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2016

LIMRA ANNUAL CONFERENCE

October 23-25, 2016 • Marriott Magnificent Mile • Chicago IL



Future Forward

Accelerate • Innovate • Transform



Future Forward

Accelerate. Innovate. Transform.

Change across all sectors of the financial services industry is occurring at an unprecedented pace and will continue to accelerate, fueling the urgency to innovate and transform business strategy. Regulation, big data, changing distribution, cybersecurity, mobile and technology are all redefining financial services. And today's consumers are driving the demand for innovation and transformation with their desire for multi-channel solutions and 24/7 access.

How will your company respond to the demands that are propelling our industry *future forward*? How will you drive that transformation versus being driven by it?

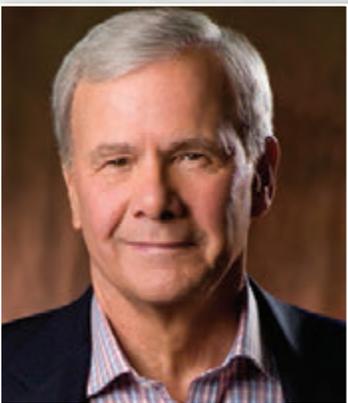
Join us at the 2016 LIMRA Annual Conference — featuring forward-thinking executives from diverse industries who will discuss the key leadership strategies required in this time of transformation. This year we also celebrate LIMRA's 100th Anniversary, and a century of industry accomplishments!



Condoleezza Rice

Secretary of State (2005–2009)

In this inspiring presentation, Condoleezza Rice will provide a sweeping look at global affairs during her tenure as Secretary of State and National Security Advisor. She will share compelling stories of her experiences, which illuminate the interrelationship of global events and leaders. As a world leader who faced similar demands for acceleration, innovation, and transformation on the U.S. and international stage, her global perspective will focus attendees on how the future is informed by past events.



Tom Brokaw

*Legendary NBC Newsmen
and Author*

Tom Brokaw draws on a rich career in network news, during which he traveled the world to cover elections, summits, wars, political turmoil, and major news events of every description. His presentation will provide in-depth analysis of the important economic, political, and social issues in the headlines — and the people behind them. His unparalleled world-view will provide a new understanding of the global events that will shape our future as an industry.

General Session Highlights

Executive Perspective: Looking Future Forward



Daniel Houston
President and Chief Executive Officer
Principal



Barry Stowe
Chairman and Chief Executive Officer
North American Business Units
Holding Company
Chairman
Jackson National Life
Insurance Company



Michael Tipsord
Chairman, President, and
Chief Executive Officer
State Farm Mutual
Automobile Insurance Company

The Age Dichotomy: How Boomers and Millennials Are Changing Everything



Robert A. Kerzner, CLU, ChFC
President and Chief Executive Officer
LIMRA, LOMA, and LL Global, Inc.

Exponential Organizations



Salim Ismail
Chief Executive Officer, ExO Works
Director, Singularity University

Learn how “exponential organizations” face accelerated change — and come away with strategies to spark unprecedented growth in your company.

Never Quit: The Story of a Life Built on Successful Missions



Robert J. O'Neill
Team Leader
U.S. Naval Special Warfare
Development Group

Transform your company’s future with this Navy SEAL’s ingredients for a successful mission — the right people, preparedness, decision-making under pressure, and a commitment to never quit.

Digital Disruption: How to Thrive in the Digital Revolution in Financial Services



Christopher Young
Director of Industry Strategy for
Financial Services
Adobe

Look future forward and recognize the potential for digital to unlock business value by enabling brokers/advisors with digital tools and delivering more connected and personalized customer experiences.



Program

Sunday, October 23

Early-Bird Workshops — 4:00 to 5:00 p.m.

Women Leaders' Reception — 5:00 to 5:45 p.m.

(For LIMRA members only)

Welcome Reception and Rising Stars Recognition — 5:45 to 7:00 p.m.

Sponsored by Fineos

As part of its 100th Anniversary celebration, LIMRA is recognizing 100 young professionals from our member companies. Join us as we kick off the conference and honor these Rising Stars of Distribution, Marketing and Communications, Retirement, and Innovation.

Monday, October 24

Continental Breakfast — 7:00 to 8:00 a.m.

