

2019 CONFERENCES

Regulatory Compliance Exchange

*Taking Care of Business
While Embracing Change*



April 10 – 12, 2019
Loews Vanderbilt Hotel
Nashville, TN



www.limra.com



www.loma.org

2019 Regulatory Compliance Exchange

Compliance Executive Roundtable

As a senior executive or CCO, you are invited to participate in an executive roundtable luncheon. This luncheon will expand your 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, privacy, and similar.

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

General Session Highlights

Regulatory Insights in a Time of Disruption and Change

TOM CRAWFORD

Senior Managing Director, Strategic Communications
FTI Consulting

It's said that the only constant is change, and that certainly holds true in the DC and global political landscape. Tom Crawford, a senior managing director with expertise in corporate governance, retirement security, and tax policy, will provide his entertaining and insightful inside-the-beltway perspectives on the changes we're seeing and what that might mean for the industry.

Markets in Transition: How Will the Industry Evolve?

DAVID LEVENSON

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

In his opening remarks, David Levenson, President and CEO of LIMRA, LOMA, and LL Global, will explore shifting market forces and their impact on the industry. He will offer her perspective on how leaders can best respond to these changes to achieve their business goals.

Conversation With Regulators

LAWRENCE KOSCIULEK

Director Regulatory Policy
FINRA

JULIE MIX MCPEAK

Commissioner, Commerce & Insurance
Tennessee Department of Insurance
Additional Regulator TBD

LARRY NILAND, Moderator

Senior Regulatory Advisor
LIMRA

The panel of 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. Regulators will be announced here prior to the conference.

Who Does This?

TED NEWTON

Communications with the Public Compliance Lead
Mass Mutual

JEFF SCHLOEMER

Senior Director, Enterprise Compliance
Northwestern Mutual Life Insurance Company

Have you ever heard "No one else does this?" If so, join this highly interactive session to find out where you stand on hot topics compliance professionals deal with every day. We'll use live, interactive polling to benchmark in real time answers to questions that have come up throughout the conference and beyond.



From Rules to Risk to Influence

CLIFF HAGLER

Founder, President and CEO
Aquilan

NATALIE JOHNSON

Compliance Analytics Manager
Allianz Life

DON WILLIAMS

Senior Manager, Forensic Analytics
Deloitte & Touche LLP

LINDA BURM, Moderator

Chief Distribution Compliance Officer
Allianz Life Insurance Company

Panelists in this session will explore how compliance is evolving from a rules-based to more risk-centered approach. Through incorporating technology, data analytics and the use of business intelligence dashboards, compliance professionals may effectively influence the business and show how compliance adds value to the organization.

New York State of Mind — Take 2

SANDRA MCDERMOTT

Principal, Life Insurance Department
Hinman Straub

DIANE STUTO

Managing Director, Legislative and Regulatory Affairs
Life Insurance Council of New York, Inc.

DOUGLAS WHEELER, J.D.

Senior Vice President, Government Affairs
New York Life Insurance Company

Insurers doing business in New York are subject to a unique regulatory regime through the New York Department of Financial Services (NY DFS). Whether these regulatory issues present themselves through new regulations, such as the recently promulgated suitability regulations or through the enforcement of existing suitability insurance laws and regulations, such as Regulation 60 and Regulation 74, insurers doing business in New York must view their business practices through the lens of an active, engaged, and stringent regulator.

A panel of experts will provide their perspective, tips for addressing recent developments, and best practices in partnering with the NY DFS to successfully navigate the diverse and unique regulatory challenges for your company.

Fraud on the Frontlines

RUSS ANDERSON, CFE

Director, Fraud Operations
MassMutual

FRANK BADALAMENTI

Principal
PricewaterhouseCoopers LLP

KYSON M. JOHNSON

Chief Prosecutor and Fraud Counsel
Texas Department of Insurance

PAUL HENRY, Moderator

Corporate Vice President & Managing Director
LIMRA LOMA Secure Retirement Institute

Our panel will examine how fraud is evolving, and the impact that it is having on our industry. Increasingly sophisticated and organized by criminal syndicates, fraud is posing a bigger threat to brand and balance sheets, and to the trust our customers place in us. Panelists will discuss the importance of the industry coming together to defeat fraud, using new strategies and better detection techniques, and the need to strike the right balance between fraud defense and being easy to do business with.

