

*Advancing Retirement
Readiness*



THE 2016 RETIREMENT INDUSTRY CONFERENCE

MAY 4 – 6, 2016 • THE WESTIN COPLEY PLACE • BOSTON, MA

Learn about the implications of the DOL's fiduciary proposal on employer plans and retail product design

Boost your knowledge of the impact of robo-advisor technologies on the delivery of retirement planning services

Explore the latest research for applying behavioral finance techniques to advancing retirement readiness



www.secureretirementinstitute.com



www.soa.org

THE 2016 RETIREMENT INDUSTRY CONFERENCE

Advancing Retirement Readiness

We live in a time of significant change — shifting demographics, rapidly evolving technology and expanding regulation are creating challenges and opportunities in the retirement space. Retirement leaders must understand the impact of these dynamics to respond to the new retirement market place.

Over the next 10 to 20 years and beyond, there will be a huge migration of people and assets to retirement. How will retirees and non-retirees secure their retirement? What are their preferences in investments and in retirement? How will they create retirement income? What retirement risks are investors concerned about? How can advisors help them? Understanding is critical for developing the products and services that meet these consumers' needs and expectations in a difficult environment.

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 May in Boston at the 2016 Retirement Industry Conference to network with your peers and leading industry experts as we gather to look at strategies to advance retirement readiness.

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 Conferences pages on 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.

GENERAL SESSION HIGHLIGHTS

Practically Radical: Transforming Your Company and Challenging Yourself



WILLIAM TAYLOR

Author and Entrepreneur

In business today, change is the name of the game. Leaders everywhere are engaging in a dramatic rethink of how they compete, work, and get results. But how do you break new ground when there is so much pressure to avoid mistakes? How do you keep people confident about the future in a world that seems more uncertain than ever? In short, how do you unleash long-lasting, positive change in tough, fast-moving times? Those are some of the urgent questions addressed in this inspiring and energizing talk.

The DOL Fiduciary Rule: Positioning for Change



JAMES F. JORDEN, ESQ.

*Senior Partner
Carlton Fields Jordan Burt, LLP*



NICK LANE

*Senior Executive Director and
Head of U.S. Life and Retirement
AXA*



SCOTT STOLZ, CFP

*Senior Vice President
Raymond James*



ROBERT A. KERZNER, CLU, ChFC, Moderator
*President and Chief Executive Officer
LIMRA, LOMA, and LL Global, Inc.*

The New DOL Fiduciary Rule has arrived. Now what? LIMRA & LOMA CEO Bob Kerzner will lead a panel of industry executives charged with transforming marketing and distribution models at their organizations to adapt to what is likely one of the greatest business disrupters our industry has faced. How will retirement plan providers respond? What impact will this have on the retail market? Listen to top industry leaders discuss the challenges they see and strategies they are putting in place to conform to this new reality.

The New Realities: The Three Major Shifts Today's Leaders Can't Afford to Ignore



DEBRA JASPER, Ph.D.

*Founder and Chief Executive Officer
Mindset Digital*



BETSY HUBBARD

*Founder, Chief Operating Officer,
and President
Mindset Digital*

The challenge today is no longer getting your message out. There are more options than ever: Vine, Instagram, Periscope — the list goes on. The real challenge for today's leaders is getting your message in — getting your hyper-distracted colleagues, clients, and even your own employees to take time to engage with you. So what works? In a time of short attention spans and big expectations, this high-impact, high-energy session led by Dr. Debra Jasper and Betsy Hubbard, founders of Mindset Digital, explores what it takes to lead in a digital age, including how to:

- Leverage the latest visual storytelling techniques
- Tap into the world's most powerful channels to recruit, connect, and share expertise
- Create fast-moving presentations that wow a crowd
- Get up to speed on what's next (think Gen Z)

Optimal Retirement Savings in a Leaky World (1.0 EA Non-Core Credit Hour)



DAVID LAIBSON, Ph.D.

*Robert I. Goldman Professor of Economics
and Chairman of the Department of Economics
Harvard University*

U.S. households are leaking 40 percent of the dollars that they save in 401(k) accounts. Some analysts say that the solution to this problem is to crack down on leakage. David Laibson explains why leakage may not be a problem after all. If households have trouble saving for a rainy day and 401(k)'s are the new rainy day fund (and the retirement savings account), households need to save more in the first place. The 401(k)/IRA system can have both high levels of leakage and high balances if contributions are increased. In this presentation, we'll examine how to address these issues with higher default contributions and more aggressive use of auto-escalation.

