PROGRAM

The 2015 Distribution Conference for Financial Services

FEBRUARY 25 – 27, 2015 • OMNI ORLANDO RESORT AT CHAMPIONSGATE • FLORIDA

Realizing Your Potential

- Explore new ways to recruit more diverse talent to your sales channel
- Learn how companies are leveraging talent and technology to drive productivity
- See how channels are evolving to reach new markets and deliver greater value

LIMRA®

DISTRIBUTION OF WORKSHOPS

Please use this as a reference to select one workshop from each time period.

	THURSDAY, February 26 10:30 to 11:30 a.m.	THURSDAY, February 26 1:00 to 2:00 p.m.	THURSDAY, February 26 2:15 to 3:15 p.m.	FRIDAY, February 27 8:00 to 9:00 a.m.
Agency Building (AB)	3. Attract and Develop the Next Generation of Talent Through Teams *(Joint With FMRC*)* *(Osceola Ballroom A)*	8. Realizing the Potential of a Holistic Talent Strategy *(Celebration)*	12. Emerging Leaders — Leadership Development — A Model for Success *(Osceola Ballroom D)*	17. Road to Profitable Growth — Multicultural Markets *(Joint With MLEA)* *(Celebration)*
MLEA	4. Distribution Evolution: Adapting Our Approach for Tomorrow's Consumer *(Osceola Ballroom D)*	9. Open the Door for the Ultimate Customer Experience *(Osceola Ballroom A)*	13. Turning Consumer Data Into Company Dollars *(Osceola Ballroom A)*	17. Road to Profitable Growth — Multicultural Markets *(Joint With Agency Building) (Celebration)*
Independent Producer (IP)	5. Onboarding With Impact — You've Got Them, What Now? *(Osceola Ballroom B)*	10. Meet the Next Generation of Producers *(Joint With Brokerage) (Osceola Ballroom D)*	14. The Changing World of Consumers in the Life and Annuity Industry: Revolution Requires Evolution *(Harmony)*	18. Automate This! Walk, Run, or Fly *(Joint With Brokerage) (Osceola Ballroom A)*
Brokerage (BR)	6. Yes, No, Maybe: Balancing Sales, Compliance, and Regulation *(Celebration)*	10. Meet the Next Generation of Producers *(Joint With Independent Producer) (Osceola Ballroom D)*	15. "It's Not Your Father's Cross-Sell: 1 + 1 ≠ Cross-Selling" *(Celebration)*	18. Automate This! Walk, Run, or Fly *(Joint With Independent Producer) (Osceola Ballroom A)*
Direct-to-Consumer (DC)	7. Evolution of a Sales Center *(Harmony)*	11. The Data Driven Contact Center *(Harmony)*	16. Building an Effective Contact Center Based Sales Team Through Service Minded Individuals *(Osceola Ballroom B)*	19. Direct Sales Agent of the Future *(Osceola Ballroom D)*

*FMRC — Financial Management Research Committee

SPONSORED EVENING EVENTS

Wednesday, February 25

LIMRA WELCOME RECEPTION — *OSCEOLA BALLROOM C — 6:00 to 7:00 P.M.* — *All Conference Attendees*

IMN RECEPTION — *DAVID'S CLUB — 7:00 to 9:00 P.M.* — *LIMRA Members Only*

EARTHINTEGRATE DINNER WITH JIM KERLEY — *7:00 P.M.* — *Invitation Only*

Thursday, February 26

S&P EVENT — *DAVID LEDBETTER GOLF ACADEMY — 5:00 to 7:00 P.M.* — *All Conference Attendees*

ADOBE & EPSILON SOCIAL — *FIRE PIT — 5:00 to 7:00 P.M.* — *LIMRA Members & Carriers Only*

IMN RECEPTION — *DAVID'S CLUB — 5:00 to 7:00 P.M.* — *LIMRA Members Only*

the distribution conference for financial services

Wednesday, February 25

FINANCIAL MANAGEMENT FORUM – 3:30 to 5:00 P.M. *(INVITE-ONLY EVENT)*

New this year, the Financial Management Research Committee is hosting a Forum to explore a topic crucial to many of today's distribution leaders: Attracting Young Sales Professionals.

Invitees will participate in an interactive discussion to explore financial aspects of sourcing new talent, structuring financing and compensation plans, and developing practice models that appeal to young advisors.