Cybersecurity

JO CICHETTI

Partner
Drinker Biddle

MICHAEL ROHRS

Associate Director
Control Risks

DON ULSCH

Senior Consultant
Charles River Associates – Forensic Services

CHRIS SZAFRANSKI, Moderator

Director of Privacy & Information Risk Management
Northwestern Mutual

Insurers are faced with a multitude of cybersecurity risk as well as challenges in complying with the NY DFS cyber rule and the NAIC model cyber law. A panel of experts will share their experiences on addressing this critical issue.

2019 Regulatory Compliance Exchange

Schedule at a Glance

WEDNESDAY APRIL 10

REGISTRATION — 10:00 a.m. to 6:30 p.m.

WELCOME — 1:00 to 1:15 p.m.

GENERAL SESSION 1 — 1:15 to 2:00 p.m.

Regulatory Insights in a Time of Disruption and Change

GENERAL SESSION 2 — 2:00 to 2:45 p.m.

New York State of Mind — Take 2

REFRESHMENT BREAK — 2:45 to 3:15 p.m.

CONCURRENT SESSIONS — 3:15 to 4:15 p.m.

1.1 In a New York Minute

1.2 #MeToo — The Cultural Shift

1.3 Blockchain in Insurance — Imagining the Implications

1.4 Marketing by Text or Phone — Compliance Considerations

REFRESHMENT BREAK — 4:15 to 4:30 p.m.

COMPLIANCE ROUNDTABLES — 4:30 to 5:30 p.m.

WELCOME RECEPTION — 5:30 to 6:30 p.m.

THURSDAY, APRIL 11

REGISTRATION — 7:00 a.m. to 5:00 p.m.

NETWORKING BREAKFAST — 7:15 to 8:00 a.m.

GENERAL SESSION 3 — 8:00 to 9:00 a.m.

From Rules to Risk to Influence

REFRESHMENT BREAK — 9:00 to 9:30 a.m.

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

2.1 Navigating the Vulnerable Adult Landscape

2.2 Should Issuers Get in Your Genes?

2.3 Recruiting & Retaining Talent in Compliance

2.4 The Right to Be Forgotten: Managing the New Privacy Laws' Challenges

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

GENERAL SESSION 4 — 10:45 a.m. to 12:00 p.m.

Conversation With Regulators

LUNCHEON — 12:00 p.m. to 1:15 p.m.

GENERAL SESSION 5 — 1:15 to 2:15 p.m.

Fraud on the Frontlines

REFRESHMENT BREAK — 2:15 to 2:45 p.m.

CONCURRENT SESSIONS — 2:45 to 3:45 p.m.

3.1 Account Takeovers: You Gave My Money to Whom?

3.2 Thinking of Reorganizing? The Devil's in the Details

3.3 Raising the Bar: Strengthening AML Compliance

3.4 Market Conduct and Suitability — Lessons Learned

REFRESHMENT BREAK — 3:45 to 4:00 p.m.

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

4.1 Managing the Registered Separate Account (38a-1) Compliance Program

4.2 Robo-Advisors — Present and Future

4.3 Big Data: Big Opportunity or Big Problem?

FRIDAY, APRIL 12

REGISTRATION — 7:00 to 11:00 a.m.

NETWORKING BREAKFAST — 7:15 to 8:00 a.m.

GENERAL SESSION 6 — 8:00 to 8:45 a.m.

Marketing in Transition: How Will the Industry Evolve?

REFRESHMENT BREAK — 8:45 to 9:10 a.m.

GENERAL SESSION 7 — 9:10 to 10:00 a.m.

Cybersecurity

REFRESHMENT BREAK — 10:00 to 10:15 a.m.

GENERAL SESSION 8 — 10:15 to 11:00 a.m.

Who Does This?

ADJOURNMENT — 11:00 a.m.

WEDNESDAY APRIL 10

REGISTRATION — 10:00 a.m. to 6:30 p.m.

WELCOME — 1:00 p.m.

GENERAL SESSION 1 — 1:15 to 2:00 p.m.

Regulatory Insights in a Time of Disruption and Change

TOM CRAWFORD

Senior Managing Director
Head of the Global Advisory Practice

GENERAL SESSION 2 — 2:00 to 2:45 p.m.

New York State of Mind — Take 2

SANDRA McDERMOTT

Principal
Hinman Straub

DIANE STUTO

Managing Director, Legislative & Regulatory Affairs
Life Insurance Council of New York, Inc.

DOUGLAS WHEELER, J.D.

Senior Vice President, Government Affairs
New York Life Insurance Company

LARRY NILAND, Moderator

Senior Regulatory Advisor
LIMRA

REFRESHMENT BREAK — 2:45 to 3:15 p.m.

CONCURRENT SESSIONS — 3:15 to 4:15 p.m.

1.1 In a New York Minute

Four months and counting! On August 1st, revised New York Regulation 187 will be in effect for annuity transactions. By February 1, 2020 companies will feel a bit of déjà vu when the requirements go into effect for life products. Best interest standard...life transactions...in-force transactions, oh my! Compliance with the revised regulation will take a bit more than a New York minute. Understand the nuances and complexities of the regulation and hear industry perspectives regarding compliance solutions and challenges.

SARAH BALDWIN, Associate General Counsel, AIG; **LISA COOPER**, FLMI, AIRC, MCM, CFE, Compliance Director, Nationwide Financial; **JOY DAWE**, Market Conduct Officer, Crump Life; **DIANE STUTO**, Managing Director, Legislative and Regulatory Affairs, Life Insurance Council of New York, Inc.; **Moderator: JEFF SCHLOEMER**, CRCP, Senior Director, Enterprise Compliance, Northwestern Mutual

#RCEX

1.2 #MeToo — The Cultural Shift

The #MeToo Movement — Everyone is talking about it; on TV, social media, and online. Has the movement changed how companies are reacting? What is expected from Compliance professionals as their role evolves with the movement?

In this session, learn how the #MeToo movement has impacted the culture, framework, and procedures of companies.

- See how the role of compliance professionals has evolved with the movement
- Discuss how companies are implementing change through awareness and proactive development

SUSAN BLOOD, CLU, ChFC, Corporate Vice President, New York Life Insurance Company; **GISSOU GOTLIEB**, Chief Compliance Officer, TruChoice Financial; **NANCY A. HILL**, AIRC, ACS, Vice President, Regulatory Compliance, Pacific Life Insurance Company; **Moderator: DAN FRAZIER**, CLU, ChFC, Corporate Vice President, New York Life Insurance Company

1.3 Blockchain in Insurance — Imagining the Implications

Is blockchain a solution looking for a problem or the next Internet? Recent reports suggest that blockchain — or Distributed Ledger Technologies (DLT) — will become the beating heart of the global financial system with the most prevalent industry for blockchain use cases being the insurance industry. Never before has the insurance industry been the leader in the application of new technology — but it is now.

From efficiency improvements to opening up opportunities for new value creation, hear where LIMRA and LOMA member companies are incorporating DLT and how they are approaching the implications for both competitive advantage and the creation of new industry-wide standards and customer expectations.

SAMANTHA CHOW, Senior Life and Annuity Analyst, Aite Group; **SANDY HAMPEL**, Product Manager, The Institutes; RiskBlock Alliance; **MONICA MURRAY**, Chief Life, Health & Annuity Claims Officer, USAA; **CHRIS SHUGRUE**, Assistant Vice President of Information Technology, John Hancock; **Moderator: KARTIK SAKTHIVEL**, Chief Information Officer, LL Global

2019 Regulatory Compliance Exchange

1.4 Marketing by Text or Phone — Compliance Consideration

Is your company considering or already reaching out to customers by texting or calling? If so, there are a number of regulatory requirements and other compliance considerations of which you should be aware of. This panel will help familiarize you with these — along with industry best practices — so your program is “well-received.”