Program Overview

Wednesday, May 4

REGISTRATION — 11:00 to 6:30 p.m.

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

WELCOME RECEPTION WITH EXHIBITORS — 5:30 to 6:30 p.m.

Thursday, May 5

REGISTRATION — 7:00 a.m. to 5:00 p.m.

CONTINENTAL BREAKFAST — 7:00 to 8:00 a.m.

CANADIAN ISSUES BREAKFAST — 7:00 to 8:30 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 breakfast.)

GENERAL SESSION — 8:00 to 10:00 a.m.

Practically Radical: Transforming Your Company and Challenging Yourself

WILLIAM TAYLOR

Author and Entrepreneur

The DOL Fiduciary Rule: Positioning for Change

ROBERT A. KERZNER, CLU, ChFC, Moderator
President and Chief Executive Officer
LIMRA, LOMA, and LL Global, Inc.

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.

The New Realities: The Three Major Shifts Today's Leaders Can't Afford to Ignore

DEBRA JASPER, Ph.D.

Founder and Chief Executive Officer
Mindset Digital

BETSY HUBBARD

Founder, Chief Operating Officer, and President
Mindset Digital

Friday, May 6

CONTINENTAL BREAKFAST — 7:00 to 8:00 a.m.

GENERAL SESSION — 8:00 to 9:00 a.m.

Optimal Retirement Savings in a Leaky World

DAVID LAIBSON, Ph.D.

Robert I. Goldman Professor of Economics
and Chairman of the Department of Economics
Harvard University

REFRESHMENT BREAK AND EXHIBITOR RAFFLE — 9:00 to 9:30 a.m.

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

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

CONCURRENT SESSIONS — 10:45 to 11:45 a.m.

CONFERENCE ADJOURNS — 11:45 a.m.

DISTRIBUTION OF CONCURRENT SESSIONS

	#	Session Title	Retail	Employer Plans	Strategic Issues
Wednesday					
4:00 to 5:00 p.m.	1.1	Robo-Advisors and Retirement Income Optimization — Is the Future Now?	◆	◆	◆
	1.2	Mind the Gap: Disability Risk in a Defined Contribution World		◆	◆
	1.3	Managing for Healthcare Risks in Retirement Income Planning	◆		◆
	1.4	Leveraging LinkedIn: What Does Your Profile Say About You?	◆	◆	◆
Thursday					
10:30 to 11:45 a.m.	2.1	Understanding the Catalyst of Change in the Individual Annuity Market	◆		◆
	2.2	Why the Retirement System Needs Portability Now!		◆	◆
	2.3	Lifestyle Continuity and Retirement: Unlocking the Middle Class Mindset			◆
	2.4	Findings From the 2015 SOA Retirement Risk Survey and Focus Groups	◆	◆	◆
1:00 to 2:15 p.m.	3.1	The Latest Trends in Individual Annuity Products	◆		◆
	3.2	What Type of Income Annuity Did Keith Richards Buy?	◆		◆
	3.3	Defined Contribution Evolution and Trends		◆	◆
	3.4	Predictive Analytics for Marketing and Distribution: Why Actuaries and Other Professionals Should Care	◆		◆
2:30 to 3:30 p.m.	4.1	Using Data and Behavioral Psychology to Motivate Consumer Action	◆		◆
	4.2	Annuity Policyholder Behavior Assumptions	◆		◆
	4.3	Insights and Implications for the Digital Retirement Experience	◆	◆	◆
	4.4	Annuity Technology Trends for Annuity New Business — Fact or Fiction?	◆		
Friday					
9:30 to 10:30 a.m.	5.1	How Do You Think Innovation?			◆
	5.2	Predictive Modeling and Analytics: Where the Rubber Meets the Road	◆	◆	◆
	5.3	Financial Literacy		◆	◆
	5.4	Kale in the Smoothie: Challenges and Solutions in Retirement Income	◆		◆
10:45 to 11:45 a.m.	6.1	Increasing Longevity: Good News or Bad News?			◆
	6.2	Controlling Retirement Challenges Worlds Apart			◆
	6.3	Your Product Development Process: Cadillac or Clunker?	◆		◆

Retirement Industry Conference Concurrent Sessions

Wednesday, May 4

4:00 to 5:00 p.m.

