

Retirement Industry Conference

Moving Forward in a New World



April 26 - 28

Rosen Shingle Creek, Orlando, FL

- ▼ Consider the new administration's stance on regulatory policies, including the DOL fiduciary rule
- ▼ Grasp the extraordinary challenges in generating guaranteed lifetime income
- ▼ Learn how the older Boomer consumer is transforming retirement



www.secureretirementinstitute.com



www.soa.org



MOVING FORWARD IN A NEW WORLD

Shift direction or stay the course? Which strategies will win the day? Come join the discussion. A mix of industry veterans and future leaders are gathering once again to share ideas, best practices, and listen to the latest thinking on what will move the industry forward. You will hear how peer companies are navigating the new retirement industry landscape.

Things are changing quickly in financial services. Understanding what the future may bring is the key to preparing for it. Get a handle on the powerful trends affecting our industry: regulation, the changing consumer, technology, talent management and innovation.

Conference partners, The LIMRA LOMA Secure Retirement Institute and the Society of Actuaries (SOA), are dedicated to providing you with a first-rate conference experience that will cover the very latest in industry insights and strategies to meet the retirement challenge.

Join us in April in Orlando at the 2017 Retirement Industry Conference to network with your peers and leading industry experts as we move forward together in this new world.



CONTINUING EDUCATION INFORMATION

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

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



GENERAL SESSION HIGHLIGHTS

The Washington Update: Strategies for Investment and Retirement Planning in the New Political Environment (1 EA Non-Core Credit Hour)



ANDREW FRIEDMAN
Principal and Founder
The Washington Update

For the first time in eight years, a new administration takes over the White House — an administration with vastly different policy goals than the one that preceded it. Andy Friedman, an expert in political and legislative affairs, will lay out the wide-ranging initiatives President Trump will seek to enact during his first year in office, including those involving financial services. He will consider the extent to which the new administration is likely to overturn or soften regulatory policies the Obama administration put in place, including the controversial Department of Labor regulation imposing new fiduciary obligations on financial advisors.

Winning With Boomers: How to Effectively Reach and Sell to Today's Boomer Consumer



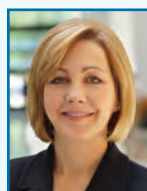
MATT THORNHILL
Managing Partner
Sir's Institute for Tomorrow

Learn how older Boomers are transforming their next stage of life in an informative, entertaining, and insightful keynote from the nation's leading authority on marketing to Boomers, Matt Thornhill. He will share what drives their behavior today, how to better connect with them, and what messages resonate with them at this new life stage.

Has the DOL Fiduciary Rule Been "Trumped"?



DOUG FRENCH, FSA
Managing Principal, Insurance and Actuarial Advisory Services
EY



JAMIE OHL
President, Retirement Plan Services
Lincoln Financial Group



HUTCH SCHAFFER, FLMI
Vice President, Business Development, Retirement Plans
Nationwide Financial



JAMES KERLEY, Moderator
Chief Membership Officer
LIMRA & LOMA

What are the implications of the new administration on the retirement landscape? How should the industry respond? Come hear the informed perspective of senior industry executives on where the opportunities will be found and how business models must evolve in response to these new world realities.

Planning for an Expensive Retirement



MICHAEL FINKE, Ph.D., CFP
Dean and Chief Academic Officer
The American College

Today's retiree needs to fund a longer lifespan within a challenging low return environment. Drawing on recent academic research, Dr. Finke will discuss the implications of high asset prices and increasing longevity on retiree spending risk. Strategies discussed will include product allocation strategies compared with traditional investment portfolios.

2017

Program Overview

◀ WEDNESDAY, APRIL 26 ▶

REGISTRATION — 1:00 to 6:30 p.m.

CONCURRENT SESSIONS — 4:00 to 5:00 p.m.

WELCOME RECEPTION WITH EXHIBITORS —
5:15 to 6:30 p.m.

