PROGRAM

2015
Group & Worksite Benefits Conference

SEPTEMBER 15 – 17, 2015 • LOEWS PORTOFINO BAY HOTEL • ORLANDO , FL

New Perspectives: Clearing the Way to Growth

- Using technology to grow
- Private exchanges – a new distribution option
- The growing focus on consumer centricity

LIMRA®

group & worksite benefits conference

Tuesday, September 15

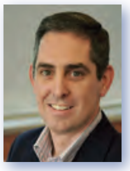
MEET & GREET — 1:30 to 2:00 P.M.

Tuscan Foyer

Join us as the conference begins to meet and greet peers while you share ideas and common experiences. Enjoy a beverage as you renew old friendships and make new acquaintances.

WELCOME REMARKS — 2:00 to 2:30 P.M.

Tuscan III



SEAN F. O'DONNELL
Vice President, Member Relations & Consulting,
U.S. Client Services
LIMRA

[GS1] GENERAL SESSION — 2:30 to 3:30 P.M.

Sponsored by The Hartford

Countdown to 2020 — Is This the Next Y2K?

LINDSEY POLLAK
Best-Selling Author and Millennial
Workplace Expert

In just five short years, the 80 million Millennials (ages 18-33) in the U.S. will make up more than 50 percent of the U.S. workforce. And in 10 years, Millennials are expected to make up 75 percent of the workforce — and, more importantly, become a significant force in leadership. As more and more Boomer leaders are retiring, Millennials are leapfrogging over the 40 million Gen X'ers (ages 34-49) to take on leadership roles. As carriers, we need to be ready for this generational swing and understand the impacts of the Millennial employee and Millennial senior leader. We know that the benefits brokers are grappling with the issues of recruiting new talent and retaining young employees, as well as selling to the Millennial customer. We know that our employer customers are challenged with managing employee productivity and satisfaction across several fundamentally different generations. And, we've all finally recognized that the one-size-fits all approach to employee benefits communication is a thing of history. But are we ready for 2020? This session will feature practical steps to help prepare for "GenY2K20."

NETWORKING BREAK — 3:30 to 4:00 P.M.

Sponsored by 5Star Life Insurance Company

Tuscan Foyer

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

Ligurian II

[1] Our Changing World: How to Manage Customer's Product Expectations Through Their Lifecycle

Through the use of insights and analytics, how can companies predict what buying behaviors and product preferences are most likely and time them so that the product offerings are aligning with consumers personal expectations? Attend this session to:

- Illustrate how companies are using historical financial health and persona health trends to understand future consumer buying patterns
- Learn the fundamentals of analytics and how to mine your data in the most effective ways
- Gain a better understanding of how insights can become actionable through the use of non-traditional data sources

DOUG MELTON, Ph.D., MPH, Vice President, Insights and Analytics, Cigna; **PATRICK TRINSEY,** Vice President, Voluntary Operations, Cigna; *Moderator:* **DAVID UNDERHILL,** Vice President, Specialty Group Products, Cigna

Tuscan I

[2] Sales Leadership Panel

Looking for distribution perspective on future growth opportunities? Join us for a panel discussion with senior distribution leaders to address key opportunities and challenges to growth including:

- Achieving sales growth in a constantly changing business environment
- Evaluating and identifying new distribution channels
- Predicting the changing role and responsibilities of the group sales representative

LAURA BONGIORNO, Head of Voluntary Sales, The Hartford; **CHUCK BROUSSEAU,** Vice President, Premier Accounts Distribution, Prudential; **KEVIN KRZEMINSKI,** Senior Vice President, U.S. Distribution, Sun Life Financial; **TOM MOLE,** Senior Vice President, Specialty Sales, Aetna; *Moderator:* **KIRK R. COOPER,** Product Leader, Exchange and Voluntary Solutions, Reliance Standard Life Insurance Company

new perspectives: clearing the way to growth

Tuscan II

[3] Private Exchanges: Field of Dreams?

You built it, they came…Now what do they think? With leaders in the technology and brokerage communities sharing their thoughts, attend this session and learn how brokers and others view the initial rollout of insurance exchanges. Key areas of focus will include:

- Technology Interface
- Communication
- Decision Support

JENNIFER DANIEL, Vice President, Carrier Development, Businessolver; **ROMAN MCDONALD SR.,** CEO, Benefyx; *Moderator:* **LYDIA JILEK, MBA, MAIR,** Vice President, Employee Benefits Innovation & Thought Leadership, Voya Financial

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

Tuscan Foyer

(All registered attendees and guests are welcome.)

Wednesday, September 16

CONTINENTAL BREAKFAST — *7:30 to 8:15 A.M.*

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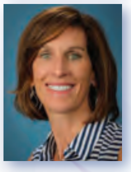
[GS2] GENERAL SESSION — *8:15 to 9:30 A.M.*

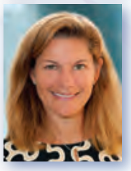
Tuscan III

A View From the Top

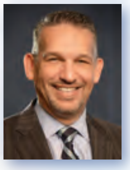
MICHAEL CONCANNON
Executive Vice President, Group Benefits
The Hartford



ANDREA GORDON
Senior Vice President, Core Markets
Unum



HEATHER H. LAVALLEE
President, Employee Benefits
Voya Financial



DAN LEBISH
Executive Vice President and
Chief Operating Officer
Aflac Group Insurance

GENE F. LANZONI, *Moderator*
Assistant Vice President,
Market & Customer Insights
Guardian Life Insurance Company of America

Every year at our event, industry leaders share their thoughts about today's most important topics. This is your opportunity to hear how they are adopting new perspectives and clearing the way to grow their organizations.

NETWORKING BREAK — *9:30 to 9:45 A.M.*

Tuscan Foyer

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

Ligurian III

[4] Executive Round Table Discussion

(Pre-registration for this session is required. See registration form for more details.)

The "A View From the Top" general session is guaranteed to be thought-provoking. Join fellow executives in a moderated roundtable discussion with the panelists to further explore key issues, share perspectives, and hear fresh ideas on the issues impacting us all.

Moderator: **GENE F. LANZONI,** Assistant Vice President, Market Intelligence, Guardian Life Insurance Company of America

Tuscan I

[5] What Do Customers Crave? A Much Better Customer Experience!

Customer expectations are rapidly increasing. This session will give you insights on changes in customer expectations and what can be done to meet their higher standards. Learn what other organizations are doing and obtain practical ideas that you can deploy in your organization.

- Learn why building a customer experience is important to your bottom line
- Gain better understanding of tools (such as journey mapping) to help you design a better customer experience
- Hear how customer experience has been put into practice

STACY GRAY, Assistant Vice President, Client Experiences, Unum; **DAMION HARRIS,** Senior Director, Customer Experience, CNO Financial Group; **STEVE HOLLERAN,** President, IPRG; **ROXANN KING,** Director, Principal International, Principal Financial Group; *Moderator:* **RANDY BACHMAN, MBA, RPA,** Assistant Vice President, Marketing, The Principal Financial Group

Tuscan II

[6] Understanding Private Exchanges From an Insurance Carriers' Perspective

Interested in learning carrier perspectives on how to evaluate and implement various private exchanges? Join a panel discussion with leaders from several successful carriers in this space to discuss:

- What exactly are the fundamental components of a private exchange?
- What are the focus areas to include during the evaluation period?
- What are lessons learned from doing business with exchanges?

MOLLY IMMING, Director of Private Exchanges & Strategic Initiatives, Aetna; **JESSICA MOSER,** Vice President, Channel Development, MetLife; **KAREN WHITE,** Assistant Vice President, Health Care & Exchange Solutions, Sun Life; *Moderator and Speaker:* **KIRK R. COOPER,** Product Leader, Exchange and Voluntary Solutions, Reliance Standard Life Insurance Company

NETWORKING BREAK — *10:45 to 11:00 A.M.*

Tuscan Foyer

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

Ligurian II

[7] Employer Perspectives

To help you better understand the challenges and trends in management of healthcare expenses, employee benefits, and benefit program administration, in this session you will:

- Hear how employers are adapting to ACA requirements, and their key objective during the next one to three years with regard to employee benefit programs.
- Learn about employer pain points in providing valuable, but affordable benefit options. What would make their job easier in delivery of a successful benefits program?
- Understand employer perspectives on federal, state and private exchanges.
- Identify changes you need to make in benefit design and delivery to better align with employer objectives.

JEFFREY C. HADDEN, Partner, LHD Benefit Advisors, LLC; **TIMOTHY D. HESS,** Senior Vice President of Human Resources & Training, McLeod Health; **NANCY J. SUMMA,** Executive Director of Health & Welfare Benefits, Aetna; *Moderator:* **BARBARA S. STEWART,** President, Washington National Insurance Company

Tuscan I

[8] Marketplace Update 2015: It's Your (Dance) Move

- Meet today's players
  - Brokers, carriers, employers and employees. Where/How are they positioned?
- Where are we now?
  - What's the current exchange market? Is it meeting expectations?
- Where are we headed?
  - How are roles evolving? What is the market outlook?

RHONDA P. MARCUCCI, CPA, Founder, Consultant, Gruppo Marcucci; *Moderator:* **ALAN MARSHALL,** Vice President, E-Commerce, Transamerica

Tuscan II

[9] The Power of Product

The continued evolution of the employee benefits marketplace, benefit technologies, and consumer demographics are putting increasing pressure on carriers to understand and react to these new realities. Product development activities are critically important as these dynamics force carriers to innovate with increasing speed and efficiency in order to succeed. In this session, a panel of industry-leading product experts will explore:

- The product development process: yesterday and tomorrow
- How new thinking gives rise to new product leaders
- Powerful "products" of today and tomorrow

CHEKESHA KIDD, Vice President, Group Life and Voluntary Products, The Hartford; **KATHIE READ,** Director, Accident & Health Product Development, MetLife; **STEPHANIE SHIELDS,** Vice President, Marketing, Product & Strategy – Group Benefits, AFLAC; *Moderator:* **JAMIE RANICAR,** Assistant Vice President, Market Intelligence, Lincoln Financial Group

LUNCHEON — *12:00 NOON to 1:15 P.M.*

Tuscan IV

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

Ligurian III

[10] Strategic Environment Analysis — Part I

A strategic environment analysis synthesizes industry, customer, corporate, market, and competitive trends to identify options available to corporate decision-makers for determining the optimal positioning for their organization. Participants will use provided information to develop an analytic map of the strategic environment that can be overlaid with their own organization's capabilities and strengths to recommend optimal organizational positioning.

This is an interactive workshop where all participants will be asked to take a role on a team, study the data provided, and develop insights for their team's discussions and work. Given the limited time available for the sessions, we request all registered participants to review a short situation assessment reading assignment prior to the workshop, along with an optional reading assignment of invaluable market intelligence, both of which will be provided prior to the conference.

This workshop is in two parts: because of the team requirements, you must attend and participate in both workshops.

MAX NELSON, Ph.D., Director, Competitive Intelligence, Life & Specialty Ventures; *Moderator:* **CAROL EGAN,** Vice President, Products, USAble Life

Tuscan I

[11] Technology Leadership Panel

As leaders are preparing for the future of enrollment, administration and security, many things probably keep you up at night. These technology leaders will share:

- What new technologies and strategies are companies using to handle the quickly changing marketplace?
- What changes have been the most impactful to organizations in the swiftly evolving voluntary benefits market?
- What are some of the most important things we as technology professionals need to change to remain relevant in the changing market?

JASON BROWN, Director, Enrollment Solutions, Enrollment Center, Colonial Life and Unum US; **BRAD KENDRICK,** Vice President, Technology, Texas Life Insurance Company; **TROY KIBBEE,** Director, Application Development, Shared Services/Information Technology, Lincoln Financial Group; **DONNA B. MORGAN,** Senior Vice President, Enrollment Technology Solutions, Allstate Benefits; *Moderator:* **AARON ROBY,** Vice President, Partner Enrollment & Implementation Strategies, Texas Life Insurance Company

Tuscan II

[12] Employer Perspectives in the Wake of Reform: What Carriers Need to Know

Employers are facing a complex set of challenges brought on by the ACA, and are responding with changes in benefit offerings, contribution strategies, and even the ways they offer benefits.

- Understand employers' biggest ACA concerns including the employer mandate, IRS reporting, and the Cadillac Tax
- Learn about emerging strategies employers are adopting in response to rising health care costs and staffing challenges
- Consider how carriers may want to respond to these changes by helping employers manage through this dynamic environment

SUSAN RELLAND, J.D., Senior Vice President, American Fidelity Assurance Company; *Moderator:* **KAREN WHITE,** Assistant Vice President, Health Care & Exchange Solutions, Sun Life Financial

NETWORKING BREAK — *2:15 to 2:30 P.M.*

Tuscan Foyer

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

Ligurian III

[13] Strategic Environment Analysis — Part II

For Workshop Part I participants only. See session description for concurrent session 10 on page 6.

MAX NELSON, Ph.D., Director, Competitive Intelligence, Life & Specialty Ventures; *Moderator:* **CAROL EGAN,** Vice President, Products, USAble Life

Tuscan I

[14] Employee Marketing: Making Connections That Count

The panel's goal will be not only to address key issues and opportunities to consumer marketing in the employee benefits space, but to discuss solutions that engage and empower employees to select options that meet their needs.

- How consumers learn about and shop for benefits
- The role brand plays in the minds of consumers in employee benefits
- Measuring the effectiveness of marketing channels to drive performance

JEFF CALDWELL, Vice President, Marketing, Transamerica; **LEN CAVALLARO,** Assistant Vice President, Voluntary Products Marketing, Reliance Standard Life; **JEANNA CAVANAUGH,** Vice President Marketing, Group Insurance, Prudential; **MARTIN F. TRAYNOR,** Vice President, Voluntary Benefits, Mutual of Omaha; *Moderator:* **TINA BECKWITH,** AVP Employer and Broker Marketing, MetLife

Tuscan II

[15] Decisions…Decisions…Decisions

Recent research shows that 85 percent of employers say tools that help with plan selection are very important compared to 70 percent in 2013. Find out how medical and non-medical carriers are handling this important component of the enrollment customer experience to drive growth.

- Learn what medical carriers, leaders in decision support tools are doing.
- See how non-medical carriers are deploying decision support tools.
- Gain insights about best practices.

DANA BAGWELL, Director, Benefits Communication & Education, Colonial Life; **KAREN KUKLEWSKI,** Director, B2B Group Development, Humana; *Moderator:* **LORI KEY, ARP, ACS,** Director of Research, Analytics and Customer Experience, American Fidelity Assurance Company

NETWORKING BREAK — *3:30 to 3:45 P.M.*

Tuscan Foyer

[GS3] GENERAL SESSION — *3:45 to 4:45 P.M.*

Tuscan III

Open Roads Open Minds: An Exploration of Creative Problem Solving

STEPHEN UZZELL
Photographer, Speaker, and Author

What's the creative process like in your company? Are you limiting yourself and your company's potential by what you think is possible? Or can you find solutions in unexpected places? Drawing on his experience as a *National Geographic* photographer, Steve Uzzell presents a unique perspective and will challenge you to expand your idea of what's within your reach. Uzzell believes people only see what they *prepare* themselves to understand. If you can sharpen your vision, your possibilities are limitless. Says Uzzell: "Once your mind is open, the power of your imagination is released." Listen to his session to find out how you can make great strides in the group and worksite benefits market.

RECEPTION/DINNER: HARD ROCK CAFE — *5:30 to 8:00 P.M.*

(All registered attendees are welcome.)

Thursday, September 17

CONTINENTAL BREAKFAST — *7:15 to 8:00 A.M.*

Tuscan Foyer

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

Tuscan I

[16] Human Decision Making — It Ain't What You Think

This presentation will explain how humans make decisions and why our expectations that people will choose in their own best interest are often wrong. The audience will learn about different behavior heuristics that impact decision making and participate in exercises that illustrate that all of us are subject to these heuristics. Understanding of the decision making influences will help the audience understand how to better position products, pricing and marketing messages to their target markets.

KIMBERLY A. LANDRY, Analyst, Insurance Research, LIMRA; **MAX NELSON, Ph.D.,** Director, Competitive Intelligence, Life & Specialty Ventures; *Moderator:* **CAROL EGAN,** Vice President, Products, USAble Life

Tuscan II

[17] Mission Impossible — Helping Hands From Compliance

Organizations currently face two significant challenges to their survival and success: continued revenue generation and regulatory compliance. Growth is dependent on sufficient compliance as well as viable business practices. In this session, we will explore the importance of partnering with your compliance team to achieve business goals while successfully maintaining compliance in a rapidly changing environment. We will discuss:

- How compliance is changing to adapt to the new customer
- The impact of changing products
- How market dynamic changes lead to new opportunities as well as the challenges
- Critical issues that need to be tackled to achieve success

MILES ARCHER, Vice President & Chief Counsel, Business Operations Law & Compliance, Unum; **NOREEN FIERRO,** Vice President, Chief Compliance Officer, Group Insurance, Aetna; **MARY FISCHER-MCKEE,** Compliance Officer & Privacy Steward, Cigna Group Insurance Service Operations; **TRACI HAWKINS,** Director, Compliance – Law Department, Trustmark Insurance Company; *Moderator:* **JULIE POHJOLA,** Assistant Vice President, Product Development, Trustmark Insurance Company

NETWORKING BREAK — *9:00 to 9:30 A.M.*

Tuscan Foyer

CONCURRENT SESSIONS — *9:30 to 10:30 A.M.*

Tuscan I

[18] Strategies to Drive Participation "The Second Sale"

How to drive participation through the enrollment spectrum; from automatic to passive, modified and active?

- Learn how to use innovative techniques to perfect automatic/negative enrollment.
- What are the new trends in decision support tools?
- Do value add services drive more participation?

GREGORY JUDD, ISCEBS, CLU, ChFC, Founder & President of Benefit Information Group, Big Insights; *Moderator:* **KEVIN KEARNEY, GBA,** Director of Service Operations, Aetna

Tuscan II

[19] Disruption in Enrollment & Communication — Don't Get Left Behind!

Employee communication and enrollment services are among the most rapidly evolving areas in Employee Benefits. Are your products ready for the new world? Enrollment services and communication firms are on the cutting edge of the people, process and technology shaping our evolving industry. Find out if your company is in the game…or behind the pack when it comes to handling enrollment and employee engagement.

- How are the disruptors in the market today changing the way they do business?
- What strategic and tactical opportunities are on the horizon? What should carriers be doing to win in the future?
- What are employers demanding in terms of employee benefit education and guidance, enrollment simplification tools and keeping pace with changing compliance requirements?
- What does the enrollment communication firm/platform of the future look like?

BOB GAYDOS, Vice President Strategic Partnerships, Maxwell Health; **ERIC HELMAN,** Chief Strategy Officer, Hodges Mace; **PAUL SMITH,** Chief Strategy Officer, CodeBaby; Moderator: **T.J. GIBB,** Segment Vice President, Humana

NETWORKING BREAK — *10:30 to 10:45 A.M.*

Tuscan Foyer

[GS4] GENERAL SESSION — *10:45 to 11:45 A.M.*

Tuscan III

Shaking Up Distribution: What Digital Disruption Means to Classic Insurance Sales Channels

ELLEN CARNEY
Principal Analyst, Insurance eBusiness & Channel Strategy
Forrester

The world of insurance distribution as we know it is changing. Big tech platforms like Google and Facebook, retailers like Amazon and Walmart, mobile operators like Verizon and AT&T, private health insurance exchanges and others are radically changing how and from whom we'll buy insurance and other services. And consumers, especially the next wave of buyers, are all too willing to consider new ways to buy all kinds of insurance. In this session, Forrester Research examines:

- Why traditional insurance sales channels are prime disruption targets
- How disruption is reshaping the distribution landscape
- How will you adapt your business to compete in this new world?

ADJOURNMENT — *11:45 A.M.*

GROUP AND WORKSITE BENEFITS COMMITTEE

LIMRA extends its heartfelt thank you to the members of the Group and Worksite Benefits Committee for their continued dedication to the industry, especially for their assistance in developing the content of this conference and identifying many of the presenters who will share their specialized knowledge.

Committee Chair

GENE LANZONI, Guardian Life Insurance Company of America

Conference Chair

SUZAN SWEENEY, CLU, FLMI, The Hartford

Research & Education Chair

KAREN WHITE, MBA, PMP, FLMI, Sun Life Financial

Members

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KELLY BOWIE, AFLAC

STEPHEN BYGOTT, Colonial Life

JAMES CHRISTENSON, CEBS, Allstate Benefits

KIRK COOPER, Reliance Standard

CAROL EGAN, USAble Life

TJ GIBB, Humana

MAUREEN HANSEN, Prudential

LYDIA JILEK, Voya Financial

BRADLEY JOHNSON, United Healthcare

KEVIN KEARNEY, Aetna

LORI KEY, ARP, ACS, American Fidelity Assurance Company

ALAN MARSHALL, Transamerica

BARBARA NASH, Unum

JULIE POHJOLA, Trustmark Insurance Company

JAMES RANICAR, Lincoln Financial

AARON ROBY, Texas Life Insurance Company

BARBARA STEWART, CFP, Washington National

DAVID UNDERHILL, Cigna Group Insurance

Staff Representative

INAH CHAMBERS, LIMRA

general session speaker biographies

ELLEN M. CARNEY
Principal Analyst
Forrester

In her role at Forrester Research, Ellen works with insurance e-business and channel strategy professionals. She focuses on the strategies, technologies, adoption trends, and best practices of property and casualty, life, and group insurers and their distribution partners around the world. Ellen seeks to understand how consumers and businesses use digital services to research and purchase insurance products, and has worked in various aspects of technology businesses for nearly 30 years.

MICHAEL CONCANNON
Executive Vice President, Group Benefits
The Hartford

Since joining The Hartford in 1995, Michael has held several leadership positions in Personal Lines, including senior vice president. More recently, he served as executive vice president of sales and distribution for The Hartford's Commercial and Consumer markets business. There, he was responsible for distribution strategy and execution through a nationwide network of independent agents and brokers. He earned a bachelor's degree from St. John's University and a master's degree in business administration from Adelphi University.

ANDREA GORDON
Senior Vice President, Core Market Segment
Unum US

Andrea is responsible for the overall growth of the Core Market Segment, which represents employers with fewer than 2,000 employees for group and voluntary products. She joined the company as a sales rep in 1985, and three years afterward left to join Duncanson and Holt, a disability reinsurance company. Duncanson and Holt was acquired by Unum, and Andrea continued to hold a variety of roles in the sales, service, and marketing organizations. Prior to her current position, she was the Senior Vice President of the Integrated Underwriting organization. She is based in Portland, Maine, and earned her Bachelor's degree from Bowdoin College.

GENE LANZONI
Assistant Vice President, Market & Customer Insights
Guardian Life Insurance Company of America

Gene has nearly 30 years of experience in research, most of it in the financial services industry. In his current role, he provides Guardian with customer research, market and industry trends, and competitