

General Session — 4:00 to 5:00 p.m.

Leading Through Turbulent Times

Disney Institute

FRIDAY, APRIL 27

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

Canadian Issues Breakfast — 7:00 to 9:00 a.m.

Sponsored by CANNEX Financial Exchanges

This breakfast and interactive session will focus on current retirement income topics impacting the Canadian market and is open to all attendees interested in Canadian-specific issues.

(Pre-registration is required for this session.)

General Session — 8:00 to 9:00 a.m.

Current Developments in Pension and Income Security Issues

Charles Jeszeck, Ph.D.

Director, Education, Workforce and Income
Security Issues
U.S. Government Accountability Office

Concurrent Sessions — 9:30 to 10:30 a.m.

Concurrent Sessions — 10:45 to 11:45 a.m.

Conference Adjourns — 11:45 a.m.

Concurrent Sessions at a Glance

	Session #	Session Title	Annuities	Retirement Income	Retirement Plans
Wednesday 4:00 to 5:00 p.m.	1.1	Annuities STP: Opportunities and Challenges	◆		
	1.2	Wait a Minute...Income Annuities Are Now Cool?	◆	◆	
	1.3	Rebranding the Defined Contribution Plan			◆
Thursday 10:30 to 11:45 a.m.	2.1	Individual Annuity Market Trends and Opportunities	◆	◆	
	2.2	How Is Your Marketing Breaking Mental Model Maps?	◆	◆	
	2.3	Asset Managers Pivot as a New Generation Retires		◆	◆
	2.4	Registered Investment Advisors: Changing the Retirement Plans Distribution Model			◆
Thursday 1:00 to 2:15 p.m.	3.1	Risk Management in Today's Uncertain World	◆	◆	
	3.2	Retirement Strategies: Using Product Allocations to Minimize Retirement Risks	◆	◆	
	3.3	Optimizing the Distributor/Carrier Relationship for the Retirement Income Market		◆	
	3.4	Social Media — The New Communication Revolution			◆
Thursday 2:30 to 3:30 p.m.	4.1	Retirement-Related Risks: Consumer Concerns and New Opportunities	◆	◆	◆
	4.2	Can You Win Targeting Middle Market Retirees?		◆	
	4.3	How Might Life Annuities Be Retooled to Capture the Market Opportunity for Them?	◆	◆	
	4.4	Investment Management Services: Fiduciary Considerations			◆
Friday 9:30 to 10:30 a.m.	5.1	Low Rates and Volatile Markets: A Double Whammy	◆	◆	
	5.2	Regulatory 411 for 2012	◆		
	5.3	Capitalizing on Retirement Moments of Truth		◆	
	5.4	In-plan Retirement Income Solutions: The Tale of Two Market Segments			
Friday 10:45 to 11:45 a.m.	6.1	Can Annuity Purchase Intentions Be Influenced?	◆		
	6.2	Modern Family: The Future of the Retirement Market	◆	◆	
	6.3	Regulatory Issues Pertaining to DC Administration...and Things That Go Bump in the Night			◆

Retirement Industry Conference Concurrent Sessions

WEDNESDAY, APRIL 25
4:00 TO 5:00 P.M.

1.1 Annuities STP: Opportunities and Challenges

The Annuities STP initiative spearheaded by the industry has made selling annuities easier for advisors at large institutions. Nonetheless, there are tensions between rolling out new products and having a uniform order entry process, and few independent advisors are reaping the benefits of STP. As boomers retire and the industry gears up to serve their decumulation needs, vendors, carriers, and distributors are working to address these challenges and make it easier for all producers to sell annuities.

Philip Sprague, SVP, Retail Retirement, Wells Fargo;
Michael T. Stazzone, eBusiness Project Manager, New York Life; **Clark Troy**, Research Director, Aite Group

1.2 Wait a Minute...Income Annuities Are Now Cool?

Find out why more financial advisors are incorporating income annuities as part of their practice and what the industry is doing to support this growing trend. Learn more about:

- Why income annuities continue to outperform other products in a low interest rate environment.
- Sales and product trends on which income annuity features are used more than others.
- Industry trends that help further integrate income annuities into an advisor's practice.