INVITEES: Check the LIMRA registration desk for room location.

VALUE-ADDED WORKSHOPS — 4:00 to 5:00 P.M.

Osceola Ballroom A

VA1. Saying It Right: Table Stakes for Relevance

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?

- Learn the specific "pillars" of communication and their impact on perceptions
- Understand how consumers perceive the language used by the financial services industry at key touch points
- Find out where some newer thinking may have a positive impact

SCOTT KALLENBACH, FLMI, Research Director, LIMRA

Osceola Ballroom B

VA2. Customer Experience, Where We Go From Here

Customer Experience Measurement has become a recent strategic focal point for the industry; however, limitations with the applicability of existing measures to the life insurance industry are leading many to ask for new approaches.

- Review the limitations of current, popular measures of Customer Experience
- Hear LIMRA's approach to measuring Customer Experience — a metric designed specifically for our industry

PHIL BROWN, Leader, Customer Experience, LIMRA; **TODD A. SILVERHART, Ph.D.,** Corporate Vice President and Director, Insurance Research, LIMRA

WOMEN LEADERSHIP RECEPTION — 5:00 to 5:45 P.M.

Explore and exchange ideas, questions, and solutions with other women executives in the industry.

For LIMRA members only. Check at Registration Desk for room location.

LIMRA WELCOME RECEPTION — 6:00 to 7:00 P.M.

Osceola Ballroom C

Thursday, February 26

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

Osceola Ballroom C

Sponsored by OMNI Orlando Resort at ChampionsGate

GENERAL SESSION — 8:00 to 10:00 A.M.

Osceola Ballroom E

From My Point of View

JAMES W. KERLEY, LLIF
Chief Membership Officer
LIMRA and LOMA

In his opening remarks, Jim will set the stage for the conference by offering his perspective on the most pressing distribution issues and opportunities for sales organizations to realize their potential.

The Future of Customer Acquisition — Opportunities to Realize Your Potential

GREGORY A. BAILEY
Senior Vice President & Chief Marketing Officer
Athene USA

The future growth of our industry, your company, and this profession relies on a new and innovative approach to traditional distribution. For the past few years, we've often heard about customer centricity, social media, big data, predictive analytics, and a whole host of important topics. The question remains: how will you, your company, and our industry realize our potential?

the distribution conference for financial services

GENERAL SESSION *(continued)* — *8:00 to 10:00 A.M.*

The Gen Savvy Insurer — New Tactics, New Technologies, and New Results

CAM MARSTON
Generational Insights

For decades, financial services have focused on demographic groups that are now moving into and past retirement. New generations with new economic and cultural experiences are moving into age ranges that make them the prime markets for insurance, retirement planning, and other financial services. How they go to market, evaluate products, and define "expert" and "trustworthy" are significantly different than previous generations. Learn the language, tricks, and insiders tools to connect with these new generations to develop long-lasting, profitable relationships. Additionally, learn best practices for recruiting new producers to serve today's clients.

REFRESHMENT BREAK — *10:00 to 10:30 A.M.*

Osceola Ballroom C

CONCURRENT WORKSHOPS — *10:30 to 11:30 A.M.*

Osceola Ballroom A

3. Attract and Develop the Next Generation of Talent Through Teams (AB/FM)

With the aging of the field force, we must find effective ways to attract, successfully launch, develop, and reward the next generation sales force. It is incumbent upon us to deliver new recruits to environments that will help them thrive, not simply exist, in this business. In this session, you will hear how MetLife's Premier Client Group has seized this challenge and has crafted a teaming program that is attracting inexperienced candidates to the role of advisors — recruiting them into established teams and providing the right financial incentives to drive productivity. We also want to hear from you! How are you driving early productivity? What has worked and what lessons have you learned from that which has not worked?

KEVIN RIZZO, LUTCF, Director, Compensation Design & Recognition Criteria, MetLife; *Moderator and Presenter:* **DANIEL FLYNN,** Vice President, MetLife Premier Client Group, MetLife

Osceola Ballroom D

4. Distribution Evolution: Adapting Our Approach for Tomorrow's Consumer (MLEA)

The "Rise of the Consumer" will continue to impact distribution strategies across the industry. As the consumer has evolved, so too must our distribution strategies. The increasing ability and willingness to purchase through direct channels has given multiple-line carriers reason to examine support for the traditional model or developing an integrated, Omni-channel approach. This panel will explore the future role of agents, agencies and field support and impacts to compensation plans, business models, and overall requirements to meet consumer demands and enhance the customer experience.

