

# 2019 CONFERENCES

## Retirement Industry Conference

### *The Nest Egg: Priority #1*



**April 3 – 5, 2019**  
Baltimore Marriott Waterfront  
Baltimore, MD





# 2019 Retirement Industry Conference

## *The Nest Egg: Priority #1*

We live in a world of so many financial obligations, and work in an industry influenced by so many external factors. Consumers understand the importance of emergency planning, student loan debt, and mortgages. But the influence of longevity, technology, regulation, and the economy in the industry makes it difficult and confusing for the average consumer to prioritize retirement.

You know how important it is to build a nest egg, but how can we emphasize this importance effectively to our customers? How can you help consumers anticipate the influence of external factors? How can we encourage customers to develop a savings mentality?

Attend this event for answers to this question and so much more. We'll cover the latest trends and share the best strategies in the retail and institutional sectors — across sales, product, marketing, operations, distribution, and strategy.

## *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](http://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 Lines Are Blurring: Key Retirement Trends Shaping Our Industry*



**DAVID LEVENSON**

*President and Chief Executive Officer  
LIMRA, LOMA, and LL Global, Inc.*

In his opening remarks, Dave Levenson will share some of the significant trends that are blurring the lines between wealth management, life insurance, and retirement, creating new opportunities to help more consumers achieve retirement security.

### *Disruptive Innovation: FinTech and the Potential to Revolutionize the Financial Services Sector*

1.2 EA Non-Core Credit Hours



**ERIC ROSENBACH**

*Co-Director, Belfer Center, Harvard Kennedy School  
Pentagon Chief of Staff (2015 – 2017)*

Innovation in the software-based financial technology (FinTech) sector has attracted significant attention because of its clear potential to disrupt existing global financial services models. The FinTech Revolution will only occur, however, if this nascent technology overcomes challenges in cybersecurity, digital identity, and legal regulation. In his presentation, Rosenbach provides audiences with important insight on the trajectory of key technologies driving FinTech, the current regulatory environment and avenues for reform to spur FinTech growth, and the potential for FinTech to shift the balance of the global economy and geo-political centers of gravity.

### *Inside the White House and Current Events*



**ANN COMPTON**

*Legendary ABC News White House  
Correspondent (1973 – 2014)*

Taking her cue from today's political headlines, veteran correspondent Ann Compton provides audiences with something they rarely get: a glimpse of what actually goes in the West Wing, the behind-the-scenes power struggle of a hot news cycle, as well as how controversies are handled, spun and reported. Compton draws upon her legendary career sharing her observations about current events and a look at the people shaping the future.

### *The Current and Future Role of Social Security in Retirement Planning*

1.2 EA Non-Core Credit Hours



**STEPHEN GOSS, ASA, MAAA**

*Chief Actuary  
Social Security Administration*

For most workers and their families, Social Security provides the foundation for retirement income and planning. In this session, the Chief Actuary at the Social Security Administration will discuss the level of benefits the program currently provides, financial challenges for financing these benefits for the future, and features of the benefits offered that can be varied to best suit workers in different circumstances.



# 2019 Retirement Industry Conference

## Special Focus Sessions: Choose one based on your interests.

### Retail

#### Retirement Game Changers: Helping Consumers Plan for a Financially Secure Retirement

1.2 EA Non-Core Credit Hours



**STEVE VERNON, FSA**

Research Scholar, Stanford Center on Longevity  
President, Rest-of-Life Communications

Financial decisions made during consumers' transition out of the workplace have a significant impact on their quality of life in retirement. Today's retirees face unique challenges: the decline of traditional pension and health plans, the instability of the stock market, and expensive medical and long-term care costs.

So how can our industry help people achieve a secure retirement? While financial security is critical, consumers must also consider their health, personal capabilities, and social networks. Come hear Steve Vernon share these simple yet powerful strategies that can help consumers enjoy their retirement years.

### Institutional

#### Breaking Thru: New Directions in Participant Engagement



**JOURDAN JONES**

Senior Director, Market and Competitive Strategy  
TIAA



**JASON YOUNG**

Co-Founder and Chief Executive Officer  
MindBlown Labs



**GARY LINEBERRY, Moderator**

Managing Director, Retirement Education  
Solutions  
LOMA Secure Retirement Institute

The retirement industry has been challenged to find scalable and effective ways to motivate plan participants to save. Learn how technology is enabling fresh approaches to engage participants emotionally, encouraging greater savings, and creating the next generation of participant experience.