Sponsored by Pacific Life Insurance Company

General Session — 8:00 to 10:00 a.m.

Eric Steigerwalt, Presiding

Executive Vice President

U.S. Retail Business

MetLife

Opening Flag Ceremony

Sponsored by USAA Life Insurance Company

The Age Dichotomy: How Boomers and Millennials Are Changing Everything

Robert A. Kerzner, CLU, ChFC

President and Chief Executive Officer

LIMRA, LOMA, and LL Global, Inc.

Remarks on Foreign Affairs

Condoleezza Rice

Secretary of State (2005–2009)

Refreshment Break — 10:00 to 10:30 a.m.

Sponsored by State Street

Concurrent Workshops — 10:30 to 11:30 a.m.

Networking Luncheon — 11:30 a.m. to 1:00 p.m.

Concurrent Workshops — 1:00 to 2:00 p.m.

Refreshment Break — 2:00 to 2:30 p.m.

General Session — 2:30 to 4:50 p.m.

Brandon Carter, CLU, ChFC, CFP, Presiding

President

USAA Life Insurance Company

Executive Perspective: Looking Future Forward

Daniel Houston

President and Chief Executive Officer

Principal

Barry Stowe

Chairman and Chief Executive Officer

North American Business Units Holding Company

Chairman

Jackson National Life Insurance Company

Michael Tipsord

Chairman, President, and Chief Executive Officer

State Farm Mutual Automobile Insurance Company

Robert A. Kerzner, CLU, ChFC, Moderator

President and Chief Executive Officer

LIMRA, LOMA, and LL Global, Inc.

Never Quit: The Story of a Life Built on Successful Missions

Robert J. O'Neill

Team Leader

U.S. Naval Special Warfare Development Group



Tuesday, October 25

Breakfast Buffet — 7:00 to 8:00 a.m.

General Session — 8:00 to 9:50 a.m.

Michael DeKoning, FSA, MAAA, FCIA, Presiding
President and Chief Executive Officer
Munich Re, US Life

Digital Disruption: How to Thrive in the Digital Revolution in Financial Services

Christopher Young
Director of Industry Strategy for Financial Services
Adobe

Exponential Organizations

Salim Ismail
Chief Executive Officer, ExO Works
Director, Singularity University

Refreshment Break — 9:50 to 10:15 a.m.

Concurrent Workshops — 10:15 to 11:15 a.m.

Refreshment Break — 11:15 to 11:45 p.m.

General Session — 11:45 to 12:45 p.m.

Deanna Strable, FSA, Presiding
President, U.S. Insurance Solutions
Principal

The Voice of a Generation

Tom Brokaw

Legendary NBC Newsmen and Author

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Joseph Monk, CLU, ChFC, LLIF
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Workshops

Acceleration, innovation, and transformation may seem like esoteric ideas — until applied as practical solutions for business growth. These break-out sessions offer a smaller-group format to discuss and learn more in-depth application for helping your company to move Future Forward. We encourage you to take advantage of the new expanded content this year's exceptional line-up offers. There's something for everyone — life, retirement, technology, compliance, HR, investment, and more.

Sunday, October 23

4:00 to 5:00 p.m.

Early-Bird Workshops

1. The Future of Advice

While the financial services environment continues to evolve, one thing remains constant: consumers' need for information and advice. Many factors come into play when consumers decide how they will address their needs and whom they will work with for assistance. What are consumers looking for when it comes to advice? What are their opinions of existing and emerging sources of advice? Come to this session and hear how organizations can connect with consumers and be the trusted source of advice both today and in the future.

Harry Hoopis, *Hoopis Performance Network*
Patrick Leary, *LLIF, LIMRA*
Breana Macken, *LIMRA*

2. Jubilecence: Consumer Insights to Inspire Innovation to Serve the Middle Class

Do the insurance industry's marketing approaches and financial solutions align with the attitudes, beliefs, and needs of today's middle class consumers? Today's consumers are focused on having a fulfilling lifestyle during their working years and through retirement. What threats do they fear will knock them off track? What consumer insights can we learn today that will inspire innovation for new financial solutions and relevant messaging for the middle class?

