2020 LIMRA VIRTUAL ANNUAL CONFERENCE

taking CHARGE of CHANGE

October 26–28, 2020

2020 LIMRA VIRTUAL ANNUAL CONFERENCE

Change is the price we pay for progress … and the price is high in a world suffering a devastating pandemic, an economy marked by low interest rates and complex regulations, and a marketplace driven by ever-rising consumer expectations.

taking CHARGE of CHANGE

This environment presents a radical challenge to our industry, perhaps unprecedented in our lifetimes. Will we keep our promise to society — to protect against risk and provide financial security? Will we remain resilient, continuing to generate growth and maintain overall profitability around the world? Will we embrace disruptive technologies and big data to develop the new business models, new value propositions, and new product offerings needed to re-ignite growth? Will we find effective ways to improve the customer experience, engage policyholders, and streamline the sales process? ***Most importantly, can we do it all in a post-pandemic world?***

This year, the LIMRA Annual Conference is a meeting of the minds on these very questions, bringing together thinkers and doers with profound insights into the solutions our industry needs for *Taking Charge of Change*. We welcome you to this interactive virtual experience!

GENERAL SESSION HIGHLIGHTS

Adam Grant
Organizational Psychologist
The Wharton School of Business
Bestselling Author
Host: *WorkLife*, a TED
Original Podcast

Resilience at Work: A Moderated Conversation With Adam Grant

Doris Kearns Goodwin
Presidential Historian and
Pulitzer Prizewinning Author

Leadership in Turbulent Times

Austan Goolsbee
Chairman, President's Council of
Economic Advisers (2010 – 2011)
Professor of Economics
University of Chicago
Booth School of Business

Economic Innovation: Keeping Corporations Competitive in the 21st Century

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

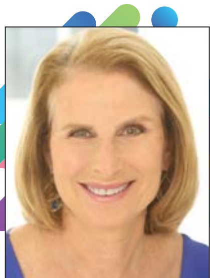
Helping Our Industry Navigate Change

LEADERSHIP AND POLITICS: INSIDER VIEWPOINTS

Andrew Card
White House Chief of Staff
(2001 – 2006)

Denis McDonough
White House Chief of Staff
(2013 – 2017)

DIVERSITY, EQUITY, & INCLUSION: LEADING THE CHANGE



Lorraine Hariton
President and
Chief Executive Officer
Catalyst

George Nichols
President and
Chief Executive Officer
The American College of
Financial Services

Tim Ryan
U.S. Chair and Senior Partner
PwC

Michael Hyter, *Moderator*
Chief Diversity Officer
Korn Ferry

PROGRAM SCHEDULE

Monday, October 26

GENERAL SESSION — *11:00 A.M. TO 12:00 P.M. EDT*

Opening Ceremony Sponsored by USAA

Welcome and Opening Remarks

BARBARA TURNER, CRCP, *Host*
President and Chief Operating Officer
Ohio National Financial Services

Helping Our Industry Navigate Change

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

BREAK — *12:00 TO 12:30 P.M. EDT*

Visit the virtual exhibit hall and network in chat lounges.

BREAKOUT SESSIONS — *12:30 TO 1:30 P.M. EDT*

1.1 Customer Experience: How 2020 Is Shaping the Future of the Life and Annuities CX

COVID-19 required companies to quickly shift practices in order to continue doing business. Some temporary changes will likely become the "new normal," as the move toward digital accelerates and customer expectations continue to evolve. In this session we will share the findings our CX task force uncovered over the past few months on the evolution of CX, as well as relevant experience within our panelists' companies.

Nathalia Bellizia, Boston Consulting Group
Robert Ehren, FSA, CLU, ChFC, Securian Financial Group
Caroline Feeney, CLU, ChFC, Prudential Financial, Inc.
John Vaccaro, Massachusetts Mutual Life Insurance Company
Gina Birchall, J.D., LLIF, LIMRA, LOMA, and LL Global, Inc. *Moderator*
Todd Silverhart, Ph.D., LIMRA, *Moderator*

1.2 Emerging Technology: What the C-Suite Needs to Know

LIMRA and LOMA are proud to partner with McKinsey & Company to bring you insights on technology trends that will shape our industry over the next three-to-five years. Our work examining data and analytics, accelerated digitization, and platform modernization will not only provide clear direction as organizations embark on their technology journeys, it will also inspire industry leaders to take the necessary steps to thrive in a post-pandemic world. Join us as we create a new vision for the future of our industry — enabled by technology.

Sanjay Kaniyar, McKinsey & Company
Kartik Sakthivel, LIMRA, LOMA, and LL Global, Inc.
Patrick Leary, LLIF, LIMRA, *Moderator*

1.3 The Impact of Low Interest Rates: The View from the Customer and Distributor

LL Global partnered with Oliver Wyman and 125 executives across the industry to form a Low Interest Rate Executive Task Force. This session will examine the second phase of the task force's work focused on the customer and distributor. How will a low interest rate environment over the long-term impact customer's and distributor's needs and the value propositions of insurance products? The task force conducted a number of surveys and held focus groups to help guide insurers on these questions.

Scott Campion, Oliver Wyman
Kevin Hogan, AIG Life and Retirement
Marianne Purushotham, FSA, MAAA, LIMRA
David Levenson, LIMRA, LOMA, and LL Global, Inc. *Moderator*

BREAK — *1:30 TO 2:00 P.M. EDT*

Visit the virtual exhibit hall and network in chat lounges.

GENERAL SESSION — *2:00 P.M. TO 3:00 P.M. EDT*

Resilience at Work: A Moderated Conversation With Adam Grant

ADAM GRANT
Organizational Psychologist
The Wharton School of Business
Bestselling Author
Host: *WorkLife*, a TED Original Podcast

MONDAY ADJOURNMENT — *3:00 P.M. EDT*

Tuesday, October 27

GENERAL SESSION — *11:00 A.M. TO 12:15 P.M. EDT*

Opening Remarks

JAMIE OHL, *Host*
Executive Vice President
President, Retirement Plan Services
Head of Life and Annuity Operations
Lincoln Financial Group

State of the Association

GINA BIRCHALL, J.D., LLIF
Chief Operating Officer
LIMRA, LOMA, and LL Global, Inc.

Diversity, Equity, & Inclusion: Leading the Change

LORRAINE HARITON
President and Chief Executive Officer
Catalyst

GEORGE NICHOLS
President and Chief Executive Officer
The American College of Financial Services

TIM RYAN
U.S. Chair and Senior Partner
PwC

MICHAEL HYTER, *Moderator*
Chief Diversity Officer
Korn Ferry

BREAK — *12:15 TO 12:45 P.M. EDT*

Visit the virtual exhibit hall and network in chat lounges.

BREAKOUT SESSIONS — *12:45 TO 1:45 P.M. EDT*

2.1 Meet the Fraudsters — Who Are They and How Do They Operate?

Have you ever wondered about the malicious fraudsters who attack the financial services industry? How do they get your customers' data, how are they organized, and how do they learn to carry out their schemes? Join an industry expert to learn about the criminals who succeed at account takeover and compromise the email systems of financial institutions.

Stas Alforov, Gemini Advisory
Russell Anderson, CFE, LIMRA, LOMA, and LL Global, Inc. *Moderator*

2.2 Workforce 2020+

With the advent of the COVID-19 pandemic, many insurers escalated their digital transformation plans. Many also accelerated reskilling/upskilling initiatives to ensure that employees were as productive as possible in a remote environment. As companies approach the "next normal," no doubt the knowledge and skills employees need to continue to be successful will grow and shift. In this session, industry experts and thought leaders will explore how financial services companies are adapting and expanding their talent initiatives.

Denise Brinker, FLMI, HIA, Allianz Life
Steven Hay, Prudential Financial, Inc.
Michael Molinaro, New York Life Insurance Company
Carie Crane, FLMI, ACS, AIAA, ARA, LOMA, *Moderator*

2.3 The Future of Financial Wellness

The economic disruption that accompanied the COVID-19 pandemic has strained the finances of millions of U.S. households. Understanding the elements of financial wellness, and helping consumers achieve it, are more important than ever. This session will discuss financial wellness, its measures, and emerging trends. We will also share some insights from the LL Global task force on wellness, which was assembled to identify ways the industry could have an impact on consumer outcomes.

Juneen Kirk, PwC
Alison Salka, Ph.D., LIMRA
Anita Potter, LIMRA, *Moderator*

2.4 Driving Our Industry Forward Together: Using Data to Deliver on Customer Expectations

Together, technology and collaborative data sharing will allow us to move our industry forward and close the protection gap. As we think about the end customer and their needs, it's critical that we are open to new data and analytics, in conjunction with technology, that deliver real value and solve long-standing problems in new ways. Swiss Re experts will lead a discussion on how carriers and platforms will need to work together connecting data, devices, and people to enhance the existing value chain and strengthen carrier relationships with customers and distributors.

Kilian Blum, Swiss Re
Heather Majewski, Swiss Re
Marianne Purushotham, FSA, MAAA, LIMRA, *Moderator*

BREAK — *1:45 TO 2:15 P.M. EDT*

Visit the virtual exhibit hall and network in chat lounges.

GENERAL SESSION — *2:15 TO 3:15 P.M. EDT*

Leadership in Turbulent Times

DORIS KEARNS GOODWIN
Presidential Historian and Pulitzer Prizewinning Author

TUESDAY ADJOURNMENT — *3:15 P.M. EDT*

Wednesday, October 28

GENERAL SESSION — *11:10 A.M. TO 12:15 P.M. EDT*

Opening Remarks

JILL MCGRUDER, J.D., FLMI, CLU, ChFC, *Host*
Senior Vice President and Chief Marketing Officer
Western & Southern Financial Group

Economic Innovation: Keeping Corporations Competitive in the 21st Century

AUSTAN GOOLSBEE
Chairman
President's Council of Economic Advisers (2010 – 2011)
Professor of Economics
University of Chicago Booth School of Business

BREAK — *12:15 TO 12:45 P.M. EDT*

Visit the virtual exhibit hall and network in chat lounges.

BREAKOUT SESSIONS — *12:45 TO 1:45 P.M. EDT*

3.1 Playing by the Rules: The Changing Regulatory Environment

Given the complex regulatory environment, combined with the convergence of new regulations and the economic disruption in the marketplace, the need to realign resources is paramount. Equally important is the need for compliance leaders to chart a clear path through these necessary changes and to keep employees engaged. In this session, we'll learn what chief compliance officers and premier industry experts have to say about today's environment and how this is impacting our industry and their programs.

John Boudreau, CLU, ChFC, LLIF, Allstate Financial
Cailie Currin, Currin Compliance Services
Kyle Jennings, AIG Life & Retirement
Skip Edmonds, LIMRA, LOMA, and LL Global, Inc. *Moderator*

3.2 Relationship Manager Success in the "New Norm"

This session will demonstrate how DBS, South East Asia's largest financial institution and one of the world's most progressive banks, is transforming the role of its relationship managers through the use of technology and its digital assets. Learn how DBS has equipped its sales force for success by leveraging technology-based initiatives in response to the COVID pandemic. You can also hear about DBS's relentless focus on the customer journey and the way its "digital to the core" strategy creates great customer experiences.

Richard Vargo, CEP, CLU, ChFC, DBS Bank
Richard Funke, LLIF, LIMRA, *Moderator*

3.3 CX at the Workplace: The Employee Digital Experience

Many predict that the world of work will change fundamentally, with remote and other work arrangements becoming more prevalent. In the wake of the pandemic, how will employees want to learn about, enroll, and manage the insurance benefits they receive at work? What role will digital solutions play? This session will share new LIMRA research exploring employee preferences regarding benefits education, enrollment, and service and the requirements needed to create an engaging digital customer experience at the workplace.

Patrick Leary, LLIF, LIMRA
Sean O'Donnell, LLIF, LIMRA, LOMA, and LL Global, Inc. *Moderator*

3.4 The Future of Annuities

The annuity industry faces significant challenges to growth, yet new opportunities are developing as well. Success will depend on advisors integrating annuities into their overall wealth management practices. At this session, annuity carrier and distribution representatives will discuss the key trends driving change, how companies can leverage customer data and analytics to improve product development, and how annuity companies can better serve the needs of advisors and their clients.

Aimee DeCamillo, Jackson National Life Distributors
Greg Jaeck, CFA, Edward Jones
Chuck Toth, Morgan Stanley
Todd Giesing, Secure Retirement Institute®, *Moderator*

BREAK — *1:45 TO 2:15 P.M. EDT*

Visit the virtual exhibit hall and network in chat lounges.

GENERAL SESSION — *2:15 TO 3:15 P.M. EDT*

Leadership and Politics: Insider Viewpoints

ANDREW CARD
White House Chief of Staff (2001 – 2006)

DENIS MCDONOUGH
White House Chief of Staff (2013 – 2017)

CONFERENCE ADJOURNMENT — *3:15 P.M. EDT*

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