◀ THURSDAY, APRIL 27 ▶

REGISTRATION — 7:00 a.m. to 5:00 p.m.

CONTINENTAL BREAKFAST — 7:00 to 8:00 a.m.

GENERAL SESSION — 8:00 to 10:00 a.m.

The Washington Update: Strategies for Investment and Retirement Planning in the New Political Environment

ANDREW FRIEDMAN

Principal and Founder
The Washington Update

Has the DOL Fiduciary Rule Been “Trumped”?

DOUG FRENCH, FSA

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JAMIE OHL

President, Retirement Plan Services
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HUTCH SCHAFFER, FLMI

Vice President, Business Development, Retirement Plans
Nationwide Financial

JAMES KERLEY, Moderator

Chief Membership Officer
LIMRA & LOMA

REFRESHMENT BREAK WITH EXHIBITORS —
10:00 to 10:30 a.m.

CONCURRENT SESSIONS — 10:30 to 11:45 a.m.

LUNCHEON WITH EXHIBITORS — 11:45 a.m. to 1:00 p.m.

CANADIAN ISSUES LUNCHEON — 11:45 a.m. to 1:00 p.m.

Sponsored by CANNEX Financial Exchanges

This luncheon and interactive session will focus on current retirement topics impacting the Canadian market and is open to all attendees interested in Canadian-specific issues. *(Pre-registration is required.)*

CONCURRENT SESSIONS — 1:00 to 2:15 p.m.

REFRESHMENT BREAK — 2:15 to 2:30 p.m.

CONCURRENT SESSIONS — 2:30 to 3:30 p.m.

REFRESHMENT BREAK WITH EXHIBITORS —
3:30 to 4:00 p.m.

GENERAL SESSION — 4:00 to 5:00 p.m.

Winning With Boomers: How to Effectively Reach and Sell to Today’s Boomer Consumer

MATT THORNHILL

Managing Partner
Sir’s Institute for Tomorrow

◀ FRIDAY, APRIL 28 ▶

CONTINENTAL BREAKFAST — 7:00 to 8:00 a.m.

GENERAL SESSION — 8:00 to 9:00 a.m.

Planning for an Expensive Retirement

MICHAEL FINKE, Ph.D., CFP

Dean and Chief Academic Officer
The American College

REFRESHMENT BREAK AND EXHIBITOR RAFFLE —
9:00 to 9:30 a.m.

CONCURRENT SESSIONS — 9:30 to 10:30 a.m.

REFRESHMENT BREAK — 10:30 to 10:45 a.m.

CONCURRENT SESSIONS — 10:45 to 11:45 a.m.

CONFERENCE ADJOURNS — 11:45 a.m.

Distribution of Concurrent Sessions

	#	Session Title	Retail	Workplace	Strategic
Wednesday					
4:00 to 5:00 p.m.	1.1	Improve Target Marketing With Big Data and Analytics	◆		
	1.2	Increasing Coverage in State Sponsored Retirement Programs		◆	
	1.3	The Digital Insurer: The Art of the Possible	◆	◆	◆
	1.4	Product Development: Navigating the Fiduciary Fog	◆		
Thursday					
10:30 to 11:45 a.m.	2.1	Distribution SPEAKS! — How to Survive in the New World	◆		
	2.2	Mortality Trends: The Good, The Bad, and The Future	◆		
	2.3	What's Next in the Rollover Market?		◆	
	2.4	DC Litigation Trends		◆	
1:00 to 2:15 p.m.	3.1	What's Driving the Dramatic Changes in the Individual Annuity Marketplace?	◆		
	3.2	What Are They Thinking? Plan Sponsors Speak		◆	
	3.3	Impact on Consumers of Changing Retirement Social Insurance Programs		◆	
	3.4	Lifetime Income Challenges and Improving Retiree Outcomes	◆	◆	◆
2:30 to 3:30 p.m.	4.1	The Retirement Income Planning Imperative	◆		
	4.2	Product and Needs Analysis Tools for the New Fiduciary World	◆		
	4.3	Pension Risk Transfer: Current Landscape and Market Trends		◆	
	4.4	The Global Pension Gap Epidemic and Vaccine		◆	
Friday					
9:30 to 10:30 a.m.	5.1	Leadership Perspectives: Industry Benchmarking, Behavioral Analytics, and Executive Communication	◆		
	5.2	No Wall Here...Crossing the Border to Annuity Design Strategies	◆		◆
	5.3	Technology Trends: Keep Up or Get Left Behind	◆		
	5.4	Financial Wellness		◆	
10:45 to 11:45 a.m.	6.1	DOL Fiduciary Rule: Status Update and Compensation Issues	◆		
	6.2	Understanding Impact of Debt on Retirement			◆
	6.3	Helping Participants Understand Longevity Risk		◆	