Gary Baker, President, CANNEX USA; **Ami Dviri**, Corporate VP, Retirement Income Security, New York Life

1.3 Rebranding the Defined Contribution Plan (1.2 EA Non-Core Credit Hours)

Have defined contribution plans lost sight of their intended purpose? Some firms are "rebranding" defined contribution plans to ultimately focus on the end game — participant retirement readiness. This session will take a holistic view of issues to address in order to make defined contribution plans more effective.

- Participant communications and planning — setting realistic expectations for participants.
- Reframing conversations with plan sponsors — providing plan health and benchmarking information.
- Best practices in plan design — suggesting plan design changes to maximize plan efficiency within reasonable cost parameters.

Keith Hyland, VP, Oppenheimer Funds, Inc.;
Stig Nybo, President, Transamerica Retirement Services; **Zhivago Velasco**, Director, Retirement Services, MassMutual

THURSDAY, APRIL 26
10:30 TO 11:45 A.M.

2.1 Individual Annuity Market Trends and Opportunities

This session will review sales and product trends for variable, indexed, and traditional fixed annuities. Other topics will include:

- Impact of guaranteed living benefit riders on variable and indexed annuity sales.
- How VA owners are using their GLB riders.
- Product design changes, including
 - Fixed Indexed Annuity GLWBs
 - Discussion on recent target volatility and dynamic asset allocation funds.
- Potential future product changes.
- Sales projections for the next couple of years.

Joseph E. Montminy, AVP, Retirement Research, LIMRA;
Christopher G. Raham, Senior Consulting Actuary, Insurance & Actuarial Advisory Services Practice of Ernst & Young

2.2 How Is Your Marketing Breaking Mental Model Maps?

Come listen to a panel of industry experts describe their observations and the techniques they use to break through traditional marketing methods aimed at client experience and education. This session will expose you to award winning integrated solutions combining web, social media, mobile applications and print media to attract and inform clients. Come find out which firms are truly "Breaking Mental Model Maps."

Albert Dal Porto, Moderator, VP, Product Development, Security Benefit; **Jared Licklider**, Senior Analyst, Dalbar Inc.;
Constance C. O'Brien, SVP, Internet Strategy, AXA Equitable;
Jeffrey Reid, VP, Digital Strategy and Channels, TIAA-CREF

2.3 Asset Managers Pivot as a New Generation Retires

For decades, asset managers have benefited as workers made contributions to employer-sponsored retirement plans. Three quarters of plan assets are held by workers over age 50, and over \$1 billion *each day* flows into IRA Rollovers as they retire. Hear from a panel of managers as they discuss strategic opportunities and the challenge of maintaining relevance in a world where income is increasingly important, and where the desire for asset growth is tempered by fear of market losses.

Paul Henry, Moderator, Managing Director, Retirement Clients and Products, LIMRA Services, Inc.; **Russell Lemken**, Managing Director, Russell Investments; **Larry Massaro**, Institutional Product Manager, Retirement Income, Vanguard

2.4 Registered Investment Advisors: Changing the Retirement Plans Distribution Model

As the defined contribution markets mature with fee transparency, fiduciary ownership and pricing pressures, hear from a panel of industry experts on how to sharpen your strategic planning to this critical distribution channel. An investment money manager, outside consultant, RIA and business colleague will share their perspectives — your questions and thoughts will be addressed. The conversation will address the RIAs' needs in the offering they require for business development, increased assets under management — balanced with regulatory legislation.