## Program Overview

### WEDNESDAY, APRIL 3

**REGISTRATION** — 1:00 to 6:30 p.m.

**CONCURRENT WORKSHOPS** — 4:00 to 5:00 p.m.

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

### THURSDAY, APRIL 4

**REGISTRATION** — 7:00 a.m. to 5:00 p.m.

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

**GENERAL SESSIONS** — 8:00 to 10:00 a.m.

***The Lines Are Blurring: Key Retirement Trends Shaping Our Industry***

**DAVID LEVENSON**

President and Chief Executive Officer  
LIMRA, LOMA, and LL Global

***Disruptive Innovation: FinTech and the Potential to Revolutionize the Financial Services Sector***

**ERIC ROSENBACH**

Co-Director, Belfer Center, Harvard Kennedy School  
Pentagon Chief of Staff (2015 – 2017)

**REFRESHMENT BREAK** — 10:00 to 10:30 a.m.

**CONCURRENT WORKSHOPS** — 10:30 to 11:30 a.m.

**LUNCHEON** — 11:30 a.m. to 1:00 p.m.

**CONCURRENT WORKSHOPS** — 1:00 to 2:00 p.m.

**BREAK** — 2:00 to 2:15 p.m.

**CONCURRENT WORKSHOPS** — 2:15 to 3:15 p.m.

**REFRESHMENT BREAK** — 3:15 to 3:45 p.m.

**GENERAL SESSION** — 3:45 to 4:45 p.m.

***Inside the White House and Current Events***

**ANN COMPTON**

Legendary ABC News White House Correspondent  
(1973 – 2014)

**WOMEN'S LEADERSHIP RECEPTION** — 4:45 to 5:45 p.m.

**ALL CONFERENCE EVENING EVENT** — 6:00 to 8:00 p.m.

Sponsored by S&P Dow Jones Indices

### FRIDAY, APRIL 5

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

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

***The Current and Future Role of Social Security in Retirement Planning***

**STEPHEN GOSS, ASA, MAAA**

Chief Actuary  
Social Security Administration

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

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

**BREAK** — 10:30 to 10:45 a.m.

**SPECIAL FOCUS SESSIONS** — 10:45 to 11:45 a.m.

Choose one based on your interests.

**Retail**

***Retirement Game Changers: Helping Consumers Plan for a Financially Secure Retirement***

**STEVE VERNON, FSA**

Research Scholar, Stanford Center on Longevity  
President, Rest-of-Life Communications

**Institutional**

***Breaking Thru: New Directions in Participant Engagement***

**JOURDAN JONES**

Senior Director, Market and Competitive Strategy  
TIAA

**JASON YOUNG**

Co-Founder and Chief Executive Officer  
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**GARY LINEBERRY, Moderator**

Managing Director, Retirement Education Solutions  
LOMA Secure Retirement Institute