Retirement Industry Conference Concurrent Sessions

◀ WEDNESDAY, APRIL 26 ▶

4:00 to 5:00 p.m.

1.1 Improve Target Marketing With Big Data and Analytics

Big data and predictive analytics can be used to enhance the marketing function, both to generate new leads and create new opportunities within an existing client base, by deploying cross-sell and up-sell programs. Attend this session to learn how the growing tools of predictive modeling can contribute to the success of your marketing function. Our panelists will present practical use cases, including categories of data used, successes that have been achieved, as well as considerations for implementation and other aspects.

ANDY FERRIS, FSA, MAAA, CFA, Managing Director, Deloitte Consulting; **THOMAS HAMILTON**, Vice President, Head of Analytics Center of Excellence, Voya Financial; **SARAH HINCHEY, FSA, CERA, MAAA**, Manager, Deloitte

1.2 Increasing Coverage With State Sponsored Retirement Programs: \$6 Trillion...39 Million...34% (1.2 EA Non-Core Credit Hour)

Thirty-four percent of 114 million private-sector workers (39 million) do not have access to a retirement plan through work, which contributes to the overall projected retirement savings deficit of \$6+ trillion. Inadequate savings not only creates stress for older Americans who may have to sacrifice supporting their basic financial needs, but it also leads to increased dependence on state and federal social welfare programs. Attend this session to learn about State Sponsored Retirement Programs, which are one avenue to assist private sector employers who may not be able to afford a qualified plan by giving employees access to alternative retirement savings arrangements.

MELANIE MILLER, Associate Vice President, Product Development, Nationwide; **STEVE MITCHELL**, Managing Consultant, BridgePoint; **JOSEPH NOWAK**, Senior Director of Advocacy and Public Policy, Nationwide

1.3 The Digital Insurer: The Art of the Possible

It is no longer an option for an insurance company to become more digital. It is an imperative. The insurance ecosystem is facing massive changes and providers must produce solutions to improve customer engagement, reduce operating costs, and accelerate an insurer's market growth. In order to meet customer's rapidly evolving needs and desires, digital change is needed to transform existing business and technology architectures. Carriers need a technology-enabled solution to rapidly offer innovative digital products, and to provide innovative digital operations. EY will present a forward looking view on the art of the possible.

MELANIE HENDERSON, Executive Director, EY

1.4 Product Development: Navigating the Fiduciary Fog

Successfully meeting the needs of consumers, distributors, and insurance companies is always a challenge for annuity product developers. However, the new fiduciary world we live in is making the challenge even more difficult. Attendees will benefit from learning how companies are adapting their product strategies. Topics to be discussed include recent product changes, industry trends, and insights into future changes.

SCOTT DUNN, CLU, Scott Dunn Associates; **TIM PFEIFER, FSA, MAAA**, President, Pfeifer Advisory, LLC

◀ THURSDAY, APRIL 27 ▶

10:30 to 11:45 a.m.

