

The 2015 Retirement Industry Conference

APRIL 15 – 17, 2015 • CRYSTAL GATEWAY MARRIOTT • ARLINGTON, VIRGINIA



New Retirement Realities – Strategies for Success

- Retirement guidance across generations: meeting the needs of consumers
- Navigating the changing retirement landscape
- Using data to drive business decisions



www.secureretirementinstitute.com

SOCIETY OF ACTUARIES

www.soa.org

THE 2015 RETIREMENT INDUSTRY CONFERENCE

New Retirement Realities — Strategies for Success

The retirement industry is at the threshold of a major evolution. Participant demographics, political scrutiny, product innovation, and employer demands are escalating change and redefinition. This is a unique time of innovation in our industry and we look forward to providing you with the very latest information on trends, technologies, insights, and solutions.

This year, we will look at the latest thinking regarding how the industry's operating models and marketing approaches might develop and grow to more effectively meet the needs of consumers grappling with their retirement planning. Conference partners, The LIMRA LOMA Secure Retirement Institute and the Society of Actuaries (SOA) are dedicated to providing you with a first-rate conference experience which will cover the very latest in industry insights and strategies that will help drive solutions to meet the retirement challenge.

Join us in April in Arlington at the 2015 Retirement Industry Conference to network with your peers and leading industry experts as we gather to look at strategies for success in today's retirement landscape.

CONTINUING EDUCATION INFORMATION

Sessions qualifying for Enrolled Actuary credits are noted. For information on SOA CPD Credit and Continuing Education Credit — U.S. Qualification Standard, please visit the Retirement Industry Conference pages at the SOA website: www.soa.org.

The conference partners, in conjunction with the Society of Financial Service Professionals, are pleased to inform you that attendance at any of the sessions will qualify interested individuals for PACE credits.

Understanding the Global Economy and Navigating the Financial Markets in an Unprecedented Era



QUINCY KROSBY, Ph.D.

*Chief Market Strategist
Prudential Annuities*

Global economies continue to diverge with monetary policies similarly moving in different directions. The implication could be profound, particularly as the Federal Reserve prepares for the first rate hike following the termination of quantitative easing. Whether it's the fixed income market, equities market, commodities, or currencies, we are in uncharted territory. Quincy Crosby will focus on the U.S. and global landscapes and the impact they will have on investments and the financial services industry in 2015.

Engaging the Multi-Generational Marketplace: How to Make Tomorrow's Retirement Today's Priority



JOSEPH F. COUGHLIN, Ph.D.

*Director, AgeLab
Massachusetts Institute of Technology*

Today's retirement products and advisory business is more complex than ever. In addition to new technologies and regulatory structures, the client has changed. Today there are not one or two generations of clients, but four-plus generations planning for, transitioning to, or living in retirement. How do product developers, marketing strategists, and distributors of individual annuity and retirement income products as well as defined contribution and defined benefit retirement plans engage across the generations? Drawing upon original research and business cases outside the financial services industry, this energized presentation will provide insights into how the generations work, speak, trust, and view retirement and identify engagement strategies to make tomorrow's retirement today's priority.

What Do World Class Innovators Do That Others Don't Do?



JIM CARROLL

Futurist, Trends and Innovation Expert

Jim Carroll has been the featured trends and innovation speaker at a wide variety of corporate leadership meetings for Fortune 1000 organizations. Listen as Carroll outlines what he's seen global innovation leaders concentrating on to ensure market success. Learn what organizations are doing to position themselves to seize transformative opportunities and do great things!

The Uncertainty Index



TOM CRAWFORD

*Senior Managing Director, Strategic Communications
FTI Consulting*

Tom Crawford, a strategic communications director with expertise in corporate governance, retirement security, and tax policy, will provide a Washington insider's view on how government, public policy, markets, and globalism have converged to impact everyday Americans and financial services consumers.

program overview

Wednesday, April 15

REGISTRATION — 1:00 to 6:30 P.M.

CONCURRENT SESSIONS — 4:00 to 5:00 P.M.

WELCOME RECEPTION WITH EXHIBITORS — 5:15 to 6:30 P.M.

Thursday, April 16

REGISTRATION — 7:00 A.M. to 5:00 P.M.

CONTINENTAL BREAKFAST — 7:00 to 8:00 A.M.

GENERAL SESSION — 8:00 to 10:00 A.M.

Understanding the Global Economy and Navigating the Financial Markets in an Unprecedented Era

QUINCY KROSBY, Ph.D.