**CONFERENCE ADJOURNS** — 11:45 a.m.

# 2019 Retirement Industry Conference

## Concurrent Sessions Schedule

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

	# Session Title	Retail	Institutional	Strategic
<b>WEDNESDAY APRIL 3</b>				
4:00 to 5:00 p.m.	1.1 Actuarial Professionalism — You Know It Don't Come Easy			◆
	1.2 CX 101: No Assumptions	◆		
	1.3 Broker Dealer Models in the Defined Contribution Space		◆	
	1.4 Fraudsters Share Information — Shouldn't We?			◆
<b>THURSDAY APRIL 4</b>				
10:30 to 11:30 a.m.	2.1 Latest Trends in Defined Contribution Plans		◆	
	2.2 The Five Ps of the Annuity Market: Predict, Plan, Prepare, Prevent...and Predict	◆		
	2.3 Technology and Advisors: Tools to Build Better Retirement Solutions	◆		
	2.4 Asset Retention Post DOL		◆	
1:00 to 2:00 p.m.	3.1 Why People Don't Buy Annuities	◆		
	3.2 Investment Into the Future — Venture Capital and Innovation	◆		
	3.3 Best Interest and Suitability: What's Next From the NAIC and SEC	◆		
	3.4 Institutional Retirement Legislative and Regulatory Update		◆	
	3.5 Financial Wellness and Health		◆	
2:15 to 3:15 p.m.	4.1 The Challenge of Retirement in the Future Economy		◆	
	4.2 Mortality Drivers: Implications for Retirement Products	◆		
	4.3 Changing the Perception of Annuities	◆		
	4.4 For Success in the Fee-Based Insurance Market: Technology is King	◆		
	4.5 What's Old Is New Again: Retirement Policy From Capitol Hill to Main Street		◆	◆
<b>FRIDAY APRIL 5</b>				
9:30 to 10:30 a.m.	5.1 LTC Product Innovations for a More Financially Secure Retirement		◆	
	5.2 Perspectives of Five Generations on Key Financial/Retirement Issues			◆
	5.3 Distribution Speaks: What Should Insurers Know About Income?	◆		
	5.4 Expanding Retirement Plan Coverage		◆	
10:45 to 11:45 a.m. Special Focus Sessions	SF1 Retirement Game Changers: Helping Consumers Plan for a Financially Secure Retirement	◆		◆
	SF2 Breaking Thru: New Directions in Participant Engagement		◆	◆





## Concurrent Workshops

### WEDNESDAY, APRIL 3

4:00 to 5:00 p.m.

#### 1.1 Actuarial Professionalism — You Know It Don't Come Easy

##### 1.2 EA Core Credit Hours

Professionalism as an actuary requires diligence and a concerted effort. It doesn't come easy. Are you all in as a professional? In this session a combination of presentations, brief case studies, and audience discussions will be used to look at professionalism, what it takes to be a professional, and why it really matters.

**JAMES MILES, FSA, MAAA**, Consulting Staff Fellow, Society of Actuaries

#### 1.2 CX 101: No Assumptions

It's easy for us all to assume we know what our customers want and need. Too often, we build complex solutions, new products, and experiences based on what we "know" to be true. What happens when that assumption is wrong, and your idea doesn't resonate with your customers? In this session, we'll focus on how to think differently and build small, iterative, in-market tests to better understand your customers' behaviors. By focusing on the minimally viable solution, you can get into market quickly, learn what your customers want, and use that to inform your business case and decisions going forward.

**KATHRYN DELCAVO**, Director, Customer Experience, Prudential

#### 1.3 Broker Dealer Models in the Defined Contribution Space

Attend this session to learn how distributors are acting and reacting to new players in the institutional space, regulatory initiatives, and economic forces that influence employers and employees alike.

**SEAN CUNNIFF**, Senior Advisor, Fintech and Research, Streamline Consulting, LLC; **Moderator: BRIAN SULLIVAN**, Corporate Vice President, Institutional Annuities – Stable Value Investments, New York Life

#### 1.4 Fraudsters Share Information — Shouldn't We?

A panel of leading fraud prevention experts from insurance and financial services will discuss the evolving nature of fraud, the threats it poses to both our customers and our brands, and the new processes and tools that are being developed and deployed to deter and thwart attempted fraud. We will also preview some of the new tools and other resources being developed by the industry as part of the LIMRA LOMA Fraud Initiative. To help frame the panel discussion, Paul Henry will share recent LIMRA research on the evolving nature of fraud, the industry response, and consumer expectations. Audience participation and questions are encouraged.

**PAUL HENRY**, Corporate Vice President and Managing Director, LIMRA LOMA Secure Retirement Institute

### THURSDAY, APRIL 4

10:30 to 11:30 a.m.

#### 2.1 Latest Trends in Defined Contribution Plans

##### 1.2 EA Non-Core Credit Hours

A confluence of factors have contributed to a significant evolution in the design and delivery of defined contribution retirement benefits in the past decade. In this session, the presenters will discuss recent trends in defined contribution retirement plans, with a focus on strong plan design, advancing technology, and the incorporation of behavioral economics principles.

**ROBYN CREDICO**, Defined Contribution Consulting Leader, North America, Willis Towers Watson; **CYNTHIA PAGLIARO**, Senior Research Analyst, Vanguard

# 2019 Retirement Industry Conference

## 2.2. The Five Ps of the Annuity Market: Predict, Plan, Prepare, Prevent...and Predict

The past five years have seen a significant amount of change in the annuity market, and we expect that change will only see an acceleration in the next five years. Join us in this session for a holistic overview of the annuity landscape and the unveiling of LIMRA's Secure Retirement Institute Retail Annuity predictions. This session is intended to help companies better prepare and plan, as well as provide a clear vision of the future with predictions by product type, investment objective, and more.