WILLIAM T. HODGES, FLMI, LLIF, Director of Marketing Field Development and Support, Farm Bureau Insurance of Michigan; **JAMES WINGROVE, CLU, ChFC, LLIF,** Vice President of Agency Distribution and Sales Support, Co-operators Life Insurance Company; *Moderator:* **JOHN B. SULLIVAN,** Client Relationship Director, LIMRA

Osceola Ballroom B

5. Onboarding With Impact — You've Got Them, What Now? (IP)

Finding quality recruits are hard enough, getting them to produce early is always challenging. Hear from experienced leaders, "results proven" ideas to help your internal team compliment the effort of your external team. A successful partnership will lead to increased submitted and paid ratios of your recruits resulting in increased sales production. **Recruiting will get you into and out of most challenges. By leveraging resources you'll maximize Your Recruiting ROI.**

CHRIS CALABRO, CLU, ChFC, Vice President, Career Agency Distribution, Ohio National; **JARED GWIN,** Manager of Sales Development, Midland National; *Moderator:* **JERRY BLAIR, ChFC, LLIF,** Vice President, Chief Distribution Officer, Midland National

Celebration

6. Yes, No, Maybe: Balancing Sales, Compliance, and Regulation (BR)

This panel will present three perspectives on working cooperatively to benefit all stakeholders: customer, producer, company, and public interest.

- How can the Sales Executive create a culture of "doing the right thing"?
- How can the Compliance Executive develop a relationship as a partner?
- How can a Regulator communicate, guide, and support desirable sales and marketing practices?
- How can all three work together for a win, win, win outcome?

JAY BUGG, CLU, ChFC, LLIF, Vice President of Strategic Accounts, National Life Insurance Company; **JAMES A. POOLMAN,** President, Jim Poolman Consulting, Inc.; **JIM P. PUHALA III,** Vice President, U.S. IG Compliance, MassMutual; *Moderator:* **GEORGE C. CRUME, Ed.S., ChFC, LLIF,** Vice President, Sales and Marketing, Foresters

Harmony

7. Evolution of a Sales Center (DC)

Learn how a customer retention division transformed from providing service to developing revenue generating activities that include:

- Proactive and reactive retention
- Financial professional support
- Service to sales
- Partnering across businesses

SARA J. ENRIGHT, ALMI, Vice President, The Prudential Insurance Company; **BRIAN J. PERRA, PMP,** Director, The Prudential Insurance Company; *Moderator:* **RHONDA L. GIACOMARRA,** Client Relations Director, LIMRA

LUNCHEON — *11:30 A.M. to 1:00 P.M.*

Osceola Ballroom C

CONCURRENT WORKSHOPS — *1:00 to 2:00 P.M.*

Celebration

8. Realizing the Potential of a Holistic Talent Strategy (AB)

Are you attracting and retaining the right people to drive your growth objectives? Does your business model and processes create an environment that attracts the best and the brightest talent? In a rapidly changing marketplace, the ability to secure a distribution channel that meets the needs of the marketplace is critical. If you aren't strategically thinking about how to capitalize on the available market opportunities your competitors are.
In this session, two companies will share with you why and how they are turning the tide for positive long-term results as it relates to recruiting/retention of female representatives and the scientific theory that helps Financial Representatives/Advisors actively grow their business and retain their clients.

EMILY VINER, Vice President, Agency Leadership Development, Guardian Life Insurance Company; **MIKE WILK,** President and Chief Operating Officer, Five Rings Financial; *Moderator:* **PAMELA BLALOCK,** Senior Vice President, Career Distribution, National Life Group

Osceola Ballroom A

9. Open the Door for the Ultimate Customer Experience (MLEA)

Customer experience initiatives can go beyond satisfaction surveys, employing big data and developing mobile technology, especially when it comes to supporting distribution channels and strengthening brand. Have you heard of community-based facilities where customers have access to free advice, coaching, seminars, and even social events, all with the goal of helping achieve personal and financial goals? Join us for an inside look behind State Farm's "Next Door®" and American Family's "Dream Bank" and hear their stories.