2.1 Distribution SPEAKS! — How to Survive in the New World

Distribution firms are developing new product, business processing, and distribution strategies to meet the demands of regulatory requirements as well as today's consumers. Learn about these strategies from various viewpoints — wire houses, banks, independent broker dealers, and independent marketing organizations. We will discuss how the retirement income industry needs to evolve to meet these demands including new fee-based solutions, simplicity, and transparency.

RYAN ABERNATHY, CRPC, Director, Head of Annuity Product and Platforms, Merrill Lynch; **CHUCK LUCIUS**, CEO, Gradient Financial Group, LLC; **SCOTT STOLZ, CFP**, Senior Vice President, PCG Investment Products, Raymond James; *Moderator:* **AL DAL PORTO, FSA, MAAA**, Vice President, Product Development, Security Benefit Life

Retirement Industry Conference Concurrent Sessions

2.2 Mortality Trends: The Good, The Bad, and The Future

(1.5 EA Non-Core Credit Hour)

Recent population studies, news releases and technical research have shown a variety of new insights on current world trends in mortality, with much of the focus on the United States. This session will highlight recent work from the Society of Actuaries and its research partners on insured and population mortality trends, and work from the Human Mortality Database on U.S. causes of death. Results from these studies can help give participants growing insights on how future trends will evolve for insured populations and the impact of new underwriting techniques.

MAGALI BARBIERI, Associate Director, Human Mortality Database; **JERRY HOLMAN, FSA, MAAA**, Principal, RJH Integrated Solutions LLC; **THOMAS RHODES, FSA, MAAA, FCA**, Assistant Vice President & Actuarial Director, MIB; *Moderator:* **R. DALE HALL, FSA, MAAA, CERA, CFA**, Managing Director of Research, Society of Actuaries

2.3 What's Next in the Rollover Market?

As the industry undergoes dramatic changes, what strategies are retirement plan providers pursuing with their distribution options and asset retention programs? In this panel discussion, hear how companies are adjusting to best meet the future needs of customers in this new and challenging environment. Topics will include contact center procedures, training, investments, marketing, and participant retention expectations, as well as the implications of the DOL fiduciary rule. Highlights from recent LIMRA Secure Retirement Institute research on plan distributions will also be shared.

KELLIE DESROSIERS, Vice President, Marketing, Head of Sales and Client Engagement, Voya Financial; **ADARSH GARG**, Vice President, Lifetime Engagement Strategy, Fidelity Investments; **STEPHANIE O'DEAR**, Assistant Vice President, Head of Marketing, RSG, Empower Retirement; *Moderator:* **MATTHEW DRINKWATER, Ph.D., FLMI, ASRI, AFSI, PCS**, Assistant Vice President, LIMRA Secure Retirement Institute

2.4 DC Litigation Trends (1.5 EA Non-Core Credit Hour)

Defined contribution (DC) plans have been introduced by employers en masse as the low cost and, theoretically, low risk alternative to traditional defined benefit (DB) pension plans. Unfortunately, as DC plans have matured over the years, one lesson that has emerged is that positive outcomes for members in a DC environment are not always easily achieved. As DC plans have experienced challenges, litigation surrounding their shortcomings has increased. Could the so called risk free retirement solution for employers be fraught with peril? This session will review current litigation trends in the DC area and explore the underlying fiduciary responsibilities.

PETER KELLY, Deputy General Counsel and Chief Employee Benefits Counsel, Blue Cross and Blue Shield Association; **JEFFREY RUSSELL**, Partner, Bryan Cave; *Moderator:* **ANDREW PETERSON, FSA, EA, MAAA**, Senior Staff Fellow, Retirement Systems, Society of Actuaries

1:00 to 2:15 p.m.

3.1 What's Driving the Dramatic Changes in the Individual Annuity Marketplace?

Individual retail annuity products are used to meet many different retirement savings objectives. Join us to learn about sales trends for accumulation and income focused retail annuity products, the similarities and differences in buyer profiles, and our assessment of the impact the DOL fiduciary rule will have on the annuity market.