GARWAY BRIGHT, Director, Compliance, Genworth Financial;
MATT CAGLE, Vice President of Operations, CompliancePoint;
TED NEWTON, AIRC, Communications with the Public
Compliance Lead, MassMutual

REFRESHMENT BREAK — 4:15 to 4:30 p.m.

COMPLIANCE ROUNDTABLES — 4:30 to 5:30 p.m.

Discuss hot topics in compliance and benchmark your practices while networking with peers and industry experts in this roundtable format. Tables will be divided by topic — choose a conversation that interests you, or start your own, and join in. Chimes will sound every 15 minutes, giving you an opportunity to move to another topic.

Have a topic to request? Email clement@limra.com or tweet it using the hashtag #RCEX. Topics will include:

- AML
- Best Interest
- Cybersecurity
- Data in Compliance
- Fraud
- Marijuana — Compliance Concerns
- Regulatory Exams
- Technology in Compliance
- And more!

WELCOME RECEPTION — 5:30 to 6:30 p.m.

THURSDAY, APRIL 11

REGISTRATION — 7:00 a.m. to 5:00 p.m.

NETWORKING BREAKFAST — 7:15 to 8:00 a.m.

GENERAL SESSION 3 — 8:00 to 9:00 a.m.

From Rules to Risk to Influence

CLIFF HAGLER

Founder, President, and CEO
Aquilan

NATALIE JOHNSON

Compliance Analytics Manager
Allianz Life Insurance Company

DON WILLIAMS

Senior Manager, Forensic Analytics
Deloitte & Touche LLP

LINDA BURM, Moderator

Chief Distribution Compliance Officer
Allianz Life Insurance Company

REFRESHMENT BREAK — 9:00 to 9:30 a.m.

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

2.1 Navigating the Vulnerable Adult Landscape

The Senior Safe Act, FINRA Regs 4512, and 2165 all aim to support the industry in our efforts to protect vulnerable populations. In this session, we'll explore how companies are responding to and implementing new regulations, including the criteria for holding disbursement for suspected exploitation, the escalation process, and state outreach.

MICHELE KRYGER, Elder & Vulnerable Client Care Officer,
AIG Life & Retirement

2.2 Should Issuers Get in Your Genes? **CANCELLED**

2.3 Recruiting & Retaining Talent in Compliance

In a tight employment market, it's more important than ever that we get better at recruiting and retaining our compliance teams. In this session, we'll explore recruiting trends and development ideas to help us hire and keep a great compliance team.

KEN BRILL, Assistant Vice President, Field Compliance, MassMutual; **Moderator: LARRY NILAND**, Senior Regulatory Advisor, LIMRA

2.4 The Right to Be Forgotten: Managing the New Privacy Laws' Challenges

Insurers are facing the many challenges of new privacy laws, including the California Consumer Privacy Act and the Global Data Privacy Rule (GDPR). Come hear a panel of industry experts share their views on how their firms are meeting the challenges of aligning business needs for data with consumer expectations and a growing body of stricter regulatory requirements.

BRIAN CASEY, Esq., Partner, Locke Lord LLP; **DEBBI COREJ**, Specialist Senior Manager, Deloitte & Touche LLP

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

GENERAL SESSION 4 — 10:45 a.m. to 12:00 p.m.

Conversation With Regulators

LAWRENCE KOSCIULEK

Director Regulatory Policy
FINRA

JULIE MIX McPEAK

Commissioner
Tennessee Department of Commerce and Insurance

LARRY NILAND, Moderator

Senior Regulatory Advisor
LIMRA

LUNCHEON — 12:00 to 1:15 p.m.

GENERAL SESSION 5 — 1:15 to 2:15 p.m.

Fraud on the Frontlines

RUSS ANDERSON, CFE

Director, Fraud Operations
MassMutual

FRANK BADALAMENTI

Partner
PricewaterhouseCoopers, LLP

KYSON M. JOHNSON

Chief Prosecutor and Fraud Counsel
Texas Department of Insurance

PAUL HENRY, Moderator

Corporate Vice President & Managing Director
LIMRA LOMA Secure Retirement Institute

REFRESHMENT BREAK — 2:15 to 2:45 p.m.