*Chief Market Strategist
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Engaging the Multi-Generational Marketplace: How to Make Tomorrow's Retirement Today's Priority

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REFRESHMENT BREAK WITH EXHIBITORS — 10:00 to 10:30 A.M.

CONCURRENT SESSIONS — 10:30 to 11:45 A.M.

LUNCHEON WITH EXHIBITORS — 11:45 A.M. to 1:00 P.M.

CONCURRENT SESSIONS — 1:00 to 2:15 P.M.

REFRESHMENT BREAK — 2:15 to 2:30 P.M.

CONCURRENT SESSIONS — 2:30 to 3:30 P.M.

REFRESHMENT BREAK WITH EXHIBITORS — 3:30 to 4:00 P.M.

GENERAL SESSION — 4:00 to 5:00 P.M.

What Do World Class Innovators Do That Others Don't Do?

JIM CARROLL

Futurist, Trends and Innovation Expert

Friday, April 17

CONTINENTAL BREAKFAST — 7:15 to 8:15 A.M.

CANADIAN ISSUES BREAKFAST — 7:30 to 9:15 A.M.

Sponsored by CANNEX Financial Exchanges

This breakfast and interactive session will focus on current retirement topics impacting the Canadian market and is open to all attendees interested in Canadian-specific issues.

(Pre-registration is required for this session.)

GENERAL SESSION — 8:15 to 9:15 A.M.

The Uncertainty Index

TOM CRAWFORD

*Senior Managing Director, Strategic Communications
FTI Consulting*

REFRESHMENT BREAK AND EXHIBITOR RAFFLE — 9:15 to 9:45 A.M.

CONCURRENT SESSIONS — 9:45 to 10:45 A.M.

REFRESHMENT BREAK — 10:45 to 11:00 A.M.

CONCURRENT SESSIONS — 11:00 A.M. to 12:00 NOON

CONFERENCE ADJOURNS — 12:00 NOON

DISTRIBUTION OF CONCURRENT SESSIONS

	#	Session Title	Annuities	Retirement Income	Retirement Plans
Wednesday					
4:00 to 5:00 p.m.	1.1	Interest Rate Scenarios and Implications	◆		
	1.2	Nature vs. Nurture: Driving Participant Outcomes Using Targeted Campaigns vs. Plan Design			◆
	1.3	The Affluent and Their Advisors	◆	◆	◆
Thursday					
10:30 to 11:45 a.m.	2.1	Individual Annuities: Current Pathways and Future Trajectories	◆	◆	
	2.2	Plan Advisors: Straight Talk			◆
	2.3	Structuring DC Programs to Provide Retirement Income		◆	◆
	2.4	Get Real Already! Industry Innovation Through Authentic Language	◆	◆	◆
1:00 to 2:15 p.m.	3.1	Variable Annuities Today: An Array of Designs	◆	◆	
	3.2	Session Cancelled			
	3.3	Models of Financial Advice for Retirement Plans			◆
	3.4	DC Insider Insights: What's Washington Doing to Improve Retirement for Individuals?	◆	◆	◆
2:30 to 3:30 p.m.	4.1	Fixed Indexed Annuities: Playing in the Big Leagues?	◆	◆	
	4.2	Annuities and Technology — What You Need to Know	◆		
	4.3	Plan Sponsor Perspective: In-Plan Income Options		◆	◆
	4.4	Understanding VA Policyholder Behavior — An Application of Predictive Analytics	◆	◆	
Friday					
9:45 to 10:45 a.m.	5.1	Making the Efficient Frontier More Efficient With DIAs	◆	◆	
	5.2	Future of Annuity Distribution: Robo-Advisors? Direct? Traditional? Costcos?	◆		
	5.3	Are Managed Accounts Better Than Other QDIAs? You Judge.			◆
	5.4	Retirement Emotions, Expectations and Misperceptions: Implications for Marketers	◆	◆	◆
11:00 a.m. to 12:00 noon	6.1	Does Delayed Retirement Solve the Risk of Running Out of Money in Old Age?	◆	◆	
	6.2	Pay It Forward: Addressing the Financial Literacy Crisis			◆
	6.3	Data Is The New Currency	◆	◆	



retirement industry conference concurrent sessions

Wednesday, April 15

4:00 to 5:00 P.M.

1.1 Interest Rate Scenarios and Implications

The SOA has recently sponsored research projects covering low-interest-rate and high-interest-rate scenarios. The projects look at the interest rate impact on assets, liabilities, and their interactions. The researcher will identify potential drivers of such scenarios and provide risk management recommendations for annuity writers and regulators.

