

# Regulatory Compliance Exchange

*The Forward-Thinking Forum*



# 2017

**May 10-12**

Boston Park Plaza, Boston, MA

- ▼ Innovate for a changing world
- ▼ Enhance oversight effectiveness
- ▼ Prepare for regulatory uncertainty



## COMPLIANCE EXECUTIVES ROUNDTABLE

As a senior executive or CCO, you are invited to participate in two executive roundtables. These expand your conference experience through facilitated discussion with peers on shared problems and issues, and effective compliance strategies and practices.

**Participation is limited to:**

Chief Compliance Officers and Senior Executives in the areas of compliance, market conduct, legal, audit, and similar.

**Compliance Executives Networking Breakfast**

Thursday, 7:00 – 8:00 a.m.

**Compliance Executives Roundtable Luncheon**

Thursday, 12:00 – 1:15 p.m.

## GENERAL SESSION HIGHLIGHTS

### *Regulatory Insights — Looking Forward in Washington*



**TOM CRAWFORD**

*Senior Managing Director  
Strategic Communications  
FTI Consulting*

We are indeed living in interesting times. Seismic changes in government policy will impact everyday Americans and their financial futures. Tom Crawford, a strategic communications director with expertise in corporate governance, retirement security, and tax policy, will provide his inside-the-beltway insights on the changes in the political setting and what that may mean for our industry.

### *DOL: Where Do We Go from Here?*



**JASON BERKOWITZ**

*Vice President and counsel, Regulatory Affairs, Insured Retirement Institute*



**MARK SMITH**

*Partner, Eversheds Sutherland*



**JIM SZOSTEK**

*Vice President, Taxes and Retirement Security, American Council of Life Insurers (ACLI)*



**JAMES W. KERLEY, II**

*Chief Membership Officer, LIMRA and LOMA, Moderator*

The #RCEX takes place exactly one month after the scheduled implementation date for the new DOL Fiduciary Rule. In this general session, a panel of industry leaders will share their insights and thoughts on what might come next for our industry as we navigate the uncertain reality of this changing regulatory landscape.

## Regulator Panel



**LARRY KOSCIULEK**

Director, Regulatory Policy Department  
FINRA



**TED NICKEL**

Commissioner, State of Wisconsin  
Office of the Commissioner of Insurance

This panel of state and federal regulators will answer questions about the current regulatory environment. Please pre-submit your questions for a wide-ranging discussion of issues by emailing LIMRA's Larry Niland at [lniland@limra.com](mailto:lniland@limra.com).

## Innovation, Disruption and Regulatory Implications



**SHEFI BEN-HUTTA**

Founder of Coverager

Easy access to technology, and new entrants coupled with VC funding are introducing a lot of noise into the industry. And while innovation is taking place, it is occurring at a different pace across different lines of business, and across different consumer demographics. This session will be rooted in insurance fundamentals coupled with tactical examples on how insurers plan on staying relevant despite the low barriers to entry and changing consumer behavior. The session will follow trends across the insurance value chain beginning with digital solutions to attract consumers, to innovations in claims, to transformation of insurers' backend systems. Also included is a review of what a winning insurer model looks like as well as an 'outside-in' perspective that follows where investment money is being spent in the context of the insurance ecosystem.

## Managing Cybersecurity and Data Privacy Risk: The Importance of Collaboration



**BRIAN LOUTREL, CIA, CFSA**

Vice President  
New York Life Insurance Company  
Moderator



**ANTHONY MASELLA**

Corporate Vice President  
New York Life Insurance Company



**TOD MITCHINSON**

Vice President and Chief Information  
Security Officer  
New York Life Insurance Company



**JIM PASTORE**

Partner  
Debevoise & Plimpton, LLP

Over the last several years, insurers and securities brokerage firms have increased their focus on managing cyber-security and data privacy risks. But a number of federal and state regulators are increasing their scrutiny of how the life insurance and securities industry manages its cyber-security and data privacy programs. This regulatory scrutiny reinforces the importance of compliance officers working closely with their information security, legal, privacy, and risk management counterparts. Our panel includes representatives from each of these areas who will share their firm's perspectives with you on managing these risks.

