The Art of Reinvention

HYATT REGENCY BALTIMORE
BALTIMORE, MD
SEPTEMBER 17–19, 2014

DI & LTC INSURERS' FORUM

- Discover what the future may hold for DI and LTC
- Create a sustainable culture of innovation in your business
- Grasp the powerful combination of linked benefits and combo products

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DI & LTC Insurers' Forum

The Art of Reinvention

I am delighted to invite you to attend the **2014 DI & LTC Insurers' Forum** being held this September in Baltimore, Maryland!

This year's program will help guide your company through many distinctive strategies to reinvent, renew, or simply reinvigorate your business.

When we think about *reinvention,* we must realize that often the things that bog down a business and hold it back are the things it's most familiar with. Letting go can be very hard, but if you get to a point where you're clear on what needs to change, you can see the opportunity in each and every challenge you face. There is no doubt about it — the need to adapt to the ever-shifting landscape is essential to achieve continued success.

Join us in Baltimore this September 17–19, and experience the very special lineup of featured speakers and workshops we have in store for our attendees. At this year's DI & LTC Insurers' Forum, you will learn about topics such as technology, marketing and distribution, product development, claims, and regulation. With this broad range of content, you are sure to gain plenty of ideas and insight that will help you reinvent your business.

This year, we will once again feature the popular combination products session track, in addition to our DI and LTC session tracks. Combination products (for both life/annuity and LTC) are becoming increasingly important in the insurance industry today, and we've planned a selection of insightful sessions to aid in formulating effective development strategies.

In addition to the broad program of informative sessions designed for both DI and LTC insurers, attendees will also benefit from the valuable networking opportunities this forum has always been known to provide.

Please take the time to review this brochure and you will see the many important topics we will be addressing at this year's DI & LTC Insurers' Forum. I'm sure you'll agree that this is a must-attend event.

I look forward to seeing you in Baltimore this September!

Angela L. Rodriguez
Vice President, Compliance & Regulatory Affairs
MedAmerica Insurance Company
Chair, DI & LTC Committee

The Art of Reinvention: Striking a Balance Between Inspiration and Empowerment

Mike Maddock
Founding Partner and CEO
Maddock Douglas

Is your company's desire for certainty getting in the way of new ideas? Do you know how to unleash the power of your creative thinkers without them destroying your business? Do you feel your industry is facing a major shift and you want to get in front of it? If any of these are a "yes" for you, you will not want to miss Mike Maddock's session. Innovator, best-selling author, CEO and co-founder of innovation consulting firm Maddock Douglas, Mike will help you understand how great companies consistently bring new ideas to market by balancing the personalities, process and politics within their organizations. The session will be fun, interactive and leaving you with ways to reimagine the future of your business.

Key takeaways:

- How to strike a balance between process and imagination
- How to avoid your own "Napster Moment"
- How to construct and manage a portfolio of ideas

Public Speaking for Real People

Mary Milla
Founder
What's Your Point? Training

Join Mary Milla for a humorous look at the common pitfalls of public speaking, combined with practical advice on how to create and deliver effective presentations.

Beyond the Technology Horizon for DI and LTC Insurance

Thomas J. Scales, CLU, ChFC, FLMI, HIA
Research Director, Life and Health
Celent

What a week it's been! You got your first driverless car, and your commute is a peaceful dream. On a whim, you had your genetic sequencing done during a haircut, and it turns out your life expectancy is 102. To cap it off, your Virtual Advisor noticed the change in your life expectancy profile as well as your lifestyle and suggested you review your existing DI and LTC insurance policies. A verbal assent from you sent data from your communicator to Google Insurance, and your full-featured policy was delivered instantly...It's not a question of whether this scenario will take place (except for the Google piece!), it's a question of when. Join Celent Director Tom Scales as he looks beyond the horizon for how technology will drive insurance, and sooner than we think.

Track-Specific General Sessions

Disability Insurance Executive Panel: Different Perspectives on Reinvention of Individual Disability

Three leaders from different disciplines within the DI Industry will discuss their views on the current state of the industry and the possible need for reinvention to maintain viability and achieve growth. Do you have a question for the panel? Send an e-mail to funk.chrisann@principal.com.