MAX RUDOLPH, FSA, CFA, CERA, MAAA, Owner, Rudolph Financial Consulting, LLC

1.2 Nature vs. Nurture: Driving Participant Outcomes Using Targeted Campaigns vs. Plan Design

Sixty-eight percent of working Americans are worried they will run out of money in retirement, according to a recent Harris poll. What can we as an industry do about it? This session poses two alternatives. The first deals with creating customized campaigns using participant behavior and personal situation to suggest simple steps to improve retirement outcomes. An alternative approach is to push for plan redesign defaulting participants to appropriate actions. Our speakers will discuss the pros and cons of each approach and how both could be implemented to drive better participant outcomes.

KRIS GATES, Vice President, Brand, Strategy & Customer Experience, MassMutual Retirement Services and Workplace Insurance; **DARIN WILLIAMSON**, Assistant Vice President, Head of Small Market Experience and Compliance Services, Lincoln Financial Group; *Moderator*: **MARK RANKIN**, Director, Retirement Strategy, Wells Fargo

1.3 The Affluent and Their Advisors

The 4.8 million pre-retiree and retiree households with financial assets of \$1 million or more control a majority of all financial assets in the U.S. Many will turn to financial advisors and other professionals to help them manage their wealth and meet their retirement objectives. In this session, hear the latest research on how the affluent work with advisors, what services they value, and the dynamics of asset consolidation.

MATTHEW DRINKWATER, Ph.D., FLMI, AFSI, PCS, Assistant Vice President, LIMRA Secure Retirement Institute

Thursday, April 16

10:30 to 11:45 A.M.

2.1 Individual Annuities: Current Pathways and Future Trajectories

This session will review developments and emerging issues in individual annuities, including: a) the growing non-GLB VA/Structured annuity market, b) drivers of indexed annuity expansion, and c) the demand for income annuity products in spite of low interest rates. Predictions of key future directions in the market will be offered. We will also review 2013 VA GLB owner experience regarding withdrawal and surrender behavior.

JOSEPH MONTMINY, ASA, MAAA, Assistant Vice President, LIMRA Secure Retirement Institute; **TIMOTHY PFEIFER, FSA**, President, Pfeifer Advisory LLC

2.2 Plan Advisors: Straight Talk

This session will be an active discussion of some of the most pressing issues facing recordkeepers and asset managers in the retirement plan space. A panel of advisors will provide perspectives of differing practices and markets, with members representing the small, mid, and large plan markets. Each will also work within or speak to the typical advisor practice that serves each market. Panel members will be successfully working within the field and be influential among both their peers and the industry. Come to hear advisor perspectives on: What makes a carrier "preferred"; how recordkeepers can help with practice growth; plan level benchmarking; the best way to work with advisors and more.

JOSEPH F. DENOYOR, CRPS, AIR, C(k)P, Managing Partner, Washington Financial Group; **CHUCK HAMMOND, PPC, CMFC**, Co-Founder, The 401k Study Group; **CHRIS RICHARDSON, CRPS**, Co-Founder, The 401k Study Group; *Co-moderators*: **KENNETH J. COCHRANE**, Vice President, Developmental and Commercial Research, LIMRA LOMA Secure Retirement Institute **DARREN THOMPSON, FSA, FCIA**, Assistant Vice President and Pricing Officer, John Hancock

retirement industry conference concurrent sessions



2.3 Structuring DC Programs to Provide Retirement Income (1.5 EA Non-Core Credit Hours)

With the shift from defined benefit plans to defined contribution plans as the primary basis for retirement plans, the retirement industry has realized that much needs to be done to make DC plans into effective retirement plans. In particular, there is a new realization that DC plans, while effective at accumulating savings, must also provide ways to de-cumulate or provide retirement income. Presenters will discuss ways to better structure DC plans to provide retirement income that can be accomplished today, but will also discuss some of the challenges that may complicate a move to a retirement income focus. They will also discuss ways that regulators could improve the environment for DC plans to provide retirement income.