CONCURRENT SESSIONS — 2:45 to 3:45 p.m.

3.1 Account Takeovers: You Gave My Money to Whom?

Account takeovers is a relatively new trend in our industry and the issue continues to grow at an alarming rate. Attendees in this session will learn about industry trends regarding account takeovers, what we have learned, what we need to do and tools and strategies for preventing account takeovers. Also covered will be consumer data and potential for friction in the customer experience, carrier data on how the problem is being managed today, as well as tools incorporating artificial intelligence and machine learning in account takeover prevention.

SAMANTHA CHOW, Senior Life and Annuity Specialist, Aite Group; **CHRIS LUTTRELL**, Senior Vice President, IDology

3.2 Thinking of Reorganizing? The Devil's in the Details

CANCELLED

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3.3 Raising the Bar: Strengthening AML Compliance

Managing AML compliance is more than just checking off the box. With financial crimes on the rise, learn how companies are becoming more effective in detecting and deterring money laundering through use of data, tools, and processes in order to protect their companies, clients, and the U.S. financial system from ever-evolving criminals.

CLIFF HAGLER, Founder, President and CEO, Aquilan; **GINA JONES**, Chief Financial Crime Officer, AXA; **VICKIE LANDON**, President, Landon Associates, Inc.

3.4 Market Conduct and Suitability — Lesson Learned

Market conduct exams, suitability, replacement activity, and agents continue to be areas where insurance companies are experiencing pain points. This session helps attendees understand where practices are heading, lessons learned, and what can be done to mitigate these pain points.

CALVIN KWAN, FLMI, AIRC, Broker Dealer Operations Manager, Suitability Review Manager, Symetra Financial; **DAVE MILLIGAN**, FLMI, AIRC, AIAA, ACS, CCP, ACP, Assistant Vice President, Regulatory Compliance, American Equity Investment Life Insurance Company

REFRESHMENT BREAK — 3:45 to 4:00 p.m.

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

4.1 Managing the Registered Separate Account (38a-1) Compliance Program

The growth of variable annuities and life insurance products has exploded. These products combine insurance and securities investments, and require a significant amount of compliance maintenance. This session will explore the fundamentals of maintaining a registered separate account compliance program under Rule 38a-1, including the regulatory framework and 22c-1 variable processing and pricing transactions.

LISA COOPER, FLMI, AIRC, MCM, CFE, Compliance Director, Nationwide; **JIM ODLAND**, CCO, General Counsel, Thrivent; **JOHN WALSH**, Partner, Eversheds Sutherland

4.2 Robo-Advisors — Present and Future

Most robo-advisors today focus on allocating and managing investment portfolios. In the future, however, they will likely provide more holistic financial advice — including about insurance. What are some of the compliance issues that are associated now with robos? What might be the issues in the future? This panel will explore these, along with other interesting aspects of this new technology that has the potential to significantly disrupt how consumers receive financial advice.

JAMES CLEMENTS, IACCP, AIF, BFA, Chief Compliance Officer, Ameritas Investment Corp; **HAIME WORKIE**, FINRA Emerging Regulatory Issues, FINRA; **Moderator: KARTIK SAKTHIVEL**, Chief Information Officer, LL Global

4.3 Big Data: Big Opportunity or Big Problem?

Data has radically transformed nearly every industry, including our own. But where are we using it and how are we collecting it? What are the regulatory and ethical issues that should have our attention? Come hear how some companies are handling these questions and others.

DON WILLIAMS, Senior Manager, Forensic Analytics, Deloitte & Touche LLP; **DOUGLAS VEIVIA**, VP, International Compliance, Prudential Financial, Inc.



FRIDAY, APRIL 12

REGISTRATION — 7:00 to 11:00 a.m.

NETWORKING BREAKFAST — 7:15 to 8:00 a.m.

GENERAL SESSION 6 — 8:00 to 8:50 a.m.

Markets in Transition: How Will the Industry Evolve?

DAVID LEVENSON

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

REFRESHMENT BREAK — 8:50 to 9:10 a.m.

GENERAL SESSION 7 — 9:10 to 10:00 a.m.

Cybersecurity

JO CICCHETTI

*Partner
Drinker Biddle*

MICHAEL ROHRS

*Associate Director
Control Risks*

DON ULSCH

*Senior Consultant
Charles River Associates – Forensic Services*

CHRIS SZAFRANSKI, Moderator

*Director of Privacy & Information Risk Management
Northwestern Mutual*

REFRESHMENT BREAK — 10:00 to 10:15 a.m.

GENERAL SESSION 8 — 10:15 to 11:00 a.m.

Who Does This?

TED NEWTON, AIRC

*Communications with the Public Compliance Lead
MassMutual*

JEFF SCHLOEMER, CRCP

*Senior Director, Enterprise Compliance
Northwestern Mutual*

ADJOURNMENT — 11:00 a.m.

2019 Regulatory Compliance Exchange

Conference Details

TO REGISTER

Register online:
<https://www.limra.com/rcex/?t=registration>

REGISTRATION FEES

Early Registration Rates — Before March 11, 2019

LIMRA and LOMA Member: \$1,285

AIRC Designee: \$1,185

Nonmember: \$1,925

Guest/Spouse: \$100

After March 11, 2019

LIMRA and LOMA Member: \$1,485

AIRC Designee: \$1,385

Nonmember: \$2,125

Guest/Spouse: \$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 Event Registration at 800.235.4672 (U.S. and Canada) or 860.285.7789.

SPOUSES/GUESTS: A registration fee of \$100 is available to spouses and guests of registered attendees. Individuals in an industry-related position, co-workers, or associates do not qualify. We invite spouses/guests to participate in the event's food and social functions and ask that they wear their badge to these events. 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.

IMPORTANT DATES

Early Registration Fee Deadline: **March 11**

Hotel Reservation Deadline: **March 11**

Cancellation Deadline: **March 26**

HOTEL INFORMATION



Loews Vanderbilt Hotel

2100 West End Avenue
Nashville, TN 37203
Phone: 615.320.1700

Make your reservations by March 11, 2019 to receive the group rate of \$229 single/double (plus applicable sales taxes). Requests after March 11, 2019 will be accepted based on space availability. The group guest room rate will be offered 3 days prior and 3 days after the meeting dates subject to availability.

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



Regulatory Compliance Committee

JEFFREY SCHLOEMER, CRCP, *Chair*, Northwestern Mutual

NICOLE BLAKNEY, J.D., FLMI, FFSI, FSRI, ARA, AIAA, AIRC, CPCU, AINS, AIS, API, YB, HIA, DHP, MHP, State Farm Insurance

GARWAY BRIGHT, CLCT, Genworth Financial

ANDREW BUCKNAM, J.D., Knights of Columbus

LINDA BURM, Allianz Life

JAMES BUTZ, FLMI, CPA, Series 7, Transamerica

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JAMES CLEMENTS, IACCP, BFA, AIF Ameritas

SCOTT COLLINS, Lincoln Financial Group

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ROY CREEDON, Esq., SunLife

GINA CRISTALLO, Esq., New York Life Insurance Company

JOY DAWE, Crump Life

RITA FENANI, Pacific Life Insurance Company

BARBARA FITCH, CFE, CLU, FLMI, AIRC, ACS, AIAA, National Life Group

SANDRA GILL, CLF, New York Life Insurance Company

GISSOU GOTLIEB, Allianz Life Insurance Company of America

NANCY HILL, ACS, AIRC, Pacific Life Insurance Company

ALEX HOLLOWAN III, AIRC, ALMI, Infosys McCamish

ANITA KNIERY, Allstate Life

CALVIN KWAN, FLMI, AIRC, Symetra Life Insurance

LAURIE LEWIS, J.D., Amica Life Insurance Company

STUART MERSHON, Guardian

DAVE MILLIGAN, FLMI, AIRC, AIAA, ACS, CCP, ACP, American Equity Investment Life Insurance Company

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CHRISTOPHER OSBORNE, Thrivent Financial

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