## DOL: The Silver Lining



**DAVID MACCHIA, RMA**

Founder and CEO  
Wealth2K, Inc.

The release of the DOL fiduciary rule, created a seismic shift in the financial service industry. Despite the anxiety that resulted, our industry is finding new opportunities in the new regulatory landscape. For those who successfully embrace this change, there is plenty to be optimistic about and a silver lining to be found in the disruption we experience. The session will explore these opportunities, including the significant but as yet unappreciated gift that DOL gave to the annuity industry.

# 2017

## Schedule at a Glance

DOL INNOVATION OVERSIGHT

### WEDNESDAY

1:00 to 2:15 p.m.	<b>Opening General Session 1 — Regulatory Insights — Looking Forward in Washington</b>	◆		
2:45 to 3:45 p.m.	1.1 Safeguarding Seniors and Other Vulnerable Adults: Emerging Regulatory Issues			◆
	1.2 Big Data: What Exactly Is It and How Are Firms Using It?		◆	
	1.3 DOL Conflict of Interest Rule Update — Then and Now	◆		◆
4:00 to 5:00 p.m.	<b>Compliance Roundtable Conversations</b>	◆	◆	◆

### THURSDAY

7:00 to 8:00 a.m.	Executive Roundtable Breakfast			
7:00 to 8:00 a.m.	Breakfast			
8:00 to 9:15 a.m.	<b>General Session 2 — DOL: Where Do We Go from Here?</b>	◆		◆
9:45 to 10:45 a.m.	<b>General Session 3 — Regulator Panel</b>	◆	◆	◆
11:00 a.m. to 12:00 p.m.	2.1 Market Conduct Exam (MCE) Hot Buttons			◆
	2.2 Fiduciary Training for Sales and Service Professionals	◆		
	2.3 Managing The Compliance Risk Associated with Third-Party Administrators (TPA)			◆
	2.4 Check it Out! What You Need to Know about Background Checks		◆	
12:00 to 1:15 p.m.	Luncheon			
12:00 to 1:15 p.m.	Compliance Executives Roundtable Luncheon			
1:15 to 2:15 p.m.	3.1 Innovate Compliance Talent — Are You Ready for the Future?		◆	
	3.2 Visualize This: Using Business Intelligence Tools for Compliance		◆	
	3.3 Life Insurance Without an Agent: the Challenges of Online Direct-To-Customer Sales		◆	◆
	3.4 DOL Impact on Product Design and Compensation	◆		
2:30 to 3:30 p.m.	4.1 A View from the Outside In	◆		◆
	4.2 Robo-Advisors — Is The Future Now?			◆
	4.3 E-Compliance: Digital Challenges in a Changing World		◆	
4:00 to 5:00 p.m.	5.1 Fraud Detection, Prevention, Investigation & Current Trends			◆
	5.2 Multi-Cultural Markets: The Challenges And Excitement Of Reaching New Customers		◆	◆
	5.3 Best Interest Contract Exemption: Suitability and Oversight	◆		◆

### FRIDAY

8:00 to 9:00 a.m.	<b>General Session 4 — Innovation, Disruption and Regulatory Implications</b>	◆	◆	◆
9:00 to 10:00 a.m.	<b>General Session 5 — Managing Cybersecurity and Data Privacy Risk: The Importance of Collaboration</b>	◆	◆	◆
10:30 to 11:30 a.m.	<b>General Session 6 — DOL: The Silver Lining</b>	◆	◆	◆

## ◀ WEDNESDAY, MAY 10 ▶

**REGISTRATION** — 10:00 a.m. to 6:00 p.m.

**WELCOME** — 1:00 to 1:15 p.m.

**GENERAL SESSION 1** — 1:15 to 2:15 p.m.

### *Regulatory Insights — Looking Forward in Washington*

#### **TOM CRAWFORD**

Senior Managing Director, Strategic Communications,  
FTI Consulting

**REFRESHMENT BREAK** — 2:15 to 2:45 p.m.

**CONCURRENT SESSIONS** — 2:45 – 3:45 p.m.

### 1.1 Safeguarding Seniors and Other Vulnerable Adults: Emerging Regulatory Issues

As the population ages, protecting seniors and other vulnerable adults from financial exploitation is an important part of what we do. Companies and broker/dealers are seeing multiple regulators active in this area. In this session we will:

- Explore ways to respond to new regulatory requirements
- Discuss strategies to reconcile federal and state laws and regulations that will help protect and serve our vulnerable clients.
- Seek audience input on how they identify “Trusted Advisors.”

**TRUDY GREGORIE**, Executive Director, National Adult Protection Services Association (NAPSA); **ALETHEA O’DONNELL**, Assistant Vice President, MassMutual; **CAROL STILWELL**, ACS, PCS, Director of Integrated Risk and Regulatory Services, Northwestern Mutual

### 1.2 Big Data: What Exactly Is It and How Are Firms Using It?

As insurers, we potentially know a lot about people. What are we doing with all of that information? In this session, we’ll look at Big Data through a regulatory perspective. We’ll discuss the practical and ethical issues related to the collection and use of data, including recent regulatory activity.

**JENNIFER PACE**, Assistant Vice President, Privacy Officer & Senior Counsel, Lincoln Financial Group;  
**JOE SPADA**, Vice President and Chief Compliance Officer, Life and Annuities, Legal Department, Lincoln Financial Group

### 1.3 DOL Conflict of Interest Rule Update – Then and Now

The focus of the session will be to provide an update of the DOL Rule. But more importantly, this session will discuss changes financial institutions and advisors have taken or will be taking place in response or despite the fate of the Rule. Also to be addressed are any challenges and opportunities that may have arisen in the wake of implementation.

**HANS SCHEMME**, QPA, QKA, CRPC, Director — Individual Retirement Products, Financial Solutions, Pershing LLC, a BNY Mellon Company

**REFRESHMENT BREAK** — 3:45 to 4:00 p.m.

**COMPLIANCE ROUNDTABLE CONVERSATIONS** — 4:00 to 5:00 p.m.

This is your chance to talk about important topics in compliance with conference peers and industry experts. Topic moderators will keep the roundtable conversation moving, and every 15 minutes participants will have the opportunity to switch to a different table and new subject.

Roundtable topics will be finalized closer to the conference, but could include:

- DOL
- Small company concerns
- Social media
- Onboarding, training, and development
- FCRA/Background checks
- Regulatory changes
- Senior investors
- Product suitability
- Outside business activities
- AML/OFAC

**WELCOME RECEPTION** — 5:00 – 6:30 p.m.

# 2017

## Program Overview

◀ **THURSDAY, MAY 11** ▶

**BREAKFAST** — 7:00 to 8:00 a.m.

**COMPLIANCE EXECUTIVES BREAKFAST** — 7:00 to 8:00 a.m.

**GENERAL SESSION 2** — 8:00 to 9:15 a.m.

*DOL: Where Do We Go from Here?*

**JASON BERKOWITZ**

Vice President and counsel, Regulatory Affairs, Insured Retirement Institute

**MARK SMITH**

Partner, Eversheds Sutherland

**JIM SZOSTEK**

Vice President, Taxes and Retirement Security, American Council of Life Insurers (ACLI)

**JAMES W KERLEY, LLIF**

Chief Membership Officer, LIMRA and LOMA, Moderator

**REFRESHMENT BREAK** — 9:15 to 9:45 a.m.

**GENERAL SESSION 3** — 9:45 to 10:45 a.m.

*Regulator Panel*

**LARRY KOSCIULEK**

Director, Regulatory Policy Department  
FINRA

**TED NICKEL**

Commissioner, State of Wisconsin  
Office of the Commissioner of Insurance

**LARRY NILAND, CLU**

Senior Regulatory Advisor, LIMRA, Moderator

**BREAK** — 10:45 to 11:00 a.m.

**CONCURRENT SESSIONS** — 11:00 a.m. to 12:00 p.m.

**2.1 Market Conduct Exam (MCE) Hot Buttons**

MCE Activities: everybody has an interest, but what are the current focus areas and issues that require the most attention? Join this session to see how other firms are approaching and handling the important areas and issues of today.