NEIL LLOYD, FFA, FCA, FASSA, ASA, Principal, Mercer;
ANDREW PETERSON, FSA, EA, MAAA, Staff Fellow,
Retirement Systems, Society of Actuaries

2.4 Get Real Already! Industry Innovation Through Authentic Language

Consumerism is on the rise, but could the industry's communication habits be getting in the way of its intentions and compounding the growing number of households that do not own financial products? Does the language commonly used by the financial services industry motivate consumers to adequately prepare for retirement or does it confuse, intimidate, and drive would-be buyers into a state of paralysis? This session showcases the latest research from LIMRA and innovation consultancy Maddock Douglas to unravel the six pillars of authentic communication that, if applied correctly, will impact your business in a meaningful and measurable way.

MARIA FERRANTE-SCHEPIS, CLU, FLMI, Managing Principal, Maddock Douglas, Inc.; **SCOTT R. KALLENBACH, FLMI**, Director, Strategic Research, LIMRA

1:00 to 2:15 P.M.

3.1 Variable Annuities Today: An Array of Designs

Variable Annuities with guaranteed income benefits continue to drive sales. However, other designs have also started to sell, such investment-only VA's and Structure Note VA's. Come hear about the latest designs across the spectrum. How do companies decide which types to offer, and where to focus their efforts? What designs are most popular? What techniques and approaches do companies have at their disposal today to manage these risks already in force, or as newer generations of guarantees are written? Find out how your company's strategy compares to others.

DAVE CZERNICKI, FSA, MAAA, Principal, Ernst & Young;
STEVEN MABRY, Lead Director, AXA Equitable Life Insurance Company; *Moderator:* **NAOMI WEINSTEIN**, Lead Director, AXA Equitable Life Insurance Company

3.2 Session Cancelled





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3.3 Models of Financial Advice for Retirement Plans

Retirement plan sponsors often need guidance in making decisions regarding the role, scope, and delivery of financial advice to plan participants. This session will provide an overview of the professional financial advice industry including the strengths and weaknesses of currently available approaches to providing financial advice, particularly as an employee benefit. This session will also include examples and questions that plan sponsors might find helpful in deciding how to offer financial advice to plan participants.

BENJAMIN F. CUMMINGS, Ph.D., CFP, Assistant Professor, Saint Joseph's University; **MICHAEL S. FINKE, Ph.D., CFP**, Professor and Director of Retirement Planning and Living, Texas Tech University; *Moderator*: **ANDREW PETERSON, FSA, EA, MAAA**, Staff Fellow, Retirement Systems, Society of Actuaries

3.4 DC Insider Insights: What's Washington Doing to Improve Retirement for Individuals?

Come to hear the "inside story" about how Washington is addressing retirement for people like Fred. Fred lived his life dreaming about retirement — warm weather, golf, fishing, relaxation. In 18 months, his retirement plans went from dream to disappointment. Fred was forced into early retirement after 30 loyal years to one company, while the 2000 market crash and major health issues resulted in massive medical expenses and personal financial crisis. Come to this session for the insider story about current regulatory and legislative issues on the table to help other Americans like Fred experience their retirement dream instead of retirement disappointment.

MICHAEL L. HADLEY, Partner, Davis & Harman LLP; **MARK IWRY**, Senior Advisor to the Secretary and Deputy Assistant Secretary (Retirement and Health), U.S. Department of the Treasury; *Moderator*: **MELANIE MILLER**, Associate Vice President, Product Development and Management, Nationwide

2:30 to 3:30 P.M.

4.1 Fixed Indexed Annuities: Playing in the Big Leagues?

Historically, FIAs have been a strong role player within IMO distribution where the product focus has been an accumulation vehicle linked to the S&P 500 Index along with the option of guaranteed income. Recent trends see product designs encompassing a broader set of indexing options and product distribution expanding strongly into the financial institution space. Along with these shifts is a related increase in the technological capabilities of carriers, marketing organizations, and agents to support the sale of these products. This session will explore these trends. What do we expect to change or stay the same as these trends continue and FIAs play in the big leagues?

JOHNNA CHEWNING, Vice President, Fixed Annuity Sales, Raymond James Insurance Group; **TIMOTHY HILL, FSA, MAAA**, Consulting Actuary, Milliman, Inc.; *Moderator*: **RHONDA ELMING, FSA, MAAA**, Vice President, Annuity Products, Midland National Life Insurance Company

4.2 Annuities and Technology — What You Need to Know

With the seemingly never ending evolution of technology, annuity providers are continually seeking new solutions and technology to manage customer relationships, update or replace annuity administration systems, implement straight-through-processing, and to support the day-to-day operations of the annuity line of business. Join Tom Scales as he provides an overview of the need to know technology trends for annuity providers.