**TODD GIESING**, Director, Annuity Research, LIMRA Secure Retirement Institute; **TEODOR PANAITISOR**, Research Analyst, LIMRA Secure Retirement Institute

## 2.3 Technology and Advisors: Tools to Build Better Retirement Solutions

Attend this session to learn how new tools are allowing advisors to build better retirement solutions. See how technology companies are partnering with distributors and carriers to better incorporate annuities into planning. Understand how tools help advisors today, and what innovative solutions are under development.

**WILL GILFILLAN**, Senior Enterprise Account Manager, MoneyGuidePro; **AARON KLEIN**, Chief Executive Officer, Riskalyze; **MICHAEL ROTH**, President, RetireUp; **CONNOR THOMAS**, Director of Business Development, CapRock; **Moderator: TIMOTHY MUNSIE**, Senior Vice President, Advisory Initiatives and Integration, Jackson National Life Distributors

## 2.4 Asset Retention Post DOL

In this ever-changing regulatory landscape, what current strategies are retirement plan providers using for their asset retention programs? Have companies continued along, scaled back, or made adjustments relative to the DOL fiduciary-related standards of interaction? In this session, learn how industry leaders are approaching asset retention and addressing the aging/retiring workforce.

**STEVE CARTWRIGHT**, Managing Director, Charles Schwab & Co.; **PAUL GOULD**, CRPC, Head of Virtual Resource Group, Retirement Plan Services, Lincoln Financial Group; **BARBARA RAYLL**, Vice President, Product and Solutions Management, Group Retirement, VALIC

1:00 to 2:00 p.m.

## 3.1 Why People Don't Buy Annuities

There are many excuses that the industry uses to rationalize why insurance sales around the world are not increasing, including too much regulation, an expensive delivery system, people not wanting to think about bad events, and competition for disposable income. The Geneva Association recently completed a survey of 7,000 individuals in seven countries to dig deeper into the underlying psychology behind lack of insurance purchasing — and the results may surprise you! Are lack of sales self-inflicted? This session will focus on annuity sales.

**RONNIE KLEIN, FSA, MAAA**, Director, Global, Geneva Association

## 3.2 Investment Into the Future — Venture Capital and Innovation

What got us here won't get us there. Learn how insurance companies are preparing for the future by investing in venture capital and a culture of innovation. If you're not willing to disrupt yourself, someone else will.

**SEAN MADGETT**, Head of Business Development, NYL Ventures; **ERIK ROSS**, Vice President of Venture and Open Innovation, Nationwide

## 3.3 Best Interest and Suitability: What's Next From the NAIC and SEC?

The DOL rule has been vacated but talks about Best Interest standards continue. The SEC, NAIC, and individual states are working on proposals. How aligned are the different regulators and what will their solutions mean for the retirement industry? Understand how the regulators are approaching what's best for consumers, the industry, and public policy goals.

**JASON BERKOWITZ**, Vice President and Counsel, Regulatory Affairs, Insured Retirement Institute; **MATTHEW GENDRON**, General Counsel, Rhode Island Division of Insurance; **PATRICK HUGHES**, Partner, Faegre Baker Daniels

## 3.4 Institutional Retirement Legislative and Regulatory Update

### 1.2 EA Non-Core Credit Hours

As federal retirement reform legislation lurches forward in fits and starts, common themes have emerged (e.g., open MEPs, new/enhanced safe harbors, and incentives for start-up plans). Against this legislative backdrop, numerous industry developments are unfolding (state-sponsored retirement, fintech, expanding gig economy). Collectively, these seemingly disparate force vectors have the potential to fundamentally reshape the retirement industry. Join us as we explore both pending legislative changes as well as the dynamic, evolving environment within which these changes may ultimately be implemented.

**BEN NORQUIST, CPC, CISP**, President and Chief Executive Officer, Convergent Retirement Plans Solutions, LLC





### 3.5 Financial Wellness and Health

Stress is a leading cause of chronic disease, and financial concerns are a top stressor. Fortunately, a platform approach to financial wellness can drive positive behavior change, including increased retirement savings, all while expanding employers' benefits. Attend this session to learn more about this approach.

