



2019

LIMRA ANNUAL CONFERENCE

Oct 27 – 29, 2019

Sheraton Boston Hotel, Boston, MA

**Champion
the Promise**

**Realize the
Potential**

LIMRA®

Boston

2019 LIMRA Annual Conference

Champion the Promise Realize the Potential

Our industry, perhaps uniquely, makes a promise to our customers — to act in their best interests and to be there for them when adversity strikes. And we deliver on that promise — with solutions that help protect individuals from the unexpected and prepare for financial security in retirement. People live more richly, more confidently, and more securely because of our promise.

To keep that promise in today's fast moving and disruptive environment, we must evolve and adapt to realize our new potential. In five years, it is likely our business models and players will change dramatically. The accelerating pace of digital and technological change alone is a creative force offering exciting new frontiers.

LIMRA's 2019 Annual Conference brings together forward-thinking executives from diverse industries with distinct ideas, insights, and experiences that will direct the future of our industry and better enable us to champion the promise and realize the potential.

Keynote Presentation



David Cameron
*Prime Minister of
the United Kingdom,
2010 – 2016*

Lessons in Leadership

One of the most prominent global influencers of the early 21st century, David Cameron served as Prime Minister of the United Kingdom of Great Britain and Northern Ireland from 2010 to 2016 — a time of profound domestic and global upheaval. The UK's youngest Prime Minister in more than 200 years, Mr. Cameron championed a forward-looking and compassionate agenda. Under his leadership, Britain became the fastest-growing major advanced economy in the world, creating the foundation for tax cuts, creating a National Living Wage, and protecting the National Health Service, among other achievements. He also offered constitutional referenda on Scotland's independence and the future of the UK as an EU member. On the global stage, his foreign policy addressed new challenges in Eastern Europe and the Middle East, while ensuring Britain played a full role in the global fight against ISIS. As chair of the 2013 G8 Summit, he highlighted the global need for fair taxes, increased transparency, and open trade.

Today, Mr. Cameron chairs the Oxford University-LSE Commission on State Fragility, Growth and Development, supporting effective growth policies in the world's most fragile states. He also sits on the Global Board of Advisors at the Council on Foreign Relations.

His principled, visionary leadership and ability to manage complex challenges offers an example to our industry — to the promise we make to our customers and our ability to realize the potential.

General Session

Highlights



Guy Kawasaki
Chief Evangelist, Canva
Former Chief Evangelist, Apple

The Art of Innovation



Sallie Krawcheck
Co-Founder and
Chief Executive Officer
Ellevest

*The Outsider Inside: The
“Last Honest Analyst” on the
Future of Financial Services*



Admiral William McRaven
U.S. Navy Four Star Admiral
Former Chancellor of the University
of Texas System

*Leadership and Risk
Management —
Taking Command*



Alex Sheen
Founder
Because I said I would

Because I said I would



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

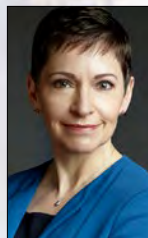
Bringing Research to Life

Executive Perspective:

Turning Potential into Success



Roger Crandall
Chairman, President, and
Chief Executive Officer
MassMutual



Penny Pennington
Managing Partner
Edward Jones



Michael Roberge
Chief Executive Officer
MFS Investment Management



Program

Sunday, October 27

Breakout Sessions.....4:00 to 5:00 p.m.

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

Sponsored by Penn Mutual
(LIMRA members only)

Rising Stars Reception..... 5:00 to 6:00 p.m.

(By invitation only)

Welcome Reception 6:00 to 7:00 p.m.

Sponsored by Vitech

Monday, October 28

Continental Breakfast7:00 to 8:00 a.m.

General Session8:00 to 10:00 a.m.

Lisa Stewart, CLU, CLF, Presiding
*Vice President, Life/Health & Investment
Planning Services
State Farm*

Bringing Research to Life

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

The Art of Innovation

Guy Kawasaki
*Chief Evangelist, Canva
Former Chief Evangelist, Apple*

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

Sponsored by Munich Re Automation Solutions

Breakout Sessions 10:30 to 11:30 a.m.

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

Breakout Sessions 1:00 to 2:00 p.m.

Refreshment Break 2:00 to 2:30 p.m.

Sponsored by KeyBanc Capital Markets

General Session 2:30 to 4:40 p.m.