Mark J. Costello, FSA, MAAA
Vice President, Living Benefits
Munich Re

Kristal E. Hambrick, FSA, MAAA
Executive Vice President and
Chief Product Officer
Ohio National Financial Services

Douglas C. Waters, CLU, RHU, REBC
Second Vice President, IDI Sales
The Standard

Chrisann Funk, Moderator
Product Director, Individual
Disability Insurance
Principal Life Insurance Company

LTCI & Combo Products Executive Panel: How Is the Past Shaping Our Future?

The Long Term Care insurance industry has faced many challenges since its inception. Many carriers have exited the market; few have entered. What have we learned? What role will Combo products play in the future? What "game changers" will promote sales while maintaining sound risk management principles? This panel of senior executives will share their insights, struggles, and thoughts on issues that face our industry today.

Aaron C. Ball
Senior Vice President & LTC Product Leader
Genworth Financial, Inc.

James M. Greenwood, LLIF
Senior Vice President
Individual Products Division
General Re Life Corporation

Mark Pellicano
Vice President, Institutional Life Insurance
Markets and Long Term Care
Pacific Life Insurance Company

Steve Sperka, FSA, MAAA, CLU
President and CEO
Northwestern Mutual Long Term
Care Insurance Company

Stephen F. Rowley, Moderator
Vice President
Gen Re

Program Overview

Wednesday, September 17

Registration — 11:30 a.m. to 6:30 p.m.

Meet and Greet — 2:00 to 2:30 p.m.

General Session — 2:30 to 3:30 p.m.

The Art of Reinvention: Striking a Balance Between Inspiration and Empowerment

Mike Maddock
Founding Partner and CEO
Maddock Douglas

Refreshment Break — 3:30 to 4:00 p.m.

Concurrent Sessions — 4:00 to 5:15 p.m.

Welcome Reception — 5:30 to 6:30 p.m.

Thursday, September 18

Continental Breakfast — 7:30 to 8:30 a.m.
Sponsored by Prudential

Concurrent Sessions — 8:30 to 9:45 a.m.

Refreshment Break — 9:45 to 10:15 a.m.

Concurrent Sessions — 10:15 to 11:30 a.m.

Luncheon — 11:30 a.m. to 12:45 p.m.

Track-Specific General Sessions — 12:45 to 2:00 p.m.

Disability Insurance Executive Panel: Different Perspectives on Reinvention of Individual Disability

LTCI & Combo Products Executive Panel: How Is the Past Shaping Our Future?

Refreshment Break — 2:00 to 2:30 p.m.

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

Refreshment Break — 3:30 to 4:00 p.m.

General Session — 4:00 to 5:00 p.m.

Public Speaking for Real People

Mary Milla
Founder
What's Your Point? Training

Friday, September 19

Continental Breakfast and Exhibitor Drawing — 7:30 to 8:30 a.m.

General Session — 8:30 to 9:30 a.m.

Beyond the Technology Horizon for DI and LTC Insurance

Thomas J. Scales, CLU, ChFC, FLMI, HIA
Research Director, Life and Health
Celent

Break — 9:30 to 9:45 a.m.

Concurrent Sessions — 9:45 to 11:00 a.m.

Conference Adjourns — 11:00 a.m.

Wednesday, September 17

4:00 to 5:15 p.m.

D1.1 90's Versus Now: What Does the Future Hold?

Those who don't learn from history are doomed to repeat it. You've all heard the stories of what a tumultuous time the 90s were for the DI market or maybe you lived it. Is the market heading down that same path again today or have we learned to recognize the warning signs? Come listen to industry experts discuss their views on the current and future state of the Individual DI market.

Donald E. Boggs, RHU, DI Consultant, DCB Don Boggs Consulting; **Mike Cogdall, CLU,** Managing DI Regional Vice President, Principal Financial Group; **George Davidson, CLU, ChFC, RHU, DIA, CLTC,** President, Secura Consultants; *Moderator:* **Jason Shreve, CLU, FLMI, AIRC, ACS, AIAA,** Competition and Product Specialist, Disability Income, Ohio National Financial Services

D1.2 GSI: Have Things Really Changed That Much?

In the quest for new sales more companies are getting into the GSI arena. Increased competition equals more aggressive offers. Come hear what keeps companies up at night.