THOMAS SCALES, CLU, ChFC, FLMI, Research Director, Celent

4.3 Plan Sponsor Perspective: In-Plan Income Options

In-plan income is a hot topic for 2015, and this panel of employers will offer plan sponsor perspectives on various options to include in-plan purchases of guaranteed income. Hear from sponsors who have adopted, are considering adopting, or have chosen not to adopt an in-plan income solution. Learn about what drives each decision and what matters to these sponsors. What do they worry about...and what is the appeal of in-plan options? This session offers an inside view of what plan sponsors really think about when it comes to implementing an in-plan income solution.

WILLIAM R. CHARYK, Partner, Arent Fox LLP; **DANIEL A. NOTTO**, Senior Vice President and Counsel, Legal and Compliance Department, AllianceBernstein; *Moderator*: **MARK BROWN**, Managing Director, Defined Contribution, AllianceBernstein Defined Contribution Investments

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4.4 Understanding VA Policyholder Behavior — An Application of Predictive Analytics

A growing number of companies are looking to incorporate predictive analytics techniques into their experience review and assumption setting processes, especially for those factors where there is not a lot of credible historical data available. This session examines the development and application of predictive models to better explain policyholder behavior for variable annuity policies with a guaranteed lifetime withdrawal benefit rider. Presenters will discuss their experience with the process of developing and utilizing these models as well as the benefits, issues, and challenges of implementation.

MARIANNE PURUSHOTHAM, FSA, MAAA, Corporate Vice President, LIMRA; **JOHN R. WILSON, FLMI, AIRC, ACS**, Data Scientist, LIMRA

Friday, April 17

9:45 to 10:45 A.M.

5.1 Making the Efficient Frontier More Efficient with DIAs

Learn from two top industry thought leaders in retirement income planning — Wade Pfau, Ph.D., CFA, professor of Retirement Income at The American College and Michael Finke, Ph.D., Professor of Personal Planning at Texas Tech. Wade and Michael will discuss cutting edge research on how Deferred Income Annuities can help mitigate key risks during retirement. They will also demonstrate how a DIA with investments provides a less risky portfolio compared to a systematic withdrawal plan from an investment only portfolio.

MICHAEL FINKE, Ph.D., CFP, Professor of Personal Retirement Planning, Texas Tech University; **WADE PFAU, Ph.D., CFP, CFA**, Professor of Retirement Income, The American College; *Moderator*: **GREG JAECK, CFA**, Director, Life and Annuity Product Development, Northwestern Mutual

5.2 Future of Annuity Distribution: Robo-Advisors? Direct? Traditional? Costcos?

Think about how you reserve airline tickets, purchase movies, books, and music, and balance your checkbook. Chances are the methods you use are significantly different from 25 years ago. Yet, annuity distribution is largely unchanged since the 80's: the vast majority of sales remain face-to-face meetings between clients and advisors. You will walk away from this session with a better understanding of new distribution opportunities and the potential integration of these new outlets with current distribution channels.

RICH ELLINGER, CEO and Founder, Wealthminder; Additional Presenter TBA; *Moderator*: **J. SCOTT DUNN, CLU**, Vice President, Product Development Concepts, Prudential Annuities

5.3 Are Managed Accounts Better Than Other QDIAs? You Judge. (1.2 EA Non-Core Credit Hours)

Many plans are offering managed accounts, which raises the question, what are managed accounts and how can they benefit plan participants? Participants may not be aware that managed accounts are different than other qualified default investment alternatives because they are investment services — not investment products — and they are not always regulated in the same way as other professionally managed 401(k) plan options, such as target date funds and balanced funds. Based on research completed by the U.S. Government Accountability Office, come and find out what makes managed accounts unique and how they can be improved to better serve plan participants.

TAMARA CROSS, Assistant Director, U.S. Government Accountability Office; **JESSICA GRAY, CPA, CFE**, Senior Analyst, U.S. Government Accountability Office; *Moderator*: **ANDREW PETERSON, FSA, EA, MAAA**, Staff Fellow, Retirement Systems, Society of Actuaries



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5.4 Retirement Emotions, Expectations and Misperceptions: Implications for Marketers (1.2 EA Non-Core Credit Hours)

The financial decisions retirees make, including the financial products they purchase and the advisors they work with are considerably influenced by emotions and expectations about managing money in retirement that are often not accurate. An understanding of these emotions and expectations are essential to optimize success of those serving the retirement income market. Information from several research studies on emotions, expectations, and misperceptions of retirees and pre-retirees will be described, with interpretations from leading researchers.