1.1 Robo-Advisors and Retirement Income Optimization — Is the Future Now? (1.2 EA Non-Core Credit Hours)

There is a perception that robo advisors in the financial services industry are more commonly employed in portfolio management for asset accumulation. While Schneider will provide an overview of robo advisors in the financial services industry, McGuinness will provide insight on the application of robo advisory methods to the “decumulation” side of the retirement planning equation applying an actuarial approach to help guide near retirees, retirees and their advisors to a holistic retirement strategy.

If your organization is considering a robo advisor strategy, is the future now?

CONOR MCGUINNESS, J.D., Director of Policy and Compliance, Nyhart Actuary and Employee Benefits; **HOWARD SCHNEIDER**, President, Practical Perspectives

1.2 Mind the Gap: Disability Risk in a Defined Contribution World (1.2 EA Non-Core Credit Hours)

Historically, traditional defined benefit (DB) plans often included provisions so that employees continued to earn pension credit during periods of long term disability. Over time, defined contribution (DC) plans have become the primary retirement plan for many employers. However, in that transition, the connection of disability protection linked to the pension benefits was often forgotten. Today there is usually no disability protection linked to DC retirement plans. The impact is that retirement security is derailed. This session will evaluate opportunities to fix this gap and will provide an overview of disability coverage-related issues.

ANDREW PETERSON, FSA, EA, MAAA, FCA, Senior Staff Fellow, Retirement Systems, Society of Actuaries; **LARRY WALTERS, ASA**, Founder and Owner, Diversified Growth Solutions, LLC

1.3 Managing for Healthcare Risks in Retirement Income Planning

The cost of health care, particularly long-term care, is the biggest fear of people that are approaching and planning for retirement. Yet, few people adequately plan for or protect against this risk. This session will explore some of the root causes for this disconnect, which range from consumer attitudes, lack of attractive financial product designs, risk selection, and distribution challenges. The session will also present new product concepts that have emerged as the industry has made strides to innovate in this space over the last few years, and what will need to happen with distribution to bring such products to consumers.

VINCENT L. BODNAR, ASA, MAAA, Chief Actuary, LTCG; **RONALD R. HAGELMAN JR., CLTC, CSA, LTCP**, President, Broadwater Insurance Solutions, Inc.; **STEFNE LYNCH**, Director of Key Accounts, MassMutual

1.4 Leveraging LinkedIn: What Does Your Profile Say About You?

Before we meet with anyone these days, from a potential new hire to a new colleague, most of us check them out on LinkedIn. So what does your profile say about you? To be a leader in a digital world, you’ve got to be a digitally savvy leader. And looking your best on LinkedIn is a critical part of your digital footprint. That’s why now is the time to rethink how you’re leveraging one of the world’s most powerful professional platforms. Business leaders with fully optimized LinkedIn profiles have 40 times more opportunities. In this fast-paced session, Dr. Debra Jasper and Betsy Hubbard, founders of Mindset Digital, will demonstrate how to use LinkedIn to expand your network and enhance your professional brand, write an effective summary, and share content that keeps you top of mind.

DEBRA JASPER, Ph.D., Founder and Chief Executive Officer, Mindset Digital; **BETSY HUBBARD**, Founder, Chief Operating Officer and President, Mindset Digital

Retirement Industry Conference Concurrent Sessions

Thursday, May 5

10:30 to 11:45 a.m.

2.1 Understanding the Catalyst of Change in the Individual Annuity Market

At a time of unprecedented need for individual investment and longevity risk management, the retail annuity landscape is facing pressure on multiple fronts. This is affecting product mix and manufacturer standings. In this session, LIMRA's top annuity experts will share their views on what is driving these changes and where they see the industry's future.

TODD GIESING, Assistant Research Director, LIMRA Secure Retirement Institute; **JOSEPH MONTMINY, ASA, MAAA**, Assistant Vice President, LIMRA Secure Retirement Institute

2.2 Why the Retirement System Needs Portability Now! (1.5 EA Non-Core Credit Hours)

Have you ever wondered why so few participants move their old 401(k)s into their current employers' plans? Or why so many participants prematurely cash out their retirement savings accounts, regardless of taxes and penalties? Or why job-changing participants leave their savings behind only to lose track of them — as if their assets for retirement belong on some remote desert island away from all their other savings? This session will address the question of why the need for new portability solutions is so urgent.