Robert Tretter, CLU, ChFC, RHU, GBDS, Director, DI GSI Program, Ameritas; *Moderator:* **R. Brady Serold, CLTC,** DI Sales Vice President, Ohio National Financial Services

L1.1 OOPS! Claims We Have a Problem

Join this high energy, interactive session where a real life scenario will be described involving an "oops," in the claims area. Roles will be assigned and participants will be asked to address and resolve the issue. Attend for the music, the trivia, the candy, and to learn how to solve claims problems.

Allison Kusel, Claims Director, Genworth Financial; **Patrick Reeder Esq., ARM,** Director, Government & Industry Relations, Genworth Financial; *Moderator:* **Warren Jaffe, CLTC,** LTC Product Development and Implementation Leader, Genworth Financial

LC1.2 Multiple Products, One Client: Finding Harmony in Suitability

Hear a panel of broker dealer heads of insurance, from independent to wires and banks explore defining client suitability among standalone LTC, true combo, chronic illness riders, and communicating this to their producers.

Susan Kobara, Long Term Care Product Manager, Commonwealth Financial Network; **Patricia Landau,** Executive Director, Head of Product Management, UBS Financial, Inc.; **Renee Larson,** Life Insurance/LTC Product Manager, Raymond James Insurance Group; *Moderator:* **Conan McPherron,** National Sales Manager, LTCI, Pacific Life

Thursday, September 18

8:30 to 9:45 a.m.

D2.1 Sharpening the Pencil: Challenging the Status Quo in Pricing and Valuation

In this session, we will take a look at pricing and valuation standards and evaluate the assumptions behind each. Unisex rates, state surcharges, interest rates, and new product features will all be on the table.

Robert Beal, FSA, MAAA, Consulting Actuary, Milliman, Inc.; **Quentin M. Doll, FSA, MAAA,** Senior Actuary, Northwestern Mutual; **Brian D. Holland, FSA, MAAA,** Assistant Vice President and Actuary, Munich Re

D2.2 OE, DBO & Key Person: Using Continuation Planning to Bolster DI Sales

This session will provide an overview of the current business products in the market, sales analysis showing the current penetration of business products, and discussion on the importance of business products for the small business owner. Emphasis will be placed on producer training, proactive sales strategies, and how carriers can diversify markets and increase overall DI market share.

Mark R. Ameigh, Senior Competition Analyst, Guardian Life Insurance Company of America; **John R. Gerard, LUTCF, CLTC,** Vice President of Disability and Long Term Care, Northeast Planning Corporation; *Moderator:* **William L. Eurbin,** Product Manager, Disability Income, Guardian Life Insurance Company of America

L2.1 LTC Predictive Modeling: Pushing the Limits of Data

Predictive analytics is here. Come see what type of data is available and how it can be used in marketing, underwriting, and claims management. And just as important, learn how to employ predictive analytics without inviting unwanted legal issues.

Wesley Stayte, Principle Data Analyst, Fuzion Analytics; **Nolan Tully,** Associate, Drinker Biddle & Reath, LLP; *Moderator:* **Brad Rokosh, ASA, MAAA,** Manager, Ernst & Young

L2.2 This Ain't Your Gramma's LTC Policy

This session will provide an update on the STC market and an overview of other non-traditional LTC products and financing vehicles. Is there room for products that have longer EPs or shorter BPs? Many current substandard or uninsurable underwriting conditions were standard 5 years ago...Are non-insurance products providing LTCI solutions? Come find out! It's time to think outside the box!

Vincent L. Bodnar, ASA, MAAA, Director, Towers Watson; **Brian E. Millsap, ASA, MAAA,** Vice President, Product Development, LTC, CNO Financial Group Inc.; **Bryan R. Neary, FSA, MAAA,** President, CSG Actuarial, LLC; *Moderator:* **Winona Berdine, LTCP, CLTC, HIA, MHP, HCSA,** Vice President, Business Development, U.S. Individual Health, RGA Reinsurance Company

C2.3 Navigating the Maze of Hybrid LTC Combo Solutions

The marketplace is exploding with companies offering LTC Combo products. However, the riders attached to the underlying financial products vary greatly in how they can be marketed, how benefits are provided, how claims are paid, how the riders are charged for, and where the bottom line falls for total collection of benefits. Come explore the state of the market, how to sift through the purpose of combo product solutions and understand the variations in the attached riders for LTC and Chronic Illness.