**SAMUEL WEISS, ASA, CERA**, Actuary, The Nyhart Company;  
**Moderator: DEB DUPONT**, Associate Managing Director, Research, LIMRA Secure Retirement Institute

*2:15 to 3:15 p.m.*

### 4.1 The Challenges of Retirement in the Future Economy

#### 1.2 EA Non-Core Credit Hours

The workforce and the labor economy has changed significantly in recent years. With the advent of contingent and non-traditional workers and increasing automation, the employment deal of the future is different from what we have seen in the past. The economic reality of younger generations is different than what prior generations have experienced, and it introduces new challenges for the future of retirement. During this session, we will cover how individuals and companies are adapting to the new reality and challenges new generations are encountering in their efforts to achieve financial wellness and retirement readiness.

**ALISON SHELTON**, Senior Officer, Retirement Savings, The Pew Charitable Trusts; **JACK VANDERHEI**, Research Director, Employee Benefit Research Institute

### 4.2 Mortality Drivers: Implications for Retirement Products

Despite a recent slowing across the full U.S. population, life expectancy has continued to increase for target markets of financial and insurance companies. Speakers in this session will discuss mortality drivers and their potential impact on further changes in longevity, and provide insights on the implications for individual retail retirement products.

**TIM PFEIFER, FSA, MAAA**, President, Pfeifer Advisory, LLC;  
**MARIANNE PURUSHOTHAM, FSA, MAAA**, Corporate Vice President, LIMRA

### 4.3 Changing the Perception of Annuities

There is no better time to change the narrative on protected lifetime income than now! The demand for guaranteed lifetime income will reach \$780 billion with 4 in 10 non-retirees interested in converting assets into products with guaranteed lifetime income. The Alliance for Lifetime Income is bringing awareness and educating Americans on the importance of protected lifetime income for a more secure retirement. You will leave this session invigorated from hearing the results of LIMRA's Industry Image research, the accomplishments and results from the Alliance for Lifetime Income, and what's next on transforming our industry's image.

**MICHAEL HARRIS, CFP, CLU, ChFC**, Senior Educational Advisor, Alliance for Lifetime Income; **KATHY KAVANAUGH**, Senior Vice President, Distribution Marketing, Lincoln Financial Group;  
**ERIC SONDERGELD, ASA, CFA**, Corporate Vice President, LIMRA; **JEAN STATLER**, Executive Director, Alliance for Lifetime Income

### 4.4 For Success in the Fee-Based Insurance Market: Technology is King

Creating a competitive product is not enough to succeed in the fee-based (commission-free) insurance market. Using technology to enhance the advisors' experience and ease of doing business is paramount to success. Several independent platforms are being launched to include insurance products within advisory networks. These platforms may simplify advisory fee transactions and trading for annuities, create consolidated statements, balance portfolios, and more. This session will address the following questions: What are some of these technology platforms? Why should I integrate with them? How is technology being used to promote and distribute insurance products?

**ROBERT BERNSTEIN**, Co-Founder, Senior Managing Director, and Chief Investment Strategist, Envestnet Retirement Solutions;  
**DAVID LAU**, Founder and Chief Executive Officer, DPL Financial Partners; **BILL WOSTOUPAL**, Executive Vice President of National Sales, Orion Advisor Services, LLC;  
**Moderator: AL DAL PORTO, FSA, MAAA**, Vice President of Product Development, Security Benefit

# 2019 Retirement Industry Conference

## 4.5 What's Old Is New Again: Retirement Policy From Capitol Hill to Main Street

"Retirement" may not be the hottest debate in the political arena right now, but it's highly influenced by the media, which in turn influences the court of public opinion. Not a regulatory update, but a primer and historical level-set, this session explores the presentation and sides of retirement issues employers, advisors and individuals have faced for generations, offering a new perspective on all the sides of this decades-old topic, and insights into how stakeholders can maximize retirement program and planning opportunities.

**THOMAS ROWLEY**, Director of Retirement and Education Strategies, Invesco; **Moderator: JAMES GAIRNS, ARPC, AIF**, Vice President, Special Markets and Institutional Sales, Ameritas

## FRIDAY, APRIL 5

9:30 to 10:30 a.m.