ROB QUESNEL, Sales Director, American Family Life Insurance Company; *Moderator & Presenter:* **BRETT MYERS,** Program Director, State Farm Insurance

Osceola Ballroom D

10. Meet the Next Generation of Producers (IP/BR)

Join us to learn innovative tactics and strategies to attract and meet the needs of Gen X/Y.

- How do we recruit and market to them with an aging industry sales force, new financial realities like student debt, no DB pensions, and sequential employment versus lifetime commitment?
- What about the impact of technology on referral, research, and buying patterns?

Hear two Millennial innovators who have built their practices and re-thought the delivery and fulfillment of financial services solutions.

CHASE CHANDLER, Managing Partner, Chandler Advisors, LLC; **CHRISTI M. DAUGHENBAUGH,** President & COO, Borden Hamman Insurance Marketing LLC; *Moderator:* **JOHN DeLPOZZO, CLU, LUTCF,** Senior Vice President, PGA Distribution, Ohio National

Harmony

11. The Data Driven Contact Center (DC)

Contact center activities are known to be measured in a million different ways. Sales centers are an excellent source of data to mine. This session will focus on customer and revenue opportunities such as:

- Predict sales and marketing opportunities
- Retain business
- Pinpoint ways to understand and enhance the customer experience and loyalty

VICTOR A. VERASTEGUI, Vice President, New York Life Direct Sales and Customer Service, New York Life Insurance Company; *Moderator:* **PHILIP CAVAN,** Corporate Vice President, Life & Annuity Sales and Service, New York Life Insurance

REFRESHMENT BREAK — *2:00 to 2:15 P.M.*

Osceola Ballroom C

CONCURRENT WORKSHOPS — *2:15 to 3:15 P.M.*

Osceola Ballroom D

12. Emerging Leaders — Leadership Development — A Model for Success (AB)

Sales capacity has been a growing challenge for our industry for the past several years. Investing in identifying and developing the right field leadership is critical if our channel is to survive and thrive in the future. LIMRA research shows that consumers prefer face-to-face engagement. If we do not have the right field leaders in place to recruit and train sufficient numbers of the next generation of advisors, we will not be able to meet consumer's needs. In this session, you will hear from the highly respective Northwestern Mutual, who is committed to growing affiliated distribution by having the right individuals in place to lead the channel successfully and productively into the future. What is their model? Come to the session to find out. This will be a highly interactive workshop, so roll up your sleeves and be prepared to dive in!

JAMES SHARPE, Director, Leadership Consulting and Development, Northwestern Mutual; *Moderator:* **SARAH KOENIG, J.D., CLU, LTCP,** Director, Horizontal Growth, Northwestern Mutual

Osceola Ballroom A

13. Turning Consumer Data Into Company Dollars (MLEA)

Consumer data rapidly flows into our industry, pleading for implementation into marketing and distribution strategies to grow and re-shape our business. Demographics combined with attitudinal factors offer significant potential to understand customers better than ever and target responsive prospects with appropriate messages and products at the right time, improving sales efficiency and increasing brand satisfaction. This workshop will discuss utilizing consumer data for personalized engagement and customized messaging with targeted audiences, including five distinct middle-market segments. Attendees will also hear about consumer preferences and effectively communicating our industry's value proposition.

DAVID W. EDINGTON, Senior Vice President, Strategist, Epsilon; *Moderator:* **JAMES QUADE,** Assistant Vice President & Manager, Liberty Mutual

Harmony

14. The Changing World of Consumers in the Life and Annuity Industry: Revolution Requires Evolution

With the trend moving largely to enabling consumer capabilities versus cutting costs and the need for increased distribution efficiency the insurance sales model has seen a shift in focus and options. No longer are we looking at the complex agent and producer relationship but the whole consumer buying process itself. This workshop explores the new avenues insurers can take to target this changing market.

STACEY CHEESE, Insurance Practice Director, Edgewater; *Moderator:* **PAMELA KALKHOFF, CLU, LLIF,** Agency Vice President, Ohio National Life Insurance Company

Celebration

15. "It's Not Your Father's Cross-Sell: 1 + 1 ≠ Cross-Selling" (BR)

Traditionally, "cross-selling" has meant adding another product to a sale, such as Life to Homeowners, or DI to a Life sale. In this workshop, three speakers will share different cross-selling strategies, using market focus, perceptive financial planning, and BGA and producer sales tools. Learn how to increase productivity and build producer relationships with these expanded cross-selling approaches.

