

# PROGRAM



## 2016 REGULATORY COMPLIANCE EXCHANGE

MARCH 30 – APRIL 1, 2016 • HYATT REGENCY BALTIMORE • BALTIMORE, MD

*The Forum for  
Sharing Best Practices*



# 2016 REGULATORY COMPLIANCE EXCHANGE

## The Forum for Sharing Best Practices

### SCHEDULE AT A GLANCE

		General Compliance	Suitability	Technology	Broker/ Dealer
<b>Wednesday</b>					
1:15 to 2:15 p.m.	<b>Opening General Session 1 – Soar 2 Success As a Leader</b> (Constellation A/B)	◆			
2:30 to 3:30 p.m.	1.1 Hot Topics in Advertising Review (Columbia/Frederick)	◆			◆
	1.2 Financial Abuse: Protecting Our Most Vulnerable Customers (Constellation A/B)		◆		
	1.3 Strategies to Combat Fraud (Baltimore)	◆		◆	
	1.4 Annual Suitability Reports to Senior Management (Annapolis)		◆		
3:45 to 4:45 p.m.	<b>General Session – DOL Definition of Fiduciary Rule: Ready or Not, Here It Comes</b> (Constellation A/B)	◆	◆	◆	◆
<b>Thursday</b>					
7:00 to 8:00 a.m.	Compliance Executives Breakfast (Chesapeake A/B)				
7:15 to 8:00 a.m.	Continental Breakfast (Constellation Foyer)				
8:10 to 9:00 a.m.	<b>General Session 2 – Disruption Is Inevitable. How Will You Respond?</b> (Constellation A/B)	◆		◆	
9:00 to 10:00 a.m.	<b>General Session 3 – Regulatory Update</b> (Constellation A/B)	◆	◆	◆	◆
10:30 to 11:30 a.m.	3.1 Going Digital: Electronic Signatures and Authentication (Chesapeake A/B)			◆	
	3.2 Insurance and Securities Litigation Trends (Constellation A/B)	◆	◆		◆
	3.3 Independent Distribution Compliance: Enlightening or Frightening? (Camden)	◆			
	3.4 Preserving Ethics and Integrity in Our Industry: Investigating Violations of Insurers' Codes of Conduct (Pisces)	◆			
11:30 a.m. to 1:00 p.m.	Luncheon (Atrium)				
11:45 a.m. to 1:00 p.m.	Compliance Executives Roundtable Luncheon (Constellation F)				
1:00 to 2:00 p.m.	4.1 Compliance Risk Assessments: Let's Play a Game (Constellation E)	◆			
	4.2 Clearing the Smoke: Medical Marijuana Compliance Going Forward (Constellation C)	◆			
	4.3 Find the Gaps and Close Them! (Constellation A/B)	◆	◆	◆	◆
	4.4 Everything You Ever Wanted to Know About Multi-State Exams But Were Afraid to Ask! (Constellation D)	◆			
2:15 to 3:15 p.m.	<b>Speed Learning</b> (Atrium)	◆	◆	◆	◆
3:45 to 4:45 p.m.	5.1 Cybersecurity: Regulatory Trends & Expectations (Constellation C)			◆	
	5.2 Predict to Prevent (Constellation A/B)	◆		◆	
	5.3 "How Do You Do That?" Small Company Compliance (Constellation E)	◆			
	5.4 Compliance Teamwork – March Madness or Happiness? (Constellation D)	◆		◆	
<b>Friday</b>					
8:00 to 9:00 a.m.	<b>General Session 4 – Global Connections and Future Directions</b> (Constellation A/B)	◆	◆	◆	◆
9:00 to 10:00 a.m.	<b>General Session 5 – The Political Climate and Its Impact on Regulatory Trends</b> (Constellation A/B)	◆			
10:30 to 11:30 a.m.	<b>General Session 6 – Cybersecurity and Financial Services</b> (Constellation A/B)			◆	

## 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 Executive in the areas of compliance, market conduct, legal, audit, and similar.