### 5.1 LTC Product Innovations for a More Financially Secure Retirement (Registration is limited to 45 participants.)

This interactive session will present the results of a Long-Term Care Think Tank initiative exploring new LTC financing product ideas. The work included concept design and actuarially supported pricing, extensive consumer research, demand projections, and financial modeling of the impact on tax revenues and Medicaid expenditures. Attendees will have the opportunity to share their feedback in a small group format on potential opportunities and risks related to two concepts, "Lifestage Protection" and "Retirement Plus" that will inform the ongoing work of the LTC Think Tank.

**CINDY MALONE**, Senior Vice President, Innovation, Maddock Douglas; **JOHN O'LEARY**, President, O'Leary Marketing Associates LLC

## 5.2 Perspectives of Five Generations on Key Financial/Retirement Issues

### 1.2 EA Non-Core Credit Hours

This session will present the results of a recent survey of five generations — Millennials, Gen Xers, Late Boomers, Early Boomers, and members of the Silent Generation — on financial perspectives of aging and retirement and related issues. The study compares and contrasts the habits and financial behaviors of these different generations and how these impact retirement preparedness and outlook. Results will also be presented on family related values and attitudes of each generation.

**MATHEW GREENWALD**, President, Greenwald & Associates; **ANNMARIE PINO**, Senior Research Associate, Greenwald & Associates

## 5.3 Distribution Speaks: What Should Insurers Know About Income?

The need for guaranteed income solutions for consumers is growing because of longer life expectancy and decreasing prevalence of defined benefit plans. Yet annuity sales focused on income guarantees are on the decline. Listen as a panel of distribution partners discuss how advisors approach retirement income planning with clients. Learn why/how annuity products are or aren't used, and how annuities can better complement income planning solutions.

**JARROD FISHER**, Principal and President, Simplicity Financial Distributors; **GREG JAECK, CFA**, Senior Product Leader, Edward Jones; **SCOTT STOLZ, CFP, RICP**, President, Raymond James Insurance Group; **Moderator: CHRISTINE TUCKER**, Vice President, Marketing, Pacific Life

## 5.4 Expanding Retirement Plan Coverage

### 1.2 EA Non-Core Credit Hours

In recent years, increasing attention has been paid to maximizing access and coverage to retirement plans for all workers. A number of states and even municipalities have created their own mandatory retirement plans, while Congress is considering legislation that would expand retirement plan access. Speakers in this session will provide an update on these initiatives, and discuss the merits of these different approaches.

**ANGELA ANTONELLI**, Executive Director of the Center for Retirement Initiatives, Georgetown University's McCourt School of Public Policy; **THOMAS ROBERTS**, Principal, Groom Law Group





# Conference Details and General Information

**Register by March 6 and save!**

## REGISTRATION FEES

**Early Registration Rates (By March 6, 2019):**

LIMRA, LOMA, and SOA Members: \$1,285  
Non-member: \$1,925

**Standard Rates (After March 6, 2019):**

LIMRA, LOMA, and SOA Members: \$1,485  
Non-member: \$2,125

## REGISTER ONLINE

[www.limra.com/conferences](http://www.limra.com/conferences)  
[www.loma.org/events](http://www.loma.org/events)  
[www.soa.org](http://www.soa.org)

**MEETING ATTIRE:** The attire 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.

## 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. The Secure Retirement Institute's goal is to spur innovation and broaden industry collaboration to help improve retirement readiness and promote retirement security.



**MATTHEW DRINKWATER**  
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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 30,000 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**  
847.706.3624  
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[www.soa.org](http://www.soa.org)

## HOTEL INFORMATION



**Baltimore Marriott Waterfront**  
700 Aliceanna Street  
Baltimore, MD 21202

**RESERVATIONS PHONE:** 1.877.212.5752  
(mention The Retirement Industry Conference)

**RESERVATION LINK:** <https://book.passkey.com/go/LLGlobalConferences>

Make your reservations by **March 6, 2019** in order to receive the group rate of **\$235.00 single/double (plus applicable sales taxes)**. Requests after March 6 will be accepted on the basis of space and rate availability. Hotel rates will increase after the cut-off date, or when the meeting room block sells out, whichever comes first. Make your reservations early to receive our discounted rates.

# Thank You to Our Conference Sponsors and Exhibitors

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