Shawn Britt, CLU, CLTC, Director of Long-term Care Initiatives, Nationwide Advanced Consulting Group; **Richard L. Olewnik, J.D., CLU, ChFC, FLMI,** Assistant Vice President, Advanced Markets, AXA

10:15 to 11:30 a.m.

D3.1 Quality Assurance: Raising the Bar

Are you ready to breathe new life into your Quality Assurance program? This session will look at best practices for defining roles and responsibilities, communicating audit results, and analyzing audit data. Critical takeaways will include how to use the audit results to drive training initiatives, address process gaps, promote consistency, and recognize underwriting talent.

Nancy J. Atkins, Senior Quality Analyst, MetLife; **Jody L. Boyer, HIA, DHP, LTCP, HCAFA,** Risk Management Consultant, Munich Re; **Kim Sholtis,** Underwriting Development Consultant, Guardian Life Insurance Company of America; *Moderator:* **Richard B. Dixon,** Manager, Underwriting Services, Living Benefits, Munich Re

D3.2 Delivering Technology Solutions That Consumers and Producers Expect

Technology is changing the way we do business. Come see how companies have automated traditional manual and paper processes.

Timothy E. Coe, ACS, Director of New Business and Systems, Guardian Life Insurance Company of America; **Carrie Foss, FLMI,** Assistant Director, DI Risk Management Support, Northwestern Mutual; **Chris Haire, FSA, CERA, MAAA,** Product Performance Director, Individual DI and Supplemental Health; Mutual of Omaha Insurance Company; **Michael Zelesnik,** Vice President, Business Development, Munich Re Automation Solutions; *Moderator:* **Laura E. Hahn,** Director of Individual Products Strategy, Individual Disability, Guardian Life Insurance Company of America

L3.1 Trends in LTC Claims & Claims Management

Join us as we debate the latest issues impacting LTC claims. How will trends on obesity, Alzheimer's disease, and other conditions influence claims? What LTC benefits are presenting more claims management challenges than we anticipated? What can we do differently today to help ensure our future experience meets our expectations? Come hear the experts debate the latest news.

Jim Heyer, Director, LTCi Claims, Prudential; **Marjorie Keymer, M.D.,** Chief Medical Director, Genworth Financial; **Denise Liston, RN,** Vice President, Underwriting Products and Services, LifePlans Inc.; *Moderator:* **Keith Burns, ASA, MAAA,** Director, Actuarial, LTC Pricing, Prudential Insurance Company

L3.2 Envisioning the Right Formula — LTC Pricing Hot Topics

In the face of an evolving and continually changing market, LTC pricing assumptions are difficult to predict. What considerations are there for determining the "right" amount of margin to put into LTC premiums? How does the current rate increase environment impact how companies look at pricing margin? Come hear our experts take on these and other hot topics in LTC pricing.

Christopher J. Giese, FSA, MAAA, Consulting Actuary, Milliman, Inc.; **Bruce A. Stahl, ASA, MAAA,** Vice President and Actuary , Long Term Care Insurance, RGA Reinsurance Company; **Brian D. Ulery, FSA, MAAA,** Vice President and Actuary, Transamerica Life Insurance Company; *Moderator:* **Sheryl M. Babcock, FSA, MAAA, CLTC,** Corporate Vice President and Actuary, Long Term Care, New York Life

C3.3 Linked Benefit and Combo Products: Consumer Insight

Hear information and study results around the linked benefit and combo product market. Learn about which consumers are buying and why, and who is taking a pass.

Steve Schoonveld, FSA, MAAA, Head of Linked Benefit Product Solutions, Lincoln Financial Group

2:30 to 3:30 p.m.

D4.1 Lighting the Fire: DI Sales and Marketing

Join us for a discussion on how we can best deliver new DI products to market and in the process educate producers and consumers about DI. Hear from a panel about their experiences in how Product, Distribution, and Sales collaborate to deliver new products and messages to the market.