MATHEW GREENWALD, Ph.D., President, Greenwald & Associates; **JAFOR IQBAL**, Assistant Vice President, LIMRA Secure Retirement Institute; *Moderator*: **JUDY ZAIKEN, CLU, ChFC**, Corporate Vice President and Director, LIMRA Secure Retirement Institute

11:00 A.M. to 12:00 NOON

6.1 Does Delayed Retirement Solve the Risk of Running Out of Money in Old Age?

Retirement timing and phasing strategies are important components of a successful retirement plan. But can they completely eliminate the risk of retirement wealth shortfall for typical retiree households? How much less retirement wealth is needed to make it through retirement without running out of money if you retire at age 70 instead of age 66? This session describes the results of a micro-simulation study that explores these issues in light of many postretirement risks, including longevity, inflation, investment, health, and long-term care risks.

VICKIE BAJTELSMIT, J.D., Ph.D., Professor of Finance, Colorado State University; *Moderator*: **ANDREW PETERSON, FSA, EA, MAAA**, Staff Fellow, Retirement Systems, Society of Actuaries

6.2 Pay It Forward: Addressing the Financial Literacy Crisis

The workplace retirement plan industry has made great strides helping employees understand the importance of saving and investing. But an extremely important challenge that we have yet to address adequately is improving financial literacy. How do we combat the fact that 50 percent of Americans have less than \$10,000 saved for retirement? How do we help when the average credit card debt per household is over \$15,000? And what can be done to remedy the lack of education in schools that leads to an adult population with no solid financial foundation? In this session you'll learn what you can do to get involved — and Pay It Forward.

PATRICIA ADVANEY, Senior Vice President, Customer Experience, Transamerica Retirement Solutions; **JENNIFER PUTNEY**, Vice President and Head of Marketing Strategy, Total Retirement Solutions, Prudential Financial

6.3 Data Is The New Currency

Big data and predictive analytics are hot topics in the industry today...and for good reason. Companies are investing in big data initiatives to gain valuable insight into their business to drive future growth and profitability. What will your data buy you? This session will go beyond the basics of what big data is and how companies are organized to leverage it. Presenters will explore potential uses of predictive analytics within marketing and distribution to generate new business opportunities.

JENNIFER HOMAN, Director of Financial Services, Marketing and Distribution Analysis, Nationwide Mutual Insurance Company; **CHRIS STEHNO**, Director, Deloitte Consulting LLP; *Moderator*: **TIMOTHY BENNETT, FSA, MAAA**, Vice President and Actuary, Transamerica Life Insurance Company

Conference Details and General Information

TO REGISTER

Register by March 17 and Save!

By March 17:

LIMRA, LOMA, and SOA members: \$1,145
Nonmembers: \$1,645

After March 17:

LIMRA, LOMA, and SOA members: \$1,295
Nonmembers: \$1,795

Register online:

www.limra.com/conferences

www.loma.org/events

www.soa.org

Meeting Attire: The dress code for this conference is business casual.

GROUP DISCOUNT

If five (5) or more individual employees from the same member company register for this meeting, each individual registrant may take advantage of a group registration discount of \$100. This discount applies only to people registering at the full conference rate. See the online registration form for complete details.

BONUS OPPORTUNITY

The Life Insurance Conference will be held at the Crystal Gateway Marriott on April 13 – 15, 2015. Save \$250 off your Life Insurance Conference registration fee when you attend both events.

HOTEL INFORMATION



Crystal Gateway Marriott
1700 Jefferson Davis Highway
Arlington, VA
Phone: 1.703.920.3230

Make your hotel reservations by **March 17, 2015** by calling the reservations phone and

the reservations phone and mentioning the **Retirement Industry Conference** in order to receive the group rate of \$229 plus tax. Requests after March 17 will be accepted on the basis of space availability at the prevailing room rate.

About the Associations

The LIMRA LOMA Secure Retirement Institute provides comprehensive, unbiased research and education covering all aspects of the retirement industry. It also offers a forum for senior leaders across the financial services retirement landscape to identify and explore the challenges Americans face surrounding retirement. Secure Retirement Institute's goal is to spur innovation and broaden industry collaboration to help improve retirement readiness and promote retirement security.



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The SOA, through research and education, advances actuarial knowledge and improves decision making to benefit society. We enhance the ability of actuaries to be trusted financial and business advisors on problems involving uncertain future events. We provide and ensure the integrity and relevance of our credentials.

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