Grant Kvalheim, Presiding
*Chief Executive Officer and President
Athene USA*

The Outsider Inside: The "Last Honest Analyst" on the Future of Financial Services

Sallie Krawcheck
*Co-Founder and Chief Executive Officer
Ellevest*

Because I said I would

Alex Sheen
*Founder
Because I said I would*



Tuesday, October 29

Breakfast Buffet 7:00 to 8:00 a.m.

General Session 8:00 to 9:30 a.m.

Barbara Turner, CRCP, Presiding
President and Chief Operating Officer
Ohio National Financial Services

State of the Association

Gina Birchall, J.D., LLIF
Chief Operating Officer
LIMRA, LOMA, and LL Global, Inc.

Brandon Carter, CLU, ChFC, CFP
Chairman and President
USAA Life Insurance Company

Leadership and Risk Management — Taking Command

Admiral William McRaven
U.S. Navy Four Star Admiral
Former Chancellor of the University
of Texas System

Brandon Carter, CLU, ChFC, CFP, Moderator
Chairman and President
USAA Life Insurance Company

Refreshment Break 9:30 to 9:55 a.m.

Sponsored by iptiQ

General Session 9:55 to 11:00 a.m.

Executive Perspective: Turning Potential into Success

Roger Crandall
Chairman, President, and
Chief Executive Officer
MassMutual

Penny Pennington
Managing Partner
Edward Jones

Michael Roberge
Chief Executive Officer
MFS Investment Management

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

Refreshment Break 11:00 to 11:45 a.m.

Sponsored by Hearsay Systems

General Session 11:45 a.m. to 12:45 p.m.

Jill McGruder, J.D., CLU, ChFC, FLMI, Presiding
Chief Marketing Officer
Western & Southern Financial Group

Lessons in Leadership

David Cameron,
Prime Minister of the United Kingdom
2010 – 2016

Neil Sprackling, Moderator
President, Life & Health U.S.
Swiss Re

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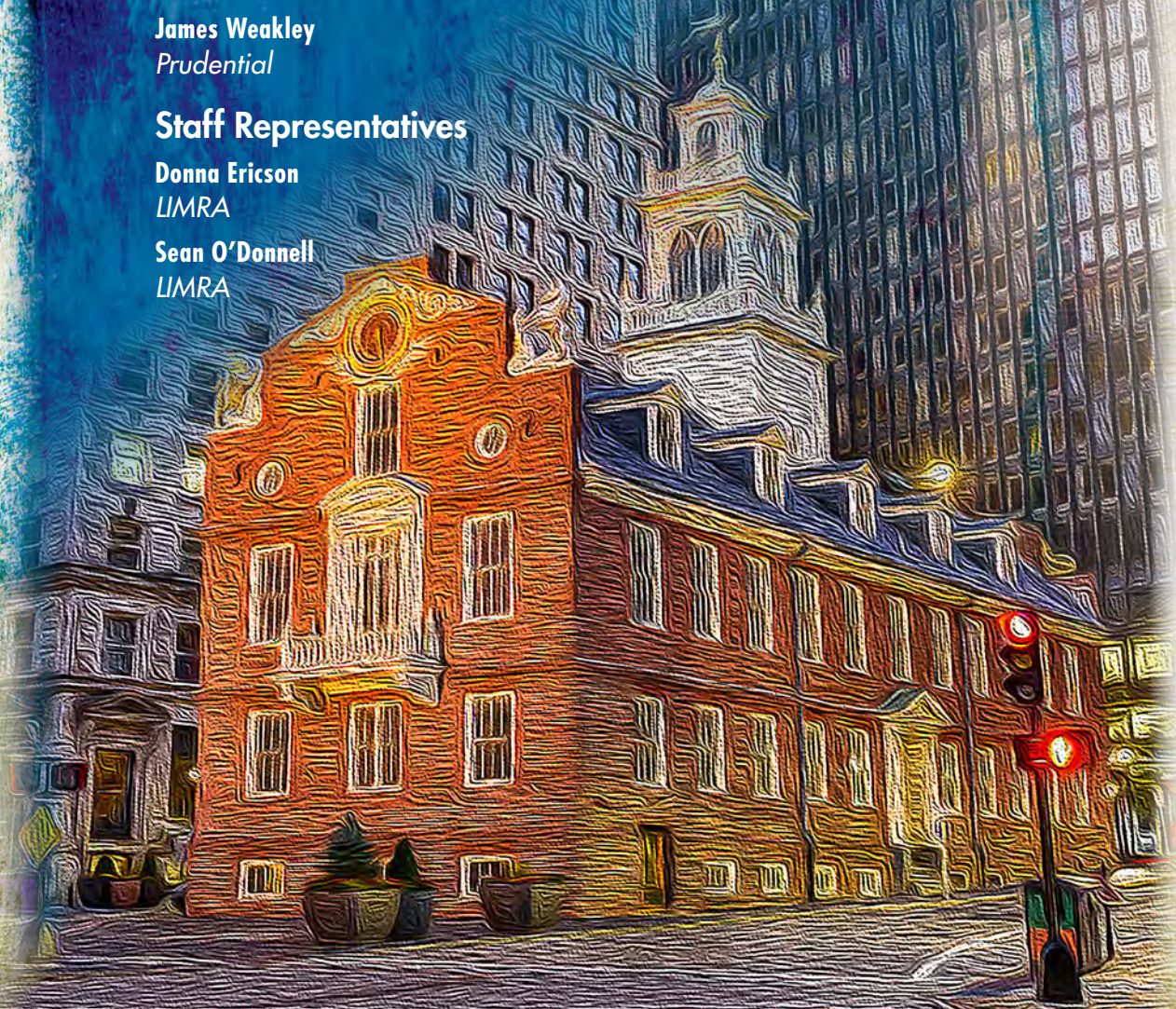
Barbara Turner
Ohio National Financial Services, Inc.

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Staff Representatives

Donna Ericson
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LIMRA



2019 LIMRA Annual Conference

Breakout Sessions

Track

Sunday

4:00 to 5:00 p.m.

Monday

10:30 to 11:30 a.m.

Monday

1:00 to 2:00 p.m.

Marketing/Customer

1.1 What's on the Minds of Executives Across the Globe?

2.1 Reinventing the Consumer Experience with Digital, Data, and Behavioral Analytics

3.1 A Conversation with Today's Young Consumers

Distribution/Talent

1.2 The Future of Wholesaling

2.2 The Convergence of Talent and Technology to Drive Relationship Manager Success

3.2 Talent Ecosystems — Positioned for the Future in Scale and Speed

Data/Technology

1.3 How Leveraging InsurTechs Will Drive Sales and Productivity

2.3 Overcoming Barriers and Achieving Success with Data Analytics

3.3 Global Perspective on the Intersection of Genetics and Insurance

2.4 The Integration of Insurance and Investment Ecosystems in Support of Financial Wellness

3.4 Driving the Future of Insurance: Digitizing the Core to Meet the Demands of the Platform-Driven Economy

Regulatory

2.5 Avoiding the Boom — Security in an Era of Big Breaches and Big Regulation

3.5 Innovation and Regulation, Working Together

Retirement

2.6 The Challenges of Retirement Security in a Low-Return Environment

3.6 The Longevity Economy

Breakout Sessions

Sunday, October 27
4:00 to 5:00 p.m.

1.1 What's on the Minds of Executives Across the Globe?

What is keeping you and your peers awake at night? LIMRA and Boston Consulting Group surveyed hundreds of C-suite and executive-level leaders around the globe to find out. Come hear what the industry collectively has said. Validate, strengthen, and enlighten your strategies.

Timothy Calvert, Boston Consulting Group
Larry Hartshorn, LIMRA

1.2 The Future of Wholesaling

Wholesaling is a critical link in the distribution chain, and many forces are converging that force financial services organizations to step back and reevaluate their wholesaling strategies. Historically, product was the key differentiator — but today, new technology, value-added service and leading-edge practice support are differentiators that can distinguish carriers in the minds of advisors. As life insurance and annuity manufacturers and distributors explore new opportunities to drive profitable growth, how will wholesaling strategies and models change? This session will share results of a new study conducted by EY and LIMRA exploring the future of wholesaling.

Mark Hopkins, EY
Patrick Leary, LLIF, LIMRA

1.3 How Leveraging InsurTechs Will Drive Sales and Productivity

While the rise of new technologies and the InsurTech industry can be seen as threatening, figuring out how to leverage these companies will help propel your business forward. In this session, you will learn how you can use InsurTech enablers to drive more traffic, capture leads, and convert them into policies. Come hear examples of how these enablers across P&C, Health, and Life are helping insurance organizations realize their potential.

Ian Jeffrey, Breathe Life
James Kerley, LLIF, LIMRA and LOMA, Moderator

Monday, October 28
10:30 to 11:30 a.m.

2.1 Reinventing the Consumer Experience with Digital, Data, and Behavioral Analytics

This session will incorporate an interactive (active audience participation) format to address issues related to the digital consumer. The goal will be to engage the participants and have them learn by experiencing the growing importance of digital ecosystems to engage with the consumer. The specific issues to be addressed include the role of analytics, the digital customer journey as seen by behavioral economics experts, and the role of automation and open architecture in the necessary business transformation.

Christian Klose, Swiss Re
Tiffany Zhang, Swiss Re
Pascal Marmier, Swiss Re Institute, Facilitator

2.2 The Convergence of Talent and Technology to Drive Relationship Manager Success

This session will focus on how DBS, a leading financial organization in Asia, leverages technology as a key success factor in the role of today's relationship manager. Learn how DBS is executing on technology-based initiatives from the first point of contact with a candidate through ongoing development of top relationship managers to drive productivity. Also hear about how the firm is using technology not only to recruit and onboard today's top talent, but also ensure the success of today's relationship managers throughout the sales process by increasing relationship manager productivity and retention.

Richard Vargo, DBS Bank
Rick Funke, LLIF, LIMRA, Moderator

2.3 Overcoming Barriers and Achieving Success With Data Analytics

There is considerable promise in the application of data analytics to achieve a number of growth and efficiency objectives in financial services. However, in an industry characterized by the complexity of legacy systems, the need to balance short- and long-term needs, and accelerating change across the landscape, we face significant impediments to successful adoption of these approaches. This session will review the best uses and applications of data analytics and discuss how companies are overcoming obstacles to successfully benefit from the investment in these tools and methodologies.

Daniel Griesemer, *Ohio National Financial Services*
Thomas Olds, *Guardian*
Phil Brown, *LIMRA*, Moderator

2.4 The Integration of Insurance and Investment Ecosystems in Support of Financial Wellness

Find out why insurance should be considered a critical component of financial wellness. Through insurance, advisors have the ability to broaden their counsel and help clients reduce risk and protect wealth from the effects of taxes, outliving assets, or premature death. This session will discuss the removal of operational barriers to support ease of including insurance into the broader wealth management space.

Todd Cooper, *Envestnet*
Rich Romano, *Fiduciary Exchange*
Dana Malesky, *Jackson National*, Moderator

2.5 Avoiding the Boom — Security in an Era of Big Breaches and Big Regulation

How do leading insurers align their cyber-security policies in an increasingly onerous industry regulatory landscape? Company leaders need to be concerned with security, and they must be prepared to respond to the board and increase regulatory management capabilities. Considerations include what to do if there is a breach, how to deal with clients and more. This session provides an overview of what is happening on the regulatory front, and how leading companies have taken steps to prevent exposures.

Gary Meshell, *IBM Security North American Financial Services Industry*

2.6 The Challenge of Retirement Security in a Low-Return Environment

Real interest rates have declined substantially in the last three decades, and there are some suggestions that expected returns on other asset classes have also fallen. The decline in long-term prospective returns raises two challenges for individuals saving for retirement and for institutions seeking to fund retirement liabilities such as defined benefit pension plans. First, lower returns require higher saving rates while working to achieve a given target balance, and second, lower returns during the payout period reduce the income stream that a given asset pool can support. Taken together, these factors demonstrate the challenge that lower returns pose for the provision of retirement security.

James Poterba, Ph.D., *MIT*

Monday October 28

1:00 to 2:00 p.m.

3.1 A Conversation with Today's Young Consumers

What do young consumers want from financial services companies? Come hear Millennial and Gen Z consumers share their financial priorities, views of their future, and preferences for engaging with companies they do business with. The audience members will have an opportunity to participate in a dynamic discussion and improve their understanding of how to engage the younger generations

Todd Silverhart, Ph.D., LIMRA, Moderator

3.2 Talent Ecosystems — Positioned for the Future in Scale and Speed

Building organizational ecosystems and networks that are agile and empowered will be the model to meet tomorrow's demands today. Hear how financial services and related companies are seizing this shift in human capital strategies — organizing, assessing, managing, developing, and aligning the right talent with the appropriate teams.

Barbara Ring, Prudential

Andrew Schwedel, Bain & Company, Inc

Faye Williamson, LIMRA, Moderator

3.3 Global Perspective on the Intersection of Genetics and Insurance

Consumers increasingly have access to their genetic profiles. Many will use it to take preventive action; some may use it to their advantage when purchasing insurance. Genetic information could also become an important source of information in the risk selection process. However, regulators around the globe are beginning to restrict or ban insurer access to genetic information. Many questions remain regarding its predictive power, consumer acceptance, and regulatory oversight. This session will address topics insurers should consider based on an understanding how this issue is playing out around the world.

Christoph Nabholz, Swiss Re

3.4 Driving the Future of Insurance: Digitizing the Core to Meet the Demands of the Platform-Driven Economy

Nine in 10 insurers believe that their businesses are at risk due to InsurTech activities, according to a recent everis study. Similarly, new NTT DATA Services research reveals that digital technologies, increased competition, and evolving customer expectations are driving 61 percent of financial services and insurance carriers to shift away from traditional, vertically integrated business models, where they offer customers their own products exclusively. This session will discuss why the time is now for transformational digital change. Hear from insurance representatives looking to digital business platforms and InsurTech partnerships to compete in a world where platform-driven companies such as Amazon have changed consumer expectations.

Vesta Bovair, National Life Group

Scott McConnell, NTT DATA Services

3.5 Innovation and Regulation, Working Together

Financial services companies are investing in new ways to put customers first, and regulatory agencies continue to focus on protecting the consumer. In this lively conversation, we'll explore innovation in this rapidly changing environment, from both industry and regulatory perspectives. We'll talk about issues and trends such as the use of customer data and analytics by life carriers, challenges faced by InsurTech start-ups, and how regulators view innovation. After this session, you'll come away with a better understanding of today's regulatory impact on innovation, and where we might be heading from here.

Doug Ommen, *Iowa Insurance Commissioner*

Scott Grandmont, *RG&A*

Rob TeKolste, *Sammons Financial Group, Moderator*

3.6 The Longevity Economy

Longevity has always been an opportunity for insurance companies in terms of providing customer solutions through products and services and a risk that requires ongoing management. In recent years, the longevity space has continued to expand, with changes in later age mortality, socioeconomic divergence in longevity, a shifting landscape from defined benefit protection, and increasing strain on Medicare and Social Security. These trends point to the growing prominence of longevity and the resulting need to continue innovating. Join this session to hear new ideas and explore ways to proactively manage the associated risks.

Michael Downing, *FSA, EA, CERA, Athene USA*

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Register by September 20th and Save!

Learn more and register online at: www.limra.com/annual

Registration Fees

Early Registration Fees

LIMRA Member.....	\$1,385
LOMA (but not LIMRA) Member	\$2,075
Non-Member	\$2,770

After September 20, 2019

LIMRA Member.....	\$1,585
LOMA (but not LIMRA) Member	\$2,375
Non-Member	\$3,170

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.

Hotel rooms in Boston will go quickly! Make your hotel reservations early at:
book.passkey.com/go/LIMRA2019

Dress for this meeting is business attire.

Upcoming Conferences



Group & Worksite Benefits Conference

September 10 – 12, 2019
Newport Marriott
Newport, RI



Distribution Conference For Financial Services

February 25 – 27, 2020
Marriott Tampa Waterside
Tampa, FL



Life Insurance Conference

(Jointly sponsored by LIMRA/LOMA/
SOA/ACLI)
April 20 – 22, 2020
The Grand America Hotel
Salt Lake City, UT



Retirement Industry Conference

(Jointly sponsored by LIMRA LOMA
Secure Retirement Institute/SOA)
April 22 – 24, 2020
The Grand America Hotel
Salt Lake City, UT

Join us at Next Year's LIMRA Annual Conference

October 25 – 27, 2020

Chicago Marriott Downtown Magnificent Mile, Chicago, IL



Learn more at

www.limra.com/conferences
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Athene is a leading retirement services company that issues, reinsures and acquires retirement savings products designed for the increasing number of individuals and institutions seeking to fund retirement needs. The products offered by Athene include:

- Retail fixed and fixed indexed annuity products;
- Reinsurance arrangements with third-party annuity providers; and
- Institutional products, such as funding agreements and group annuity contracts related to pension risk transfers.

Further information about our companies can be found at www.athene.com.



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