Ronald L. Bush, Principal, Brightworks Partners LLC;
Robert M. Kaplan, VP, National Training Consultant, ING Retirement Services; **W. Michael Montgomery**, Managing Principal, Montgomery Retirement Plan Advisors, Inc.;
Andrew J. Powers, Moderator, VP, Strategic Planning and Business Development; Lincoln Retirement Plan Services;
Austin Rosenthal, VP, Dimensional Fund Advisors

1:00 TO 2:15 P.M.

3.1 Risk Management in Today's Uncertain World

How insurance companies manage risk in today's uncertain world is the challenging task that every Chief Risk Officer must contend with. Today's CRO's and their company's Enterprise Risk Management programs are faced with economic, political and regulatory factors that are changing and reshaping our industry. In this session, you will hear how senior executives from some of today's top insurance and consulting companies address these challenges and the future impact to risk management.

Joseph Celentano, SVP, Enterprise Risk Management, Pacific Life Insurance Company; **Eric Henderson**, SVP, Individual Products & Solutions, Nationwide Financial; **Bryan Pinsky**, SVP and Actuary, Prudential Annuities Product;
Mark Scanlon, Senior Consultant, ERM Initiative Leader, Towers Watson; **Harold C. Schafer**, Moderator, AVP, Product Development, Nationwide Financial

3.2 Retirement Strategies: Using Product Allocations to Minimize Retirement Risks

Asset allocation is a time-tested strategy for accumulating assets. But how does it pan out for managing risks during retirement? What if there was an approach that excelled at both? Come learn about two new product allocation approaches that leverage the fundamentals behind asset allocation while minimizing risks associated with retirement such as longevity, market fluctuations, inflation and long-term care. Consider them the decumulation strategies of the world of tomorrow — and they're closer than you think.

Rebekah Barsch, VP, Market Strategy and Training, Northwestern Mutual; **Roy Benjamin**, VP and Actuary, Fidelity Investments; **Gregory Jaeck**; Director, Annuity and Income Markets, Northwestern Mutual

3.3 Optimizing the Distributor/Carrier Relationship for the Retirement Income Market

This panel of industry experts will discuss the primary challenges to attracting and servicing retirement income clients and how to overcome those challenges by optimizing the relationship between the carrier and the distributor. The panel will explore such topics as whether or not current products meet the needs of the growing retirement income market, what evolving consumer behaviors mean for our marketing and service strategies, and what we can learn from success stories in our industry.

David Coggins, VP of Institutional Accounts, First Protective; **David L. Hanzlik**, Director, Actuarial Management, CUNA Mutual Group; **Bryan Kucholtz**, SVP, National Sales Director, Comerica Securities;
Scott Stathis, Moderator, Managing Director and COO, Kehrer-LIMRA; **Tripp Thompson**, SVP, Director of Wealth Management, First Tennessee Bank;
Stephen Williams, Director, Financial Planning Strategy, BMO Harris

3.4 Social Media — The New Communication Revolution

During this session you will learn more about the effective use of Social Media from a retirement provider and two industry insiders who will help us look into the future of this communication tool within retirement plans. How do we as an industry use this tool to effectively engage with the public and clients? Can we use this tool to enable plan participants to educate themselves about their retirement investments? These are only a sampling of the type of questions the panel will answer as they give their points of view on Social Media and how it has revolutionized how we communicate to and engage with our distribution partners and clients.

Kris Gates, AVP, Marketing, MassMutual;
Toni Griffin, Moderator, AVP, MetLife;
Richard Goldman, CEO, Competiscan;
Tony Mingo, President and CEO; vWise Inc.

2:30 TO 3:30 P.M.

4.1 Retirement-Related Risks: Consumer Concerns and New Opportunities (1.2 EA Non-Core Credit Hours)

How do retirees and pre-retirees assess their vulnerability to retirement-related risks? What strategies do they prefer in managing those risks? Since 2001, the Society of Actuaries has conducted bi-annual surveys on how the public understands and manages retirement-related risks. This session will present key trends and insights into the new opportunities presented by evolving assessments of risk in a volatile economy.