TODD GIESING, Assistant Research Director, LIMRA Secure Retirement Institute; **JOSEPH MONTMINY, ASA, MAAA**, Assistant Vice President, LIMRA Secure Retirement Institute

3.2 What Are They Thinking? Plan Sponsors Speak

(1.5 EA Non-Core Credit Hour)

A cross-industry, cross-IRA panel of Defined Contribution (DC) plan sponsors shares what keeps them up at night...and what their priorities are in managing their plans and employees for 2017. A moderated panel discussion will be followed by a question and answer opportunity for attendee engagement. Attend this session to hear directly from the DC industry's most important stakeholders: the individuals responsible for selecting vendors and managing their organizations' plans.

KAL MISTRY, Executive Vice President and Chief Administrative Officer, VITAS Healthcare Corporation; **BRANDON YOUNG**, Vice President & Chief Human Resource Officer, Embry-Riddle Aeronautical University; *Moderator:* **ALISON SALKA, Ph.D.**, Senior Vice President, Research, LIMRA

Retirement Industry Conference Concurrent Sessions

3.3 Impact on Consumers of Changing Retirement Social Insurance Programs (1.5 EA Non-Core Credit Hour)

With the increasing focus on potential changes to U.S. Social Security and Medicare programs, and the recent expansion of the Canada Pension Plan, what will that mean for consumers in the years ahead? This session will review ways to evaluate how well these programs deliver retirement income adequacy, highlight the current environment of retirement security programs, review trends of individual retirement risks and decisions, and discuss future employer and financial institution products and services.

CAROL BOGOSIAN, ASA, President, CAB Consulting; **TIMOTHY LEIER, FSA, EA, MAAA**, Actuary, Consultant, President, TRL Consulting, LLC; **BONNIE-JEANNE MACDONALD, FSA, Ph.D.**, Academic Researcher, Dalhousie University; *Moderator:* **R. DALE HALL, FSA, MAAA, CERA, CFA**, Managing Director of Research, Society of Actuaries

3.4 Lifetime Income Challenges and Improving Retiree Outcomes (1.5 EA Non-Core Credit Hour)

Americans often save for retirement today with 401(k) plans and IRAs focused on wealth accumulation. However, they face complex challenges, including longevity, interest rate, inflation, and cognitive risks, when turning an account balance into secure retirement income. Recognizing these risks and challenges is key in improving outcomes. Without improvements designed to convert retirement savings accounts into an income stream, participants face an increased risk of running out of money during retirement. This session will feature both public and private sector speakers, including a Government Accountability Office (GAO) perspective on how regulatory changes can improve 401(k) plan retirement income options and a discussion of other possible initiatives that could lead to enhanced retiree lifetime income outcomes.

TAMARA CROSS, Assistant Director, U.S. Government Accountability Office; **TED LESLIE**, Analyst-in-Charge, U.S. Government Accountability Office; **MARK SHEMTOB, FSA, MAAA, EA, MSPA, CFP**, Owner, Abar Retirement Plan Services Inc.; *Moderator:* **ANDREW PETERSON, FSA, EA, MAAA**, Senior Staff Fellow, Retirement Systems, Society of Actuaries

2:30 to 3:30 p.m.

4.1 The Retirement Income Planning Imperative

In this session, panelists will share innovative approaches to retirement income planning. Learn how these are helping financial professionals, and the financial institutions that they represent, to capture, consolidate and retain assets, as well as provide better outcomes for clients. Innovation is taking place against a backdrop of shifting demographics, new technologies and regulation, making retirement income planning a new imperative.