Valerie Conte, Senior Marketing Manager, Individual DI, Berkshire Life/Guardian; **Brian Maksymowitz,** Director of DI Marketing, MetLife; **Laura Tofteland, DIA,** Assistant Marketing Director, Principal Financial Group; *Moderator:* **Ron Graff,** Assistant Vice President, DI Products, MetLife Retail Life and Disability Insurance

D4.2 DI Regulatory Update

Attend this session to find out what regulatory issues are impacting or could affect the disability income business and possibly cause the industry to reinvent its products.

Steve M. Clayburn, FSA, MAAA, Senior Director and Actuary, American Council of Life Insurers; *Moderator:* **David Steinbrunner, ASA, MAAA,** Senior Actuarial Associate, Ameritas Life Insurance Corp.

L4.1 Reinventing the Regulatory Environment

There has been a lot of industry discussion on how to reinvent the regulatory environment to better position the LTC product line for success. Join us for a discussion of some regulatory focused, actuarial hot topics. Find out the latest on the work related to the model bulletin, model regulation, and the guidance manual.

Mark Birdsall, FSA, MAAA, Chief Actuary, State of Kansas Department of Insurance; **William Weller,** President, Omega Squared, Inc.; *Moderator:* **Emily Ehrstein, FSA, MAAA, FLMI,** Actuarial Analyst II, State Farm Insurance

L4.2 Women Are From Venus and Men Get Lower Rates!

Battle of the sexes! Join us for an overview of how gender rates have impacted LTC sales and marketing over the past 15 months. We will be reviewing claims statistics that have resulted in gender specific rates and the impact this has had on sales trends. This will be a fun and interactive session while we play Battle of the Sexes LTCi style!

Richard C. Hicks, Vice President, Marketing, Transamerica; **Cori Mooberry,** Multi-life Sales Specialist, LifeSecure Insurance Company; *Moderator:* **Michelle Domino,** Assistant Vice President, Group Sales Account Manager, LTCI Partners, LLC

LC4.3 The State of Reinventing Product Distribution

With only 5 percent Financial Advisor Penetration and 90 percent of clients above age 55 self insuring the risk of long-term care, what is the right distribution model to change this trend? Is it direct LTC Specialist, hybrid, multi product wholesaling or direct to the client? Who's selling what, standalone LTC, true combo, and chronic illness riders? Join us to learn what's working and what's not.

Mark Pellicano, Vice President, Institutional Market and Long Term Care, Pacific Life; *Moderator:* **Conan McPherron,** National Sales Manager, LTCI, Pacific Life

Friday, September 19

9:45 to 11:00 a.m.

D5. "Your" DI Speed Round

Join real discussions about "attendee driven" topics in small/intimate break out groups. Don't miss this opportunity to have meaningful dialogue with your peers about DI subjects that are important to you, your company, and the industry as a whole. ***Vote for your top three topic choices when you register for this session. The results will determine the topics discussed.***

Moderator: **Michael A. Fullerton,** Vice President, Senior Account Executive, Group and Specialty Reinsurance, Gen Re

L5. Reinvention Recap

Participants will get to interact with key session speakers in a "speed round" small group format by moving from table to table to discuss key takeaways from the session speakers. Come take advantage of the chance to network with attendees and get a recap of the sessions you attended and hear about the sessions you missed.

Moderator: **Sheryl M. Babcock, FSA, MAAA, CLTC,** Actuary, Long Term Care, New York Life