Mathew Greenwald, President, Mathew Greenwald & Associates, Inc.

4.2 Can You Win Targeting Middle Market Retirees?

This session will not only report on the most current research depicting the retirement landscape of middle America, but will also share expert insights on the strategic implications for companies. Hear how the industry is responding, and what might be a more useful approach. Attendees will take home concrete ideas on how to better serve this emerging market.

Matthew Drinkwater, Associate Managing Director, Retirement Research, LIMRA; **Chuck Yanikoski**, President, Still River Retirement Planning Software, Inc.; **Judy Zaiken**, AVP, Business Development, USIG Annuity Products, MassMutual Financial Group

4.3 How Might Life Annuities Be Retooled to Capture the Market Opportunity for Them?

LIMRA has projected the potential market for lifetime income annuities to be at \$250 billion; other estimates have gone even higher. Among other possibilities, behavioral economists have suggested changes in annuity framing, and there has also been success in looking at lifetime annuities as an asset class. Front-line strategies, too, are evolving, and a SOA research paper offers an additional transparent approach. Our in-the-forefront panelists will engage in a roundtable discussion of these and other possibilities, and seek audience participation in the exploration.

Curtis V. Cloke, CEO and Founder, Thrive Income Distribution System, LLC; **Steve Cooperstein**, President and Actuary, Steve Cooperstein & Associates; **Tom Hegna**, President, TomHegna.com; **Dan Weinberger**, VP, Behavioral Finance & Retirement Strategy, MetLife

4.4 Investment Management Services: Fiduciary Considerations

Come hear what the experts have to say about this important topic of discussion. In today's environment of changing regulations and volatile markets, our panel of experts will share their perspectives on a wide range of issues related to investment management services and fiduciary responsibility. The panel will focus on such issues as:

- Fiduciary Standards: ERISA Section 3(38) vs. Section 3(21)
- Investment management service models
- Selecting the right provider
- Understanding the investment selection process

E. Thomas Foster, Moderator, VP and National Spokesperson, The Hartford; **Chris Giorgi**, VP, Advanced Markets, AXA Equitable; **W. Michael Montgomery**, Managing Principal, Montgomery Retirement Plan Advisors, Inc.; **Jamie Ohl**, President, Wilshire Fund Management



FRIDAY, APRIL 27

9:30 TO 10:30 A.M.

5.1 Low Rates and Volatile Markets: A Double Whammy

Historically low interest rates and continued equity market volatility, as well as other external forces, have forced annuity providers to alter their product strategies. In this session, hear from annuity product experts and gain valuable insight into the challenges and strategies for effectively managing both in-force and new business through this volatile economic environment. Fixed, indexed, and variable annuity annuities will be discussed.

J. Scott Dunn, VP, Research, Prudential Annuities;
Mary Beth Ramsay, VP, Annuity Product Management, Aviva USA; **Dain Runestad**, VP, Product Management, Prudential Annuities

5.2 Regulatory 411 for 2012

How will government regulation affect the industry? Attend this session to learn about regulatory issues that may impact the annuity business in 2012. Come and hear industry experts discuss current issues on the regulatory front. The speakers will address happenings at the ACLI, SEC and NAIC.

Dennis S. Herchel, AVP and Counsel, MassMutual;
Kelly Ireland, Senior Counsel, Insurance Regulation, American Council of Life Insurers; **Naomi Weinstein**, Moderator, VP, AXA Equitable

5.3 Capitalizing on Retirement Moments of Truth

Whether they're just getting started, building their wealth, or transitioning to the distribution phase, customers face many key "moments of truth" as they move down the path to retirement. Providers must deliver exceptional customer experiences at these moments of truth in order to demonstrate how much they value their client's relationship. Learn what these moments of truth are and how providers can capitalize on them.