**MICHAEL KMIECIK**, Vice President, Compliance, Prudential Insurance Company of America; **KYLE G. KRUEGER**, Corporate Vice President, Compliance, New York Life Insurance Company; **KATHLEEN PETTIT**, Assistant Vice President, US Compliance, John Hancock; **Moderator: SEAN REGAN**, Vice President, Compliance, Prudential Insurance Company of America

**2.2 Fiduciary Training for Sales and Service Professionals**

Who are you going to train? When are you going to do it? How are you going to do it? Why are you going to do it? Come hear from a diverse panel of your peers what their respective companies are doing to prepare their advisors and associates for the new DOL environment. Join this session to also hear about the rule's impact to recruiting and onboarding, including how to ensure new advisors to your firm understand the rule and become the type of advisors you want to be acting in a fiduciary capacity.

**BOB WILHELM**, CLU, ChFC, FLMI, AIRC, Development Director, LIMRA; **Moderator: ALBERTA ROBERTS**, Chief Compliance Officer, Bankers Life Securities, Inc.

## 2.3 Managing The Compliance Risk Associated with Third-Party Administrators (TPA)

Companies rely upon third-party administrators (TPAs) to conduct a range of activities on their behalf. Issues from due diligence to monitoring and oversight of performance obligations by TPAs present compliance professionals with a unique set of challenges. Hear from a panel of company representatives who will discuss their strategies to address the compliance challenges posed by the use of TPAs in their business.

**SUSAN BURKE**, AIRC, ACS, Associate Director, Compliance, Sun Life Financial Employee Benefits Group; **CHRISTINE WILLIAMS**, ACS, Assistant Vice President, Compliance, Global Atlantic Life and Annuity; *Moderator:* **ALEX HOLLOMAN**, AIRC, ALMI, Compliance Officer, Infosys McCamish

## 2.4 Check it Out! What You Need to Know about Background Checks

What is required and needed for a background check on a producer? How frequently does the background check need to be refreshed? How are various findings handled? Come hear from an expert on background checks about these requirements and how individual companies are handling the findings.

**STEFAN KELLER**, President, Business Information Group; **DAMIAN WOODARD**, Assistant Vice President, Contracting and Licensing, National Life Group

**LUNCHEON** — 12:00 to 1:15 p.m.

**COMPLIANCE EXECUTIVES ROUNDTABLE LUNCHEON** — 12:00 to 1:15 p.m.

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

## 3.1 Innovate Compliance Talent — Are You Ready for The Future?

Join us for an interactive session to discuss compliance talent succession and planning. Where does your compliance talent come from? What should compliance professionals focus on for their own professional development? This session will be of interest to compliance staff who are thinking about their own development, as well as people managers who are looking to develop their staff, and also those thinking about talent succession.

**AMY MULLIGAN-CAPOCCI**, Assistant Vice President, CCO Insurance, John Hancock; **JEFF SCHLOEMER**, CRCP, Director, Enterprise Compliance, Northwestern Mutual

## 3.2 Visualize This: Using Business Intelligence Tools for Compliance

Data visualization software can transform excel charts and graphs into visually appealing, interactive graphics that help people see and understand their data. Attend this session to see how companies are using the Tableau analytics tool to identify trends and sales practice anomalies, and learn how you might use it to improve monitoring and enhance relationships with sales and other internal teams.

**RYAN LAVELLE**, Compliance Analyst, Knights of Columbus

## 3.3 Life Insurance Without an Agent: the Challenges of Online Direct-To-Customer Sales

To reach new customers and their different buying preferences, some life insurance companies have launched online direct-to-consumer (DTC) efforts. Following the life cycle of a product sale — from solicitation through post-issue service, our panel will explore the business and compliance challenges that arise with digital DTC platforms.