GRANT ANDREW, Vice President, New Market Development, Legal & General America; **JOSHUA HAZELWOOD, J.D.,** Vice President, Advanced Sales, MassMutual; **JOHN ZIAMBRAS, CLU,** President and CEO, AimcoR Group; *Moderator:* **ED YOUMELL, CLU,** Vice President, Brokerage and Alliance Sales, Massachusetts Mutual Life Insurance Company

Osceola Ballroom B

16. Building an Effective Contact Center Based Sales Team Through Service Minded Individuals (DC)

This session will focus on the process of evolving cross generational service oriented individuals into a highly effective sales force.

- Establishing mindsets and capabilities, connecting with the key competencies, behaviors, and motivators of a service minded individual
- Importance of consistent and repeatable processes
- Navigating the pitfalls and mine fields of making the transition

DEAN RUBSAMEN, ChFC®, CLU®, LTCP®, MBA, Director, Customer Care Center-Sales, State Farm; *Moderator:* **MALCOLM C. McCULLOCH, Ph.D.,** Senior Research and Market Consultant, LIMRA

REFRESHMENT BREAK — *3:15 to 3:45 P.M.*

Osceola Ballroom C

GENERAL SESSION — *3:45 to 5:00 P.M.*

Osceola Ballroom E

The DNA of Success — Realizing Your Leadership Potential

STEPHEN HARVILL

Creative Ventures

Stephen Harvill will challenge your perception of impactful leadership as he shares the results of a study on leadership teams across seven industries. The study resulted in a simple discovery — there are 11 shared behaviors directly connected to both individual and corporate success. These behaviors cross industry boundaries, providing a menu driven model for success and a foundation for your organization's leadership model. Participate in this engaging session to learn how you and your teams can embrace transformation and realize your leadership potential!

Friday, February 27

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

Osceola Ballroom C

CONCURRENT WORKSHOPS — *8:00 to 9:00 A.M.*

Celebration

17. Road to Profitable Growth — Multicultural Markets (AB/MLEA)

Do you find that your agencies are not growing at the rate they should — either in field force or in sales? Can you afford to foster the continuation of focusing on the markets that have served us well in the past, though now showing an upside potential now? By attending this session, you will hear from two companies (Agency Building and MLEA) who have proven, duplicatable processes that can help you seize your share of this highly diverse, expanding marketplace. Come prepared to ask your questions of these successful leaders.

CATHY HISCOTT, CFP, CHS, RH, Vice President, Freedom 55 Financial; **MICHAEL FISHER, MBA, LLIF,** Agency Field Executive for Market Development, COUNTRY Financial; *Moderator:* **JEFFREY KOERNER, MBA, CFP, ChFC, CLU, CASL,** Senior Vice President of Sales, COUNTRY Financial

Osceola Ballroom A

18. Automate This! Walk, Run, or Fly (IP/BR)

Producers and financial institutions in all channels are demanding "ease of doing business." Selling financial products is difficult enough without having to navigate around administrative and process detours. What solutions do your distributors need to enhance relationship value and increase sales productivity? How will you match your type of distributor to appropriate levels of automation?

Come prepared to test your knowledge and win "fabulous" prizes in this game show format.

KENNETH LEIBOW, Director of Operations, Genworth Financial; **BRIAN MORTON,** Vice President Sales, SuranceBay; **MERRY MOSBACHER,** Principal, Insurance and Annuity Marketing, Edward Jones; **STEVE ROBINSON,** Vice President, Senior Account Manager, Legal & General America; *Moderator:* **ERIC MILLER, FLMI,** Vice President, Independent Channel, Liberty Life Assurance Company of Boston, a Liberty Mutual Company

Osceola Ballroom D

19. Direct Sales Agent of the Future (DC)

The nature of sales center work is constantly changing. Drivers include:

- Customer expectations
- Non-voice communication channels (email, click to chat) technology
- Automation

What are implications for critical skills and abilities for future sales advisors? This session will provide answers.