Kenneth Hevert, VP, Retirement Products, Fidelity Personal and Workplace Investing

5.4 In-Plan Retirement Income Solutions: The Tale of Two Market Segments

Across all plan types, sizes, and tax codes, defined contribution plan sponsors and participants are highly interested in lifetime income products, but designing a solution to address the unique needs and wants of plan sponsor and participants is critical to adoption. Hear the perspectives of the small and large DC plan markets and how two providers designed solutions to overcome the challenges and solve the retirement income puzzle.

Mark Fortier, Head, Product and Partner Strategy, AllianceBernstein; **George Revoir**, SVP, Distribution, John Hancock Retirement Plan Services

10:45 TO 11:45 A.M.

6.1 Can Annuity Purchase Intentions Be Influenced?

Learn how new original behavioral research (commissioned by the Society of Actuaries) on over 1,000 subjects between the ages of 45 and 75 sheds light on which communication approaches are more effective in influencing annuity purchase intentions. The session will also cover other recent research aimed at better understanding the behavioral tendencies that affect annuity decision making and will be of interest to practitioners, policy makers and academic professionals who are interested in solving the "annuity puzzle."

Jodi DiCenzo, Principal, Behavioral Research Associates

6.2 Modern Family: The Future of the Retirement Market

Attend this session to learn how three different distribution channels view the future. What product and market changes do they see forthcoming? What are they doing differently to attract Gen X and Y'ers, both as clients and/or as new advisors? As the Baby Boomers continue to mature, what product features will they need?

Toby Haun, VP, Product Management, Huntington;
Timothy P. Holmes, Principal, Vanguard Annuities and Insurance Services; **Lance Poole**, Moderator, VP, Annuity Development, Protective Life; **Scott Stolz**, President, Raymond James Insurance Group

6.3 Regulatory Issues Pertaining to DC Administration...and Things That Go Bump in the Night *(1.2 EA Non-Core Credit Hours)*

In the wake of fee disclosure regulations, what will be next? Robert J. Toth has practiced employee benefits law since 1983 and focuses on the design, administration and distribution of financial products for retirement plans and is well qualified to share what's next with regulatory issues. Toth will also provide updates on regulatory issues with ERISA budget accounts, annuitization from DC plans and remaining nuances of 408(b)2 and other regulatory issues that may go bump in the night.

Robert J. Toth Jr., Principal, Law Offices of Robert J. Toth, Jr.

Thank You to Our Sponsors and Exhibitors



Sponsor and Exhibitor opportunities are available.

Contact Barbara Kimball
bkimball@limra.com
(860) 298-3950

Meeting Details and General Information

Register by March 23 and Save!

By March 23:

LIMRA, LOMA, and SOA members: \$995

Nonmembers: \$1,395

After March 23:

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 Retirement Industry Conference event page at www.limra.com/events or www.loma.org/events.

GROUP DISCOUNT

If five (5) or more individual employees from the same member company register for this meeting, each individual registrant may take advantage of a group discount of \$100 per person. E-mail mjadams@limra.com for additional qualifications and other important details regarding this discount.

BONUS OPPORTUNITY

The Life Insurance Conference will be held at the Hilton in the Walt Disney World® Resort April 23 – 25, 2012. Save \$250 when you attend both the Retirement Industry Conference and the Life Insurance Conference!

Meeting Attire: The dress code for this conference is business casual.

HOTEL INFORMATION



The Hilton in the Walt Disney World® Resort
1751 Hotel Plaza Blvd.
Lake Buena Vista, FL 32830
Phone: 1-407-827-4000

Make your reservations by March 23 using the group code LIM to receive the conference rate of \$199 single/double. Requests after March 23, 2012 will be accepted on the basis of space availability and may be subject to a higher room rate.

ABOUT THE ASSOCIATIONS



Over 850 financial services companies in more than 70 countries around the world turn to LIMRA first to help build their businesses and improve their performance. These members rely on our 90 years of industry experience, along with our rich resources in Research, Consulting, Assessment, Development, and Compliance and Regulatory Services to help chart a clear course for growth.

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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.

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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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