Maria Ferrante-Schepis, *CLU, FLMI, Maddock Douglas*
Scott R. Kallenbach, *FLMI, LIMRA*

3. Next Generation Leadership

What is your company doing to prepare for its next generation of leadership? There are so many approaches to consider when answering this vital question. This session will explore new leadership competencies and innovative programs to identify, develop, and prepare the successors to today's executive leadership.

Rebecca Silva, *FLMI, ACS, SPHR, Lincoln Financial Group*
Jen Warne, *Lincoln Financial Group*

Monday, October 24

10:30 to 11:30 a.m.

Concurrent Workshops

4. Leveraging Technology to Expand Customer Reach

This session will show how three organizations have leveraged technology in unique ways to drive profitable growth for their businesses. Hear from a top U.S. investment company that has developed a hybrid service model to deliver personalized advice at a low cost. Learn how one U.S. insurance distributor is monetizing client data through "clicks" and expanding cross sell opportunities with non-traditional partners. Hear how one of Canada's largest brokerages has created an instant customer service experience through just-in-time technology while addressing traditional challenges "head on." Join us and challenge your assumptions about technology and how it can be leveraged for success.

Alex Dudarev, *Specialty Life*
Todd Hynes, *ivari*
Phillip Korenman, *Vanguard*
Michael Pariano, *CLU, Highland Capital Brokerage*

5. Analytics at the Speed of Data

From historic to batch to streaming, where is your firm on the data continuum? There is an abundance of real-time data that can be used to anticipate consumer needs and engage them with more meaningful, relevant, and helpful experiences. What steps can you take to accelerate your firm's data and analytics maturity? This session will highlight how organizations can fully leverage the abundant data assets available and showcase examples of what this can look like.

Christopher Campbell, *CNO Financial*
David Edington, *Epsilon*
Carl Madaffari, *Epsilon*



6. From Advocacy to Compliance: Moving to a Post-Suitability DOL Fiduciary World

As we look toward a post-DOL fiduciary world, where are the greatest business risks? Where are new opportunities unfolding? Come to this session to hear the perspectives of three leading industry legal minds who will share the two to three things that most concern them as their companies enter this new regulatory world in 2017 and how they are mitigating those risks. In addition, they will share where they see new opportunities and silver linings for the industry.

Jon Breyfogle, *Groom Law Group*

James Whetzel, *USAA Life Insurance Company*

Thomas Zurek, *OneAmerica Financial Partners, Inc.*

Additional Presenter TBA

7. Disruption: Will You Be the Target or the Arrow?

Disruption is an ongoing concern. Innovation in our industry often results from advances and changes in other industries. Incumbents and new entrants are seizing opportunities across the insurance value chain and tapping into new profit pools. Traditional and nontraditional players are using new technologies, data, and capabilities to meet customer expectations, manage risk, and increase operational excellence. At this session, experts will demonstrate where disruption is likely to come from and how your company can remain competitive.

Joel Albarella, *New York Life*

Tom Kavanaugh, *PwC*

Monday, October 24

1:00 to 2:00 p.m.

Concurrent Workshops

8. A Meaningful Customer Journey in a Digital Age

Digital tools have put shoppers in the driver's seat. Sellers are largely reactive, scrambling to position themselves where customers will find them. Companies can use new technologies, processes, and organizational structures to proactively lead rather than follow customers on their digital journeys. Superior journeys feature automation, personalization, context-based interaction, and ongoing innovation. To achieve this, companies need to treat journeys like products.

Tim Irvine, *Fjord (Accenture)*

Ross Znavor, *BlackRock*

9. Regulatory Trends: Global Lessons Learned

In the last 12 years, at least six countries have implemented substantial regulatory reform. Understanding the experience of these countries should provide some insight into the impact of the DOL's new fiduciary regulation in the United States. Our panel of industry experts will provide an overview of global regulatory trends and review the intent and outcome of reform efforts in selected countries. The panel will discuss intended and unintended consequences, and expectations for the future.

Presenters TBA

10. Advancing Underwriting Trends Toward Instant Issue

Companies are actively addressing the consumer and seller experience within life insurance, specifically as it relates to the significant time and effort it takes to issue a policy. New data sources and data science hold promise for making instant or near instant decisions, eliminating the intrusive, costly, and time-consuming requirements traditionally utilized. This session will discuss the latest underwriting advancements, how good the science is, and the regulatory and operational barriers that must be overcome to make automated underwriting a reality.