MALCOLM C. McCULLOCH, Ph.D., Senior Research and Market Consultant, LIMRA; **FRANK MUSCAT, CLU, ChFC,** Assistant Vice President, Director of Marketing, Amica Life Insurance Company; *Moderator:* **LOUIS F. MAZZA JR., CLU, ChFC,** Assistant Vice President, Amica Life Insurance Company

REFRESHMENT BREAK AND EXHIBITOR PRIZE DRAWING — *9:00 to 9:30 A.M.*

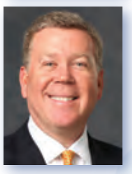
Osceola Ballroom C

GENERAL SESSION — *9:30 to 11:15 A.M.*

Osceola Ballroom E

Distribution Reality Today

JOHN F. BUCSEK
Managing Partner
MetLife Solutions Group



ROBERT H. CHEWNING
Senior Vice President, Head of Wealth Management and Wealth Brokerage Services
Wells Fargo Advisors, LLC

CHRISTI M. DAUGHENBAUGH
President/Chief Operating Officer
Borden Hamman Insurance Marketing LLC

JAMES W. KERLEY, LLIF, *MODERATOR*
Chief Membership Officer
LIMRA and LOMA

Consumers are buying life insurance and financial products in a variety of ways and distributors are responding by expanding distribution models. Learn the reality of how products are sold today, and why each channel is successful. We have gathered a panel of field experts across the various channels to show us the reality of how the industry is serving diverse consumer demand.

Finding, Keeping and Managing Clients: How Technology is Changing the Business of Sales

MICHAEL LOCK
President & COO
Hearsay Social

SIMON MULCAHY
Senior Vice President & General Manager of Financial Services
Salesforce

KNUT A. OLSON, CLU, FIC
Senior Vice President
Thrivent Financial for Lutherans

Client management and social listening technology platforms are changing the business of sales for many agents and advisors. Our experts will provide their perspective on how these technologies are changing the business of financial service sales. They will offer real life examples of how agents and advisors are growing and managing their business successfully by taking advantage of new technology solutions.

ADJOURNMENT — *11:15 A.M.*

general session speaker biographies

GREGORY A. BAILEY
Senior Vice President & Chief Marketing Officer
Athene USA

Gregory Bailey is Senior Vice President & Chief Marketing Officer at Athene USA. Gregory has spent the past twenty years in the insurance and financial services industry focusing on acquiring customers and growing businesses. While his experience spans multiple facets of marketing and sales leadership, P&L management and product development; his passion is the leading edge of innovation, mobile and social technology, and data analytics. Gregory is a member of the LIMRA Strategic Marketing Issues Committee, a Governing Body member of the California CMO Collective and a past chairman of the LIMRA/LOMA Social Media Advancement Council. Gregory, his wife Ali, and their two sons live in Des Moines, Iowa.

JOHN F. BUCSEK
Managing Partner
MetLife Solutions Group

John F. Bucsek is the Managing Partner for MetLife Solutions Group (MLSG) in New Jersey. John has 28 years of experience in financial services and has been recognized in numerous companies within the industry throughout the years. Since joining the New Jersey based firm, John has made a significant impact on the culture of his new organization. With $70 million in annual revenue, over 190,000 clients, $6.1 billion in client assets and offices in New Jersey, Pennsylvania and New York, John has evolved MetLife Solutions Group into a premier financial services firm with more than 150 dedicated financial professionals. Prior to joining MetLife, John spent 18 years with First Investors Corporation (FIC) in different management capacities overseeing offices throughout New York, New Jersey, and Pennsylvania. As a Senior Vice President, John created a powerhouse corporation. While concentrating on investment programs, his organizations experienced a double-digit growth in all areas yearly.

ROBERT H. CHEWNING
Senior Vice President, Head of Wealth Management and Wealth Brokerage Services
Wells Fargo Advisors, LLC

Rob Chewning is Senior Vice President and Head of Wealth Insurance Services within Wells Fargo Wealth Management and Wealth Brokerage Services (WBS). He is responsible for insurance sales for all channels of Wells Fargo Advisors, The Private Bank, and Abbot Downing. In his role, Rob manages and coaches the internal Wealth Insurance Services team, Wells Fargo approved third party general agencies, and the insurance company wholesaling teams that support Wells Fargo. Prior to joining Wells Fargo Rob was Managing Director of an M Financial member firm based in New York City. In this capacity, Rob was the top salesman supporting the Citigroup Private Bank clients with insurance solutions throughout the east coast. Rob was also a personal advisor to many high profile clients in New York City and Washington D.C. Rob has 35 years' experience in the life insurance industry which includes National Sales positions with Smith Barney, Citibank, and Citigroup. Prior to joining Smith Barney, Rob owned an insurance agency in New York City.