Session Selection

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

		DI	LTC	Combo
Wednesday				
4:00 to 5:15 p.m.	D1.1 90's Versus Now: What Does the Future Hold?	◆		
	D1.2 GSI: Have Things Really Changed That Much?	◆		
	L1.1 OOPS! Claims We Have a Problem		◆	
	LC1.2 Multiple Products, One Client: Finding Harmony in Suitability		◆	◆
Thursday				
8:30 to 9:45 a.m.	D2.1 Sharpening the Pencil: Challenging the Status Quo in Pricing and Valuation	◆		
	D2.2 OE, DBO & Key Person: Using Continuation Planning to Bolster DI Sales	◆		
	L2.1 LTC Predictive Modeling: Pushing the Limits of Data		◆	
	L2.2 This Ain't Your Gramma's LTC Policy		◆	
	C2.3 Navigating the Maze of Hybrid LTC Combo Solutions			◆
10:15 to 11:30 a.m.	D3.1 Quality Assurance: Raising the Bar	◆		
	D3.2 Delivering Technology Solutions That Consumers and Producer Expect	◆		
	L3.1 Trends in LTC Claims & Claims Management		◆	
	L3.2 Envisioning the Right Formula — LTC Pricing Hot Topics		◆	
	C3.3 Linked Benefit and Combo Products: Consumer Insight			◆
12:45 to 2:00 p.m.	**Disability Insurance Executive Panel:** Different Perspectives on Reinvention of Individual Disability	◆		
	LTCI & Combo Products Executive Panel: How Is the Past Shaping Our Future?		◆	◆
2:30 to 3:30 p.m.	D4.1 Lighting the Fire: DI Sales and Marketing	◆		
	D4.2 DI Regulatory Update	◆		
	L4.1 Reinventing the Regulatory Environment		◆	
	L4.2 Women Are From Venus and Men Get Lower Rates!		◆	
	LC4.3 The State of Reinventing Product Distribution			◆
Friday				
9:45 to 11:00 a.m.	D5. "Your" DI Speed Round	◆		
	L5. Reinvention Recap		◆	◆

2014 DI & LTC Committee

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Angela L. Rodriguez, MedAmerica Insurance Company

DI Track Leader
John V. Najarian, FLMI, FALU, ChFC, CLU, Gen Re

LTC Track Leader
Winona Berdine, LTCP, CLTC, HIA, MHP, HCSA, RGA Reinsurance Company

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Sheryl M. Babcock, FSA, MAAA, CLTC, New York Life
Roderick Boggs, FLMI, ALHC, HIA, ACS, MetLife
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Keith Burns, ASA, MAAA, Prudential Insurance Company
Erin Corrao, ACS, Northwestern Mutual
Richard B. Dixon, Munich Re
Quentin M. Doll, FSA, MAAA, Northwestern Mutual
Michelle Domino, LTCI Partners, LLC
Emily Ehrstein, FSA, MAAA, FLMI, State Farm Insurance
William Eurbin, Guardian Life Insurance Company of America
Michael A. Fullerton, Gen Re
Chrisann H. Funk, Principal Financial
Ronald Graff, MetLife
Laura E. Hahn, Guardian Life Insurance Company of America
Chris Haire, FSA, CERA, MAAA, Mutual of Omaha Insurance Company
Warren Jaffe, CLTC, Genworth Financial
Thomas W. Loftus, ALHC
Conan McPherron, Pacific Life
Bruce Moon, ChFC, CLU, CASL, OneAmerica
Gary E. Ostrout, Unum
Brad Rokosh, ASA, MAAA, Ernst & Young
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Register by **August 15** and save!

By August 15:
LIMRA, LOMA, and SOA members: $1,095
Nonmembers: $1,595

After August 15:
LIMRA, LOMA, and SOA members: $1,195
Nonmembers: $1,695

Register online:
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www.loma.org/Events/Conferences.aspx
www.soa.org

Register by mail or fax:
Download the registration form from the DI & LTC Insurers' Forum event page at www.limra.com/conferences or www.loma.org/Events/Conferences.aspx

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

GROUP DISCOUNT

If three (3) or more individual employees from the same member company register at the full member fee 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.

HOTEL INFORMATION

Hyatt Regency Baltimore
300 Light Street
Baltimore, MD 21202
Reservations Link:
https://resweb.passkey.com/go/LOMA9

Make your reservations using this link by **August 15, 2014** in order to receive the group rate of $199 (plus applicable sales taxes). Requests after August 15 will be accepted at the prevailing rate on the basis of space availability. The group room rate will be offered three days prior and three days after the meeting dates and subject to availability of rooms at the time of your reservation.

CONTINUING EDUCATION INFORMATION

For information on SOA CPD Credit and Continuing Education Credit — U.S. Qualification Standards please visit the DI & LTC Insurers' Forum page 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.

About the Associations

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The SOA, through research and education, advances actuarial knowledge and improves decision making to benefit society. We enhance the ability of actuaries to be trusted financial and business advisors on problems involving uncertain future events. We provide and ensure the integrity and relevance of our credentials.

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The Art of Reinvention

Hyatt Regency Baltimore
Baltimore, MD
September 17–19, 2014

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Visit our event page to find the latest conference updates.

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