Scott Grandmont, *CLU, FALU, FLMI, FLHC, RGAX*

Michael Taht, *FSA, FCIA, MAAA, Munich Re, US Life*

11. Proven Methodologies to Unleash Innovation and Create a Competitive Advantage

Learn how to harness the power of innovation to drive competitive advantage, using systemic processes and innovation frameworks throughout your organization. Hear about specific methodologies for capturing and implementing new ideas through digital transformations. Real-world examples will illustrate cloud-based solutions and other innovations in business models, products, and the marketing process.

Jim Stikeleather, *Dell*

Tuesday, October 25

10:15 to 11:15 a.m.

Concurrent Workshops

12. The Emerging Role of the Chief Customer Officer (CCO)

Customer-centricity in today's business environment has led to the emergence of a new C-suite role — the CCO. While the CCO typically maintains a comprehensive view of the customer and drives customer strategy, the role is still not well defined or understood. This panel of financial services CCOs will explore topics such as objectives in establishing the role, the impact on customer behavior and culture of the organization, challenges encountered, and the value to the firm.

Sid Gandhi, *Securian Financial Group*

Maura Hunter, *Fidelity Workplace Investing*

Additional Presenter TBA

13. Consumer Trust in a Fast and Furious Data-Driven Everything World

Rapid adoption of digital technology has fueled massive new sources of data. New technologies emerge almost daily to monitor our cars, our homes, and even our health. Each of these new data flows has compliance issues and considerations that we must understand, navigate, and ultimately follow. This mission-critical talk focuses on the ethical use of data in today's digital, multi-touch, client-centered environment, providing key guidelines for navigating the sensitive and critical world of client privacy in a data-obsessed environment.

Sheila Colclasure, *Acxiom*

14. Transforming Talent Acquisition

With the pace of change accelerating and the need to innovate increasing, how can you attract the best talent to help you succeed? This session will explore the necessary elements for a successful talent acquisition strategy, including: workforce planning, brand building, sourcing and recruiting, new technologies, comprehensive onboarding, and use of data analytics.

Laurie McIntosh, *SHRM-SCP, CAE, Society for Human Resource Management (SHRM)*

15. Attaining Digital Agility

As the world changes rapidly, it becomes increasingly critical for technology to be flexible, simple, and cost-effective. Companies are challenged with knowing which solutions to implement and when, as well as how to effectively transition to modern technologies that enable digital capabilities. Come to this session to learn the options and approaches often used to address these challenges, and the leadership qualities required for success.

James Gauger, *Deloitte Consulting*

Anoop Warriar, *USAA Life Insurance Company*





Meeting Details

REGISTER BY SEPTEMBER 28 AND SAVE!

Register online or download the registration form at:
<http://www.limra.com/annual>

REGISTRATION FEES

Early Registration Fees:

Member	\$1,295
LOMA Member (but not LIMRA)	\$1,945
Non-member	\$2,590

After September 28, 2016:

Member	\$1,495
LOMA Member (but not LIMRA)	\$2,245
Non-member	\$2,990

LIMRA requires prepayment of registration fees for all conferences and meetings. Payments made to LIMRA must be in U.S. dollars drawn on a bank in the United States.

Group Discount:

Please email customer.service@limra.com to inquire about the group discount!

Interpretation Services:

Simultaneous interpretation into Portuguese or Spanish: \$150

Spouses/Significant Others:

A registration fee of \$150 is available to spouses and significant others of registered attendees. Individuals in an industry-related position, co-workers, or associates do not qualify. We invite spouses/significant others to participate in the event's food and social functions only.

MAKE YOUR HOTEL RESERVATIONS EARLY TO OBTAIN THE GROUP RATE!

Chicago Marriott Downtown Magnificent Mile
540 North Michigan Avenue
Chicago, IL 60611

Make your hotel reservations by **September 28, 2016** using the link on the hotel tab at www.limra.com/annual in order to receive the group rate of \$285 single/double. A set number of rooms are available at the group rate until September 28 or until the group block is sold out, whichever comes first. While LIMRA works hard to secure a sufficient number of rooms, we cannot guarantee rooms will be available.

MEETING ATTIRE:

Dress for the meeting is business attire.

A special thank you to the following LL Global Board Member Companies that generously contributed to the success of this Annual Conference.

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