**JON SNIDER**, Assistant Counsel/Director, Advertising Compliance and Consulting Team, John Hancock Financial Services; **TRICIA WALKER**, CPA, Vice President, Direct-to-Consumer, MassMutual; *Moderator:* **PATRICK LEARY**, Corporate Vice President, Distribution Research, LIMRA

## 3.4 DOL Impact on Product Design and Compensation

The DOL's new fiduciary standard has had a significant impact on product design and compensation. Find out the types of changes companies are making in response to these new regulations.

**TOM ROBERTS**, Partner, Fiduciary Group, Groom Law Group

**BREAK** — 2:15 to 2:30 p.m.

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

#### 4.1 A View from the Outside In

Join us to learn about the impact of the fiduciary rule on distribution and how it relates to your business. Learn about:

- The perspective of different producer types (e.g., captive, insurance-only, registered representatives)
- The perspective of product manufacturers and other insurance intermediaries
- How the different parts of distribution interconnect.

**RICHARD VYNALEK**, Chief Compliance Officer, Futurity First Financial Corporation

#### 4.2 Robo-Advisors — Is The Future Now?

Market innovation today is leveling playing fields with accessibility. Meanwhile, industry and regulatory challenges are calling for business model changes and new approaches with clients. Key are robo-advisors playing a crucial role in financial planning and asset management for the masses. Join us to explore the impact of the DOL Fiduciary Rule past, present, and future.

**CONOR MCGUINNESS, J.D.**, Director, Nyhart; **DENISE VALENTINE**, Senior Analyst, Aite Group

#### 4.3 E-Compliance: Digital Challenges in a Changing World

With increasing consumer demand for e-business options, our industry is stretched to meet modern-day compliance challenges like never before. Items to be addressed may include e-apps, validating identity, Skype interviews, self-serve, fraud detection, and more. Presenters will discuss tactics and tools to compliantly do business today and tomorrow.

**GINA CRISTALLO**, Corporate Vice President, Corporate Compliance Department, New York Life Insurance Company; **KEITH RAYMOND**, Vice President, Research and Consulting, Novarica

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

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

#### 5.1 Fraud Detection, Prevention, Investigation and Current Trends

What frauds are hot? Which ones are on the rise? What should you be on the lookout for at your company? This panel of fraud investigation personnel will share some of their more interesting cases and discuss best practices in identifying, investigating, and reporting fraud today.

**CHRIS AMIDZICH**, Assistant Director of Special Investigations Unit, Northwestern Mutual; **BARBARA B. FITCH**, CFE, CLU, FLMI, AIRC, ACS, AIAA, Chief Compliance Officer, Life and Annuity, National Life Group; **Moderator: JAMES BUTZ**, FLMI, CPA, Senior Manager Compliance, LC&C Business Review, Transamerica

#### 5.2 Multi-Cultural Markets: The Challenges and Excitement of Reaching New Customers

As the country and our potential customers continue to be more culturally diverse, companies and financial professionals must become more adept in approaching, soliciting, and retaining business from people who speak different languages, hold different perceptions of insurance, and have different financial and medical backgrounds. What are some of the business and compliance challenges that arise from multi-cultural markets? Come listen as our panel addresses them from both the company's and financial professional's perspective.

**TED NEWTON**, AIRC, Assistant Vice President, Advertising Compliance, MassMutual; **HECTOR VILCHIS**, Vice President, Target Markets, New York Life; **Moderator: NILUFER AHMED**, Ph.D., Senior Research Director, Insurance Research Markets, LIMRA



## 5.3 Best Interest Contract Exemption: Suitability and Oversight

Sounds simple enough: an exemption to allow advisors to continue to sell traditionally commission-based products, as long as certain conditions are satisfied. Implementation of this exemption, however, has been anything but simple. In this session, we'll identify challenges and issues with BICE suitability and oversight, and learn how some companies are responding to these new requirements.