CHRISTI M. DAUGHENBAUGH
President/Chief Operating Officer
Borden Hamman Insurance Marketing LLC

Christi (Ashwill) Daughenbaugh graduated from Baylor University with a Business Management degree in 1994. She has been in the insurance business since 1998 and has expertise in a variety of different kinds of insurance to include long-term care insurance, life insurance, and annuities. Christi and her brother, Michael, executed the succession plan for Borden Hamman Agency with their father, Reed Ashwill, in 2013 and now own Borden Hamman Insurance Marketing, an Independent Marketing Organization based in Dallas, TX. As President and Chief Operating Officer, Christi's primary roles involve Strategic development as well as Operations Management and Development of Borden Hamman Insurance Marketing. One of the greatest joys that she has is helping customers grow and develop their businesses and find the best solutions for their clients.

STEPHEN HARVILL
Creative Ventures

Over the past 30 years, Stephen Harvill and his Creative Ventures team have helped some of the world's most respected companies realize their true potential through the implementation of pioneering methods of organizational dynamics and strategic thinking. Today he shows organizations of all sizes how to remove the boundaries and restrictive thinking that are pervasive across corporate America. As one of the country's top educators, consultants, and strategists, Harvill works with companies to maximize the potential of their human capital and the organization as a whole.

general session speaker biographies

JAMES W. KERLEY, LLIF
Chief Membership Officer
LIMRA and LOMA

Jim Kerley joined LIMRA in 2007 to oversee the development and delivery of a wide range of LIMRA commercial products and services for their global membership. He is responsible for LIMRA membership in the United States and Canada. Today, he is President, LL Global Services, Inc. and Chief Membership Officer for LIMRA and LOMA. In addition, Jim serves on the LL Global executive leadership team which leads both LIMRA and LOMA. His primary leadership objectives are to ensure that LIMRA and LOMA members receive the best possible value for membership. As such, Jim consults with senior executives to identify and solve challenges facing member companies, through the use of LIMRA global research and learning, and development products offered by LIMRA and LOMA.

MICHAEL LOCK
President & COO
Hearsay Social

As President and COO at Hearsay Social Michael runs sales, marketing, customer success and business development for the social business software company. Prior to Hearsay Social, Michael spent eight years at Google. Michael was a founding executive at Google Enterprise and helped grow the business from its infancy to $1B. He was instrumental in launching Google Apps including business versions of Gmail, Google Calendar, Google Docs, Google Drive as well as Google Maps and Google App Engine. He has spoken extensively on the topic of the business cloud at a wide variety of industry events and is widely credited for helping large companies take their first steps into the public cloud. Prior to Google, Michael worked at a number of enterprise focused technology companies. He was a sales and marketing executive at IBM, ran a $300M+ business unit for Oracle and served as Senior Vice President of Worldwide Sales and Operations at Virage, Inc. In his tenure, the publicly listed NASDAQ company tripled revenues before its successful sale and integration with Autonomy Corporation in 2003. He is a graduate of Wilfrid Laurier University in Waterloo, Ontario.

CAM MARSTON
Generational Insights

Cam Marston is the leading expert on the impact of generational characteristics and differences on the workplace and the marketplace. As an author, columnist, blogger, and lecturer, he imparts a clear understanding of how generational demographics are changing the landscape of business. Marston and his firm, Generational Insights, have provided research and consultation on generational issues to hundreds of companies and professional associations, for over 15 years. His expertise has also been featured in the *Wall Street Journal, The Economist,* The *Chicago Tribune, BusinessWeek, Fortune, Money,* and *Forbes,* as well as on Good Morning America and the BBC.