**COMPLIANCE EXECUTIVES NETWORKING BREAKFAST** — *Thursday, 7:00 to 8:00 a.m. — Chesapeake A/B*

**COMPLIANCE EXECUTIVES ROUNDTABLE LUNCHEON** — *Thursday, 11:45 a.m. to 1:00 p.m. — Constellation F*

## Wednesday, March 30

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

*Constellation Foyer*

**WELCOME** — *1:00 to 1:15 p.m.*

*Constellation A/B*

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

*Constellation A/B*

### Soar 2 Success As a Leader



**ELIZABETH MCCORMICK**  
*Motivational Leadership Success Speaker*  
*Soar 2 Success International, LLC*

**REFRESHMENT BREAK** — *2:15 to 2:30 p.m.*

*Constellation Foyer*

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

*Columbia/Frederick*

### 1.1 Hot Topics in Advertising Review

**TED NEWTON**, AIRC, Assistant Vice President, Advertising Review, MassMutual; **DOMINIC RUSSO**, Director, Insurance & Advertising Compliance, Penn Mutual

*Constellation A/B*

### 1.2 Financial Abuse: Protecting Our Most Vulnerable Customers

**JOE D'ALESSIO**, Director, U.S. Insurance Compliance, John Hancock Financial Services; **CHAD HENDERSON**, Director, Compliance, Prudential Financial; *Moderator:* **CAROL STILWELL**, ACS, PCS, Director of Supervision, Northwestern Mutual

*Baltimore*

### 1.3 Strategies to Combat Fraud

**REINALDO CARVAJAL**, Director, Special Investigative Unit, Genworth Financial; **RICK MATARANTE**, Assistant Vice President, Special Investigations Unit, New York Life; *Moderator:* **GARWAY A.D. BRIGHT**, CLTC, Compliance Leader, Sales, Product & Marketing, Genworth Financial

*Annapolis*

### 1.4 Annual Suitability Reports to Senior Management

**HILLARY GRANDBOIS-GOECKE**, Director, Suitability/Compliance, Sammons Financial Group; **WANITA KILCOLLINS**, Assistant Vice President of Suitability, American Equity; *Moderator:* **ALEX HOLLOMAN, III**, AIRC, ALMI, Compliance Director, Athene Annuity

**REFRESHMENT BREAK** — *3:30 to 3:45 p.m.*

*Constellation Foyer*

# Regulatory Compliance Exchange

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

Constellation A/B

### **DOL Definition of Fiduciary Rule: Ready or Not, Here It Comes**

#### **CHRISTIE CORADO, ESQ.**

Senior Vice President, Associate General Counsel,  
Legal & Compliance  
Crump Life Insurance Services

#### **LOUIS DEMPSEY, CRCP, CSCP**

President  
Renaissance Regulatory Services, Inc.

#### **JOSH WINSLOW, J.D.**

Assistant Vice President, Associated Counsel, Advanced Markets  
John Hancock Life Insurance Company

#### **JIM ODLAND, J.D., Moderator**

Vice President and Managing Counsel  
Thrivent Financial

## WELCOME RECEPTION — 5:00 to 6:00 p.m.

Constellation Foyer

## Thursday, March 31

## REGISTRATION — 7:00 to 5:00 p.m.

Constellation Foyer

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

Chesapeake A/B

## BREAKFAST — 7:15 to 8:00 a.m.

Constellation Foyer

## WELCOME & ANNOUNCEMENTS — 8:00 to 8:10 a.m.

Constellation A/B

## GENERAL SESSION 2 — 8:10 to 9:00 a.m.

Constellation A/B

### **Disruption Is Inevitable. How Will You Respond?**



**ROBERT A. KERZNER, CLU, ChFC**  
President & CEO  
LIMRA, LOMA, & LL Global, Inc.

## GENERAL SESSION 3 — 9:00 to 10:00 a.m.

Constellation A/B

### **Regulatory Update**

#### **J. MARK IWRY**

Senior Advisor to the Secretary  
of the Treasury, Deputy Assistant Secretary  
(Retirement and Health Policy)  
U.S. Department of the Treasury