JEFFREY BETTERMAN, RFC, Senior Financial Advisor, SunCoast Trust and Investment Services; **DANIEL M. KEADY, CFP®**, Senior Director, Advice and Planning Strategy, TIAA Financial Services; *Moderator:* **PAUL HENRY**, Corporate Vice President and Managing Director, LIMRA LOMA Secure Retirement Institute

4.2 Product and Needs Analysis Tools for the New Fiduciary World

While the final outcome of the DOL Fiduciary Rule remains unclear, opportunity exists for technology to significantly enhance advisor and client relationships. This session will feature thought leadership presentations from representatives of organizations that have successfully developed product analysis and needs analysis tools as well as financial planning tools that effectively establish and maintain a fiduciary status. Attendees in this session will learn why these types of tools are necessary for their organization to thrive in the new fiduciary world.

FAISAL HABIB, President, QWEMA Group, CANNEX Financial Exchanges; **JOHN HYDE**, CEO, CapitalRock; **CURT OLSON**, Head of Institutional Sales, PIEtech, Inc., Creator of MoneyGuidePro®; *Moderator:* **JOEY PUDENZ**, Director, Annuity Product Systems, Athene Annuity and Life Company

4.3 Pension Risk Transfer: Current Landscape and Market Trends (1.2 EA Non-Core Credit Hour)

Sales in the pension risk transfer market have increased dramatically the last few years. Many corporate pension plan sponsors no longer want the responsibility of managing and funding a DB plan and are looking for ways to shed this risk. This session will focus specifically on pension risk transfer options by providing attendees with an overview of the current landscape, new and innovative risk transfer strategies and trends, and expectations for the future. Attendees will also hear firsthand accounts of insurer experiences in the small and large marketplaces.

MATT MCDANIEL, FSA, EA, CFA, Partner, Mercer; **GLENN O'BRIEN**, Managing Director, Pension and Structured Solution, Prudential Financial; **DANIEL N. SMITH, III**, National Sales Director, Institutional Investment Products, Mutual of Omaha Insurance Company; *Moderator:* **MATTHEW DRINKWATER, Ph.D., FLMI, ASRI, AFSI, PCS**, Assistant Vice President, LIMRA Secure Retirement Institute

Retirement Industry Conference Concurrent Sessions

4.4 The Global Pension Gap Epidemic and Vaccine

(1.2 EA Non-Core Credit Hour)

The U.S. is struggling with increased life expectancies and low old-age support ratios caused by decreasing fertility rates. This puts pressure on the government to fund significant social insurance programs such as Social Security and Medicare. It also has put pressure on privately funded pensions causing outsourcing of pension plans and even company bankruptcies. As bad as this sounds, European and Asian countries may even be in more dire situations. But not all is bad. There are practical mitigating solutions that can be initiated if politicians and industries work together. Learn about the global pension gap epidemic and possible vaccines.

RONALD KLEIN, FSA, MAAA, Director of Global Ageing, The Geneva Association; **BENNETT KLEINBERG**, Vice President, Prudential Financial; *Moderator:* **ANDREW PETERSON, FSA, EA, MAAA**, Senior Staff Fellow, Retirement Systems, Society of Actuaries

◀ **FRIDAY, APRIL 28** ▶

9:30 to 10:30 a.m.

5.1 Leadership Perspectives: Industry Benchmarking, Behavioral Analytics, and Executive Communication

Attend this session to hear perspectives on business, product, and analytical leadership for individual retirement savings and income products, including insights into recent changes in policyholder behavior across the industry, benchmarking versus peers, and outlook for the future. Also learn about the speakers' experience in improving communication processes between actuaries and other business leaders, particularly with the increasing utilization of predictive modeling techniques.

ARI LINDNER, FSA, MAAA, Senior Vice President, Munich American Reassurance Company; **ROGER OFFERMANN, FSA, MAAA**, Senior Vice President and Chief Actuary, Security Benefit Life; **MARY SIMMONS, FSA, MAAA**, Vice President and Actuary, Protective Life; **ROBERT WINAWER, FSA**, Senior Vice President and ERM Actuary, Global Atlantic Financial Group; *Moderator:* **TIMOTHY PARIS, FSA, MAAA**, Chief Executive Officer, Ruark Consulting, LLC

5.2 No Wall Here...Crossing The Border To Annuity Design Strategies

In a world of evolving regulation, taxation, and products, hear how these changes have impacted annuity product design and led to some interesting trends in product development in Canada and the United States. Differences between the countries will be discussed, including rate adjustable products, contract structure, taxation and distribution strategies — and how they impact new product design.