WARREN CORMIER, Partner and CEO, Boston Research Technologies; **SPENCER WILLIAMS**, President and CEO, Retirement Clearinghouse; *Moderator:* **MATTHEW DRINKWATER, Ph.D., FLMI, AFSI, PCS**, Assistant Vice President, LIMRA Secure Retirement Institute

2.3 Lifestyle Continuity and Retirement: Unlocking the Middle Class Mindset

LIMRA's Secure Retirement Institute and Maddock Douglas will unveil their latest consumer research insights, which examine and redefine "retirement." What messages about retirement is our industry getting across to consumers? And how is that different from the way the middle class believes retirement (and the path towards it) will look and feel in the future? We will explore the threats that consumers worry might knock them off track from having a fulfilling lifestyle; and identify opportunity areas where financial services companies can better meet consumer needs. The session is designed for leaders seeking inspiration and ideas for innovation.

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

2.4 Findings From the 2015 SOA Retirement Risk Survey and Focus Groups (1.5 EA Non-Core Credit Hours)

Learn how retirees view and manage post-retirement risks.

This survey is the eighth in a biennial series that assesses retired and near retired persons' attitudes towards post-retirement risk. Topics include the impact of shocks, the stages of retirement, and maintaining assets. In addition, a separate but related focus group research study explored the experiences of people who have been retired 15 to 25 years to learn what major changes and issues have confronted them along the way, and how they have adapted.

MATHEW H. GREENWALD, President, Mathew Greenwald & Associates, Inc.; **ANDREW PETERSON, FSA, EA, MAAA, FCA**, Senior Staff Fellow, Retirement Systems, Society of Actuaries

1:00 to 2:15 p.m.

3.1 The Latest Trends in Individual Annuity Products

The individual annuity product landscape continues to evolve in response to the financial crisis of 2008. The steady march towards lower-risk offerings in variable annuity guarantees, the proliferation of managed-volatility indexing in fixed indexed annuities, and the competing customer-value proposition in withdrawal guarantees across variable and non-variable annuities are but a couple of trends that have recently shaped the annuity product space. Our panel of product experts will discuss these trends and their ultimate impact on your company and clients.

SIMPA BAIYE, CFA, FSA, MAAA, Director, PricewaterhouseCoopers LLP; **STEVEN MCDONNELL**, President, Soleares Research; **SHERYL J. MOORE, ACS, AIRC, AIAA, FLMI**, President and CEO, Moore Market Intelligence

3.2 What Type of Income Annuity Did Keith Richards Buy?

As far as "basic products" go, the use and design of Income Annuities continues to evolve. A recent joint study by CANNEX and LIMRA Secure Retirement Institute examines the demographics and features selected for various SPIA & DIA products over the last three years — from how they are presented and illustrated all the way through the sales pipeline to the final purchase. Learn more about who has been buying these products and how they intend to use them — including Keith.

GARY BAKER, President, CANNEX USA; **JUDY ZAIKEN, CLU, ChFC**, Corporate Vice President and Managing Director, LIMRA Secure Retirement Institute

Retirement Industry Conference Concurrent Sessions

3.3 Defined Contribution Evolution and Trends

What will the DC industry look like in the future? If consolidation is likely to continue, will there be a place for niche players who serve very targeted market segments, or who offer very specialized services? What is the role of state and federal initiatives in addressing the issue of “coverage” among private sector workers? Industry leaders discuss these key issues in our dramatically evolving industry.

RONALD BUSH, Principal, Brightwork Partners; **SRINIVAS REDDY**, Senior Vice President, Investments, Prudential Retirement; **KENNETH VERZELLA**, Vice President, Product Management, MassMutual; *Moderator*: **DEB DUPONT**, Associate Managing Director, LIMRA Secure Retirement Institute

3.4 Predictive Analytics for Marketing and Distribution: Why Actuaries and Other Professionals Should Care

Predictive models are being developed to better target clients, qualify leads, assign leads to advisors, and determine the next best offer to make a client for cross-sell or up-sell. This session will provide an overview to different predictive modeling applications in marketing and distribution. It will cover topics such as customer segmentation, customer lifetime value, propensity to buy, propensity to lapse, etc. The session is intended to serve as an introduction to predictive analytics in the retirement industry and will appeal to individuals of varying backgrounds.

SARAH KONRAD HINCHEY, FSA, CERA, Predictive Analytics Strategist, Milliman

2:30 to 3:30 p.m.