SIMON MULCAHY
Senior Vice President & General Manager of Financial Services
Salesforce

Simon Mulcahy is focused on transforming the Financial Services industry. In support of this, he is intensifying Salesforce's Financial Services pre/post-sales and partner enablement, as well as industry thought leadership. Mulcahy has been at Salesforce for six years. Until recently, he founded and led Salesforce's Strategic Innovation Practice, "Ignite." From 2009 to 2011, Mulcahy set up and chaired Salesforce's CIO Councils and Advisory Boards. Until 2008, Mulcahy was Head of Technology Industries and Global Leadership Fellow of the World Economic Forum (known for its Davos CEO & world leader summit). In that role, he worked closely with CEOs of the leading technology companies globally, as well as prominent thought leaders, government leaders and NGO experts. Prior to this, Mulcahy had a career as a strategy consultant in Financial Services Business Process Outsourcing. Before then, he served as a British Army Officer. Mulcahy has an MBA from Columbia University, London Business School and INSEAD Business School, and an honors degree in economics and politics.

KNUT A. OLSON, CLU, FIC
Senior Vice President
Thrivent Financial for Lutherans

Knut Olson leads the Mission Advancement Division of Thrivent Financial for Lutherans, which includes responsibility for 24 regional field offices and more than 2,300 financial representatives. Knut joined Thrivent Financial in 1990 as an area representative in the Seattle/Tacoma area. Since then, he has served as managing partner for the Pacific Northwest RFO, divisional vice president for Field Distribution, West Region and lead divisional vice president. In 2008, he became vice president of the Financial Network, and he was named senior vice president of the Financial Network and as an executive management team member in 2011. In 2012, he took on expanded responsibilities as senior vice president of the newly formed Mission Advancement Division.

committees

AGENCY BUILDING COMMITTEE

CHAIR
MAURICE B. SPRINGER, CLF, New York Life Insurance Company
CONFERENCE CHAIR
ANTHONY HARLAN, CLU, ChFC, CRPC, Lincoln Financial Network
MEMBERS
ERIC A. ASK, Thrivent Financial
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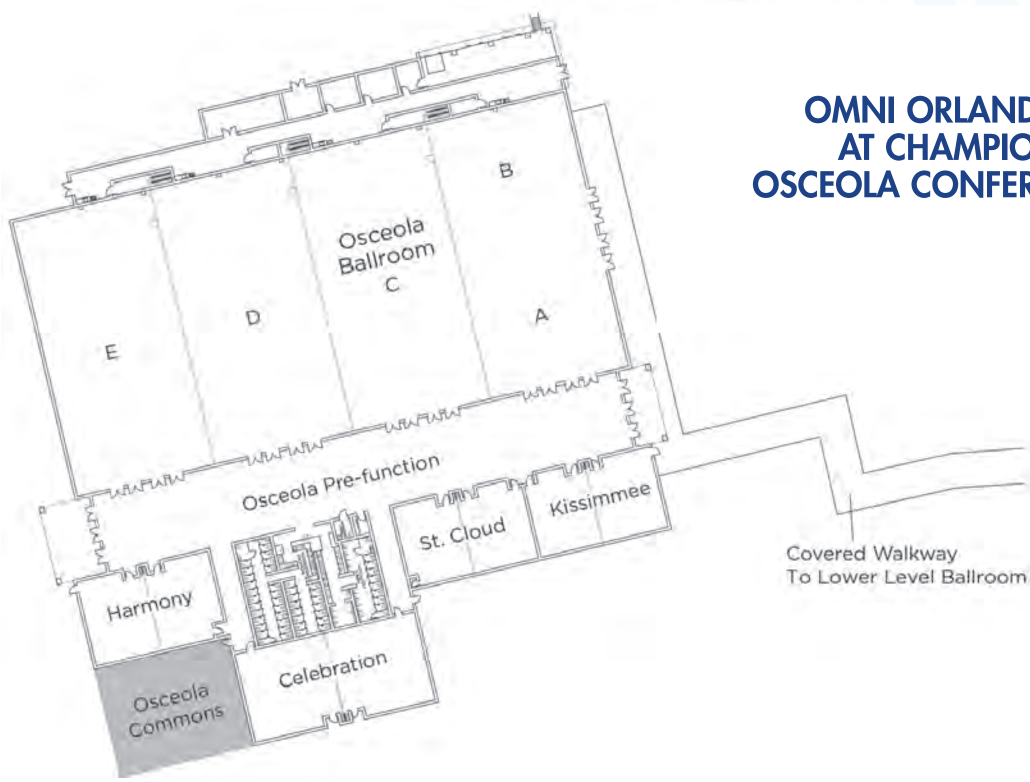

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