**JARED BIXLER**, CISA, Advisory Senior Manager, Deloitte & Touche; **SEAN CUNNIFF**, Research Leader, Investment Management, Deloitte & Touche; **TOM ROBERTS**, Partner, Fiduciary Group, Groom Law Group

◀ **FRIDAY, MAY 12** ▶

**BREAKFAST** — 7:00 to 8:00 a.m.

**GENERAL SESSION 4** — 8:00 to 9:00 a.m.

*Innovation, Disruption, and Regulatory Implications*

**SHEFI BEN-HUTTA**, Founder of Coverager

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

**GENERAL SESSION 5** — 9:30 to 10:30 a.m.

*Managing Cybersecurity and Data Privacy Risk: The Importance of Collaboration*

**TOD MITCHINSON**, Vice President and Chief Information Security Officer, New York Life Insurance Company; **ANTHONY MASELLA**, Corporate Vice President, New York Life; **JIM PASTORE**, V, Partner, Debevoise & Plimpton, LLP; Moderator: **BRIAN LOUTREL**, CIA, CFSA, Vice President, New York Life Insurance Company

**BREAK** — 10:30 to 10:45 a.m.

**GENERAL SESSION 6** — 10:45 to 11:45 a.m.

*DOL: The Silver Lining*

**DAVID MACCHIA**, RMA, Founder and CEO, Wealth2K, Inc.

**CONFERENCE ADJOURNS** — 11:45 a.m.



## REGULATORY COMPLIANCE EXCHANGE

May 10 – 12, 2017  
Boston Park Plaza • Boston, MA

# 2017

## Regulatory Compliance Committee

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ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA

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# Conference Details

## TO REGISTER

Register Online: [www.limra.com/rce](http://www.limra.com/rce) or [www.loma.org/rce](http://www.loma.org/rce)

### REGISTRATION FEES:

**Before or On April 17, 2017**

LIMRA or LOMA Members: \$1,225

AIRC Designee: \$1,125

Nonmember: \$1,725

Guest/Spouse Fee: \$100

**After April 17, 2017**

LIMRA or LOMA member: \$1,425

AIRC Designee: \$1,325

Nonmember: \$1,925

Guest/Spouse Fee: \$100

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

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

## HOTEL INFORMATION



### Boston Park Plaza

50 Park Plaza at Arlington Street

Boston, MA 02116

Room Reservations: 617.426.2000

(mention the LL Global 2017 Regulatory Compliance Exchange)

**MAKE YOUR HOTEL RESERVATIONS EARLY!** Make your reservations by **April 17, 2017** in order to receive the group rate of \$269.00 single/double (plus applicable sales taxes). Requests after **April 17, 2017** will be accepted on the basis of space availability. The group guest room rate will be offered three days prior and three days after the meeting dates subject to availability.

Please note that the 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 take advantage of our discounted rates.

Check-in time is 3:00 p.m./check out time is 12:00 p.m.

## CONTINUING PROFESSIONAL EDUCATION CREDIT

**CPE:** Earn CPE credit hours at this conference.

Intermediate level. No prerequisites or advance preparation required.

Instructional delivery method includes lecture. In accordance with the standards of the National Registry of the CPE Sponsors CPE credits are based on a 50-minute hour.

LOMA is registered with the National Association of State Boards of Accountancy as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN 37219-24170. Web site: [www.nasba.org](http://www.nasba.org). For more information regarding administrative policies such as complaints and refunds, please contact our offices at 770-984-6453.

**CLE:** CLE credits may be available depending upon the number of conference hours attended and the state in which credit is sought. Attendees are responsible for complying with all rules and regulations governing the jurisdictions in which they seek credit. **Please contact Carolyn Clement ([cclement@LIMRA.com](mailto:cclement@LIMRA.com)) if you plan to seek CLE credits for this conference.**

**Professional Recertification Program (Formerly PACE) Credits:** A form will be available for your records to qualify for **CLU and ChFC continuing education requirements only.** If you have any questions or need more information about the **PRP program**, please visit: <http://www.theamericancollege.edu/ce-continuing-education/pace> or call The American College of Financial Services (888) 263-7265.

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