GEOFFREY GIBSON, Director, Investment Marketing and Product Development, Retail Investment Products and Marketing, Empire Life; **JOSEPH POWELL**, Director, Client Solutions, Bighthouse Financial (formerly MetLife); *Moderator:* **BRETT UPWARD**, Director, Product Development, Sun Life Financial

5.3 Technology Trends: Keep Up or Get Left Behind

Eberly will provide an overview of the latest trends in technology including how and why carriers should rely more on technology to both serve existing clients and attract new clients while concurrently reducing costs. This session will also feature insight on carriers' initiatives on the modernization and management of administration systems, agent and broker portal functionality, and other 21st century technology solutions carriers should be leveraging. Attendees in this session will learn about the technology trends their company should adopt to avoid getting left behind.

CHRIS EBERLY, Vice President, Research and Consulting, Novarica

5.4 Financial Wellness

What is financial wellness? How do you make the decision to include financial wellness into your offerings? Where do you start and how can it accurately be measured? For some companies financial wellness has been part of the fabric of their organization, but many are just starting to think about incorporating such offerings. This session will look at the different elements of a truly successful financial wellness initiative and the tools that can make it happen. Our panel of experts will discuss what brought them to the point of implementing such a program, its challenges and successes, as well as thought leadership from an esteemed author on this topic.

ANDREW HEIGES, CFP, Group Manager, Retirement Income and Advice, T. Rowe Price; **MARK SINGER, CRP®**, President and Founder, The Financial Literacy Toolbox; **MARSHA WHITEHEAD**, Vice President, Marketing, Retirement Services, OneAmerica; *Moderator:* **PATRICIA LEWIS**, Member Relations Director, Retirement Clients and Products, LIMRA LOMA Secure Retirement Institute

Retirement Industry Conference Concurrent Sessions

10:45 to 11:45 a.m.

6.1 DOL Fiduciary Rule: Status Update and Compensation Issues

The outcome of the DOL Fiduciary Rules remains unclear. During this panel, representatives from Groom Law Group will provide an update on the future of the rule, how it might change, and continued questions on how new regulatory oversight will affect compensation paid to brokers and financial advisers.

JON BREYFOGLE, Principal, Groom Law Group; **THOMAS ROBERTS**, Principal, Groom Law Group

6.2 Understanding Impact of Debt on Retirement

(1.2 EA Non-Core Credit Hour)

For many Americans, the amount of debt they are carrying has significantly increased. This stems from a number of sources including loans for higher education and real estate. Clearly, workers nearing retirement with significant debt can be impacted by this financial burden. Recently, the SOA sponsored a research paper examining the impact of increasing personal debt on retirement security for individuals throughout their working lives. The paper includes a special focus on the impact of student loan debt which has seen unprecedented increases in recent years. This session will present the results of this paper and related studies.

SANDY MACKENZIE, Consulting Economist and Editor, *Journal of Retirement*; *Moderator*: **MARK PARACER, FLMI, ASRI**, Assistant Research Director, LIMRA Secure Retirement Institute

6.3 Helping Participants Understand Longevity Risk

(1.2 EA Non-Core Credit Hour)

As the retirement system has continued to shift from a paternalistic environment to a participant-focused environment, individuals are increasingly being asked to understand and manage multiple risks in retirement. One of the most challenging risks for a participant to manage on an individual basis is longevity risk. Simply planning for average life expectancy is planning to fail when it comes to longevity. This session will discuss key aspects of understanding longevity risk and provide ideas and tools for helping participants.