4.1 Using Data and Behavioral Psychology to Motivate Consumer Action

When it comes to retirement planning, getting consumers to take action is hard. Uncertainty, doubt, and complexity are all obstacles to engagement. In this session, New York Life and Confident Choice LLC present a simplified process designed to motivate consumers to take action at the first stage of a sales discussion, one that combines data analytics and behavioral psychology to help them identify their needs and priorities. A key benefit is that this approach seamlessly helps both the distributor and the consumer prioritize their needs in simple, actionable terms. The result is an increased likelihood of a client sale — one that is demonstrably aligned with the consumer’s priorities.

PETER D. GEISMAR, President, Confident Choice;
RON LOMBARDI, Director and Head of Annuity Marketing, New York Life

4.2 Annuity Policyholder Behavior Assumptions

Traditional methods of setting assumptions for annuity policyholder behavior are generally simple and based on a mix of intuition and examination of similar historical patterns. With assumptions based on predictive models, additional insight into the drivers of policyholder behavior can be uncovered, but there is a potential for overreliance on these results. Come hear about how predictive models have been applied to annuity lapse assumptions and what to look out for when using these tools.

EILEEN BURNS, FSA, MAAA, Consulting Actuary, Milliman;
MAXFIELD G. MAUGHAN, FSA, MAAA, Actuarial Consultant, Nationwide Insurance

4.3 Insights and Implications for the Digital Retirement Experience

Companies and consumers expect the Internet to be the main touch point for all aspects of retirement planning such as research, plan enrollment, changing investments, and withdrawing funds. However, more often than not consumers struggle online because the digital retirement experience does not provide what is truly needed. This session will outline areas to focus on and what key pitfalls to avoid when designing digital retirement experiences. These insights are gathered from the User Experience Center’s many years working with clients in the retirement plan industry.

PETER MCNALLY, Senior Consultant, Bentley University User Experience Center

4.4 Annuity Technology Trends for Annuity New Business — Fact or Fiction?

With the proliferation of digital transformation in financial services and the shift to a paperless environment, the opportunity should exist for annuity new business operations to become more efficient and effective to shorten the time to issue and annuity. Attendees in this session will gain a clearer understanding of the digital transformation opportunities in annuity operations and separate the facts from the fiction.

THOMAS BENTON, Vice President, Research and Consulting, Novarica

Retirement Industry Conference Concurrent Sessions

Friday, May 6

9:30 to 10:30 a.m.

5.1 How Do You Think Innovation?

Are you looking for new approaches to help you and your teams with everything from problem solving to strategy development?

This **interactive** session provides an opportunity to explore innovation tools.

- Understand Design Thinking principles and how you can use them
- Use divergent and convergent thinking to unlock opportunities
- Get to the so what? Translating information into strategic ideas and concrete actions

ANN FARLEY, Assistant Vice President, Innovation Management, Pacific Life Insurance Company; **JENNIFER HEALY, FSA, MAAA**, Vice President and Actuary, Product Expansion Opportunities, MassMutual

5.2 Predictive Modeling and Analytics: Where the Rubber Meets the Road

This session will discuss the ways predictive modeling is used in actuaries' daily work and real insurance business. Instead of a general introduction, this session will focus on the real life examples of how predictive modeling can be applied to solve the problems in business. It will touch upon data source and data clean, modeling specification and procedure, model implementation and other considerations.

MICHAEL EWALD, FSA, CFA, CERA, Director and Assistant Actuary, Hartford Financial Services Group; **QIAO WANG**, Assistant Vice President, The Hartford; **Moderator: JOSH DOBIAC**, Consultant, Milliman

5.3 Financial Literacy

The opportunity for DC record-keepers to educate America is profound and many do promote "financial literacy." What's at stake and what is the industry doing about it? What are the best practices and tactics that seem to be working? What is the role of the financial services industry and is there a larger, social discussion about the need for financially-literate consumers?

ANGELA DICASTRI, Director, Retirement Market, Northwestern Mutual; **STIG NYBO**, Retirement Industry Strategist and Principal, Nybo Group; **Moderator: DONNA MACFARLAND**, Founder and President, Symphonic Marketing, LLC

5.4 Kale in the Smoothie: Challenges and Solutions in Retirement Income

This session will feature an overview of Fidelity research to allow attendees to gain a better understanding of the challenges and solutions to better understand optimal retirement income solutions. Solutions to be addressed for consideration include but are not limited to:

- Efficiency of annuities and hedging longevity risk versus 'self-insuring'
- Identifying the uncertainty — cash flows or investment horizon
- Balancing what a client says versus what a client does (wants to do)
- Putting kale in the smoothie: finding a way to make annuities palatable

MATTHEW KENIGSBERG, CFA, Vice President, Financial Solutions, Fidelity Investments; **CHRIS MOEDER, CFA, CFP, CAIA**, Team Leader, AART Portfolio Research, Fidelity Investments

10:45 to 11:45 a.m.