#### **LAWRENCE KOSCIULEK**

Director, Regulatory Policy Department  
FINRA



#### **AL REDMER JR.**

Maryland Insurance Commissioner  
Maryland Insurance Administration



#### **LARRY NILAND, CLU, Moderator**

Senior Regulatory Advisor  
LIMRA

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

Constellation Foyer

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

Chesapeake A/B

### **3.1 Going Digital: Electronic Signatures and Authentication**

**BRIAN T. CASEY, ESQ.**, Partner, Co-Chair of Regulatory &  
Transactional Insurance Practice Group, Locke Lord LLP

Constellation A/B

### **3.2 Insurance and Securities Litigation Trends**

**PETER BADO**, Chief Legal Counsel and Corporate Secretary,  
Thrivent Financial; **RICHARD CHOI, J.D.**, Shareholder, Carlton  
Fields Jordan Burt LLP; **Moderator: CHRISTOPHER OSBORNE**, Vice  
President, Enterprise Supervision, Thrivent Financial

# The Forum for Sharing Best Practices

*Camden*

## 3.3 Independent Distribution Compliance: Enlightening or Frightening?

**ZAC ANSHUTZ**, Chief Compliance Officer, Advisors Excel; **JOY DAWE**, Director of Compliance, Crump Life Insurance Services; **HILLARY GRANDBOIS-GOECKE**, Director, Suitability/Compliance, Sammons Financial Group; *Moderator*: **LINDA BURM**, Chief Distribution Compliance Officer, Allianz Life

*Pisces*

## 3.4 Preserving Ethics and Integrity in Our Industry: Investigating Violations of Insurers' Codes of Conduct

**GINA CRISTALLO**, Corporate Vice President, New York Life; **ELLEN RAWSON**, Vice President & Senior Counsel, MassMutual; **JEFFREY SCHLOEMER**, CRCP, Director, Enterprise Compliance, Northwestern Mutual; *Moderator*: **BRIAN LOUTREL**, CIA, CFSA, Vice President, New York Life

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

*Atrium*

**COMPLIANCE EXECUTIVES ROUNDTABLE LUNCHEON** — 11:45 a.m. to 1:00 p.m.

*Constellation F*

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

*Constellation E*

## 4.1 Compliance Risk Assessments: Let's Play a Game

**SEAN REGAN**, Vice President, Compliance, Prudential; *Moderator*: **GENE CAUTILLO**, Vice President, Compliance, Prudential

*Constellation C*

## 4.2 Clearing the Smoke: Medical Marijuana Compliance Going Forward

**MARK C. BIREN**, Senior Vice President, New York Life; **STEVE FOX, ESQ.**, Co-Founder & Strategic Advisor, National Cannabis Industry Association; **MARSHA HUNT**, Senior Liaison Officer, U.S. Treasury Financial Crimes, Enforcement Network, FinCEN; **ANTHONY MASELLA**, Corporate Vice President, New York Life; *Moderator*: **BRIAN LOUTREL**, CIA, CFSA, Vice President, New York Life

*Constellation A/B*

## 4.3 Find the Gaps and Close Them!

**MATHEW CLEGG**, AIRC, Compliance Officer, Amica Life Insurance; **ROY CREEDON**, Compliance Assistant Vice President, Sun Life Assurance Company of Canada; *Moderator*: **ANITA KNIERY**, Senior Division Compliance Manager, Allstate

*Constellation D*

## 4.4 Everything You Ever Wanted to Know About Multi-State Exams But Were Afraid to Ask!

**CAROL CROSSON**, Senior Project Manager, Market Conduct & Compliance Dept., Guardian Life; **MICHELE JORDAN**, Senior Compliance Consultant, John Hancock

**BREAK** — 2:00 to 2:15 p.m.

**SPEED LEARNING** — 2:15 to 3:15 p.m.

*Atrium*

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

*Constellation Foyer*

**CONCURRENT SESSIONS** — 3:45 to 4:45 p.m.

*Constellation C*

## 5.1 Cybersecurity: Regulatory Trends & Expectations

**HENRY FU**, MBA, CRISC, CRMA, CIA, CISA, CISM, FLMI, Director, ERM, Fidelity and Guaranty Life Insurance Company; **MARY JANE WILSON-BILIK, J.D., Ph.D.**, Partner, Sutherland Asbill & Brennan

*Constellation A/B*

## 5.2 Predict to Prevent

**DAVID SILVERSTEIN**, President and CEO, BMGI

*Constellation E*

## 5.3 "How Do You Do That?" Small Company Compliance

**MATHEW CLEGG**, AIRC, Compliance Officer, Amica Life Insurance; **BARBARA FITCH**, CFE, CLU, FLMI, AIRC, ACS, AIAA, Chief Compliance Officer, Life & Annuity National Life Group

*Constellation D*

## 5.4 Compliance Teamwork — March Madness or Happiness?

**LISA COOPER**, FLMI, AIRC, CCP, MCM, Compliance Director, Nationwide; **AMY MULLIGAN-CAPOCCI**, Assistant Vice President, John Hancock; **CAROL STILWELL**, ACS, PCS, Director of Supervision, Northwestern Mutual

# Regulatory Compliance Exchange

## Friday, April 1

**BREAKFAST** — 7:15 to 8:00 a.m.

Constellation Foyer

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

Constellation A/B

### Global Connections and Future Directions



**LARRY HARTSHORN**

Corporate Vice President and  
Director of International Research  
LIMRA

**GENERAL SESSION 5** — 9:00 to 10:00 a.m.

Constellation A/B

### The Political Climate and Its Impact on Regulatory Trends



**SCOTT ECKEL**

Vice President, Legislative and  
Regulatory Affairs  
Charles Schwab Corporation



**THOMAS E. SAMOLUK**

Vice President & Counsel,  
External Affairs & Investigative Services  
John Hancock



**STEPHEN SELBY, CRCP, Moderator**

Assistant Vice President of Social Media,  
Audit and Regulator Relations  
LIMRA

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

Constellation Foyer

**GENERAL SESSION 6** — 10:30 to 11:30 a.m.

Constellation A/B

### Cybersecurity and Financial Services



**CHRISTOPHER HETNER**

Cybersecurity Lead, Technology Controls  
Program, Office of Compliance Inspections  
and Examinations  
U.S. Securities and Exchange Commission

**CONFERENCE ADJOURNS** — 11:30 a.m.

## CONTINUING EDUCATION CREDIT

**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) if you plan to seek CLE credits for this conference.

**PACE Credits:** A PACE 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 PACE program, please contact Student Services, The American College, 270 Bryn Mawr Avenue, Bryn Mawr, PA 19010, phone 619.526.1490.

# Antitrust Policy and Caution

Each person attending this function must be mindful of the constraints imposed by federal and state antitrust laws. The people here today represent companies that are in direct business competition with one another. LIMRA/LOMA's purpose is to provide a forum for the free exchange of ideas on the designated topics of our meetings. It is not the purpose of these meetings to reach any agreement that could have anticompetitive effects.

Individuals must keep in mind that a violation of the antitrust laws may subject them to substantial fines and a jail term. You can avoid problems by following simple guidelines:

- Stick to the published agenda.
- Pricing, premiums, benefits to be offered or terminated are competitively sensitive information which competitors should not exchange or discuss with each other. Never take a poll of views or make a collective agreement on these issues.
- Always retain your right to make an independent judgment on behalf of your company.

LIMRA and LOMA are dedicated to the purpose of assisting all of its members to achieve their competitive potential.

**Smoking is prohibited during all conference functions.**



## 2017 REGULATORY COMPLIANCE EXCHANGE

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