MARK DENNIS, DBA, CFP, Resident Financial Planner, Financial Finesse, Inc., **ANDREW PETERSON, FSA, EA, MAAA**, Senior Staff Fellow, Retirement Systems, Society of Actuaries

ABOUT THE ASSOCIATIONS

The LIMRA LOMA Secure Retirement Institute provides comprehensive, unbiased research and education covering all aspects of the retirement industry. It also offers a forum for senior leaders across the financial services retirement landscape to identify and explore the challenges Americans face surrounding retirement. Secure Retirement Institute's goal is to spur innovation and broaden industry collaboration to help improve retirement readiness and promote retirement security.



JUDY ZAIKEN

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<http://www.limra.com/secureretirementinstitute>

With roots dating back to 1889, the **Society of Actuaries (SOA)** is the world's largest actuarial professional organization with more than 26,000 members. Through research and education, 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 challenges. The SOA's vision is for actuaries to be the leading professionals in the measurement and management of risk.



JAY SEMLA

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Conference Details and General Information

TO REGISTER

Register by March 24 and Save!

REGISTRATION FEES:

By March 24

LIMRA, LOMA, and SOA Members: \$1,225

Nonmember: \$1,725

After March 24

LIMRA, LOMA, and SOA Members: \$1,425

Nonmember: \$1,925

Register Online:

www.limra.com/conferences

www.loma.org/events

www.soa.org

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

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 registration discount of \$100. This discount applies only to people registering at the full conference rate. See the online registration form for complete details.

HOTEL INFORMATION



Rosen Shingle Creek

9939 Universal Boulevard

Orlando, FL 32819

Reservations Phone: 1.866.996.6338

Reservation link found at: http://www.limra.com/Events/Conferences/2017/2017_Retirement_Industry_Conference.aspx

Make your hotel reservations by **Friday, March 24**, by using the link found above, or by calling the reservations phone number and mentioning the **Retirement Industry Conference** in order to receive the group rate of \$199 plus tax.

Please note that hotel rates will go up after the cut-off date or when the meeting room block sells out, whichever comes first. Make your reservations early to be able to take advantage of our discounted rates.

Thank You to Our Conference Sponsors and Exhibitors

Sponsors

The logo for CANEX, featuring the word "CANEX" in a bold, blue, sans-serif font.The logo for hannover re, with "hannover" in a lowercase, black, sans-serif font and "re" in a bold, blue, sans-serif font, followed by a registered trademark symbol.

Exhibitors

The logo for accenture, with the word "accenture" in a lowercase, black, sans-serif font and the tagline "High performance. Delivered." below it.The logo for LDP, featuring a stylized "i" above the letters "LDP" in a blue, sans-serif font, with the tagline "Creative Minds, Proven Solutions" below it.The logo for CapitalROCK, featuring a stylized mountain range above the word "CapitalROCK" in a blue, sans-serif font.The logo for MILLENNIUM TRUST COMPANY, featuring a large green "M" followed by the text "MILLENNIUM TRUST COMPANY" in a black, sans-serif font.The logo for competiscan, with the word "competiscan" in a blue, lowercase, sans-serif font.The logo for SE2, with "SE" in black and "2" in green, all in a bold, sans-serif font.The logo for corporate insight, with "corporate" in a smaller font above "insight" in a larger, blue, lowercase, sans-serif font.The logo for sharpPOINT DATA LTD., with "sharp" in blue and "POINT" in orange, all in a bold, sans-serif font, with "DATA LTD." below it.The logo for Infosys McCamish, with "Infosys" in a blue, sans-serif font and "McCamish" in a black, sans-serif font below it.The logo for THE AMERICAN COLLEGE, featuring a blue shield with a sunburst above the text "THE AMERICAN COLLEGE" in a red, serif font, with the tagline "THE LEADER IN FINANCIAL SERVICES EDUCATION" below it.

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