6.1 Increasing Longevity: Good News or Bad News? (1.2 EA Non-Core Credit Hours)

There is much in the news about changing longevity trends, from glowing reports about continued increases in longevity to other reports citing declines in longevity for particular demographic groups. Changes in longevity have a particularly significant impact on the retirement industry. This session will provide an overview of some of the recent trends and studies, highlight recent Society of Actuaries research in this area, discuss implications for the retirement industry and demonstrate a simple tool that can be used for helping individuals to better understand their own longevity risk.

R. DALE HALL, FSA, MAAA, CERA, CFA, Managing Director of Research, Society of Actuaries; **ANDREW PETERSON, FSA, EA, MAAA, FCA**, Senior Staff Fellow, Retirement Systems, Society of Actuaries

Retirement Industry Conference Concurrent Sessions

6.2 Confronting Retirement Challenges Worlds Apart

Despite vast geographical, cultural, and economic differences, both China and the United States are facing many of the same challenges related to retirement — from longer lifespans to underfunded pension systems. So how do Chinese attitudes toward retirement compare to those of Americans? Based on recent LIMRA consumer research on China and the United States, this session examines the similarities and differences between these very different countries. Find out how an international perspective can improve your company's marketing strategies.

LAUREN FINNIE, Associate Analyst, International Research, LIMRA; **CECILIA SHINER**, FFSI, ALMI, ACS, Assistant Research Director, LIMRA Secure Retirement Institute

6.3 Your Product Development Process: Cadillac or Clunker?

Ever wonder what improvements could be made to your product development process? Think your time to market is best in class? Come hear results and thoughts generated from the SOA recent research on benchmarking the product development process. Diving deeper into annuity products and some life insurance used for retirement purposes, come look under the hood and determine for yourself if your process is well-oiled or in need of a tune up.

DONNA MEGREGIAN, FSA, MAAA, Vice President and Actuary, RGA; **ELAINE TUMICKI**, CLU, ChFC, LLIF, Corporate Vice President, Insurance Research – Product, LIMRA

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.



JUDY ZAIKEN
860.285.7895
jzaiken@limra.com
www.limra.com/secureretirementinstitute

With roots dating back to 1889, the Society of Actuaries (SOA) is the world's largest actuarial professional organization with more than 26,000 members. Through research and education, the SOA's mission is to advance actuarial knowledge and to enhance the ability of actuaries to provide expert advice and relevant solutions for financial, business and societal challenges. The SOA's vision is for actuaries to be the leading professionals in the measurement and management of risk. www.soa.org



JAY SEMLA
847.706.3624
jsemla@soa.org
www.soa.org

Conference Details & General Information

TO REGISTER

Register by April 6 and Save!

By April 6:

LIMRA, LOMA, and SOA members: \$1,195

Nonmembers: \$1,695

After April 6:

LIMRA, LOMA, and SOA members: \$1,395

Nonmembers: \$1,895

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.

HOTEL INFORMATION



THE WESTIN COPLEY PLACE

10 Huntington Avenue

Boston, MA 02116

Reservations link:

<https://www.starwoodmeeting.com/Book/RetirementIndustryConference>

Make your reservations by April 6, 2016 by using the above link in order to receive the group rate of \$279 (plus applicable sales taxes). A set number of rooms are available at the group rate until April 6, or until the group block is sold out, whichever comes first. While the conference partners work hard to secure a sufficient number of rooms, we cannot guarantee rooms will be available. Please make your reservations early to take advantage of our discounted group rate.

Thank You to Our Conference Sponsors and Exhibitors

Sponsors



CANNEX



[NEOS][®]

Exhibitors



accenture
High performance. Delivered.



M **MILLENNIUM**
TRUST COMPANY



Income
Discovery
Art of Ideal Income



[NEOS][®]



LDP
Creative Minds, Proven Solutions



ruark[™]



Advance your world.

Sponsor and Exhibitor opportunities are available.

Contact:

BARBARA KIMBALL
Senior Vendor Relationship Manager
LIMRA
860.298.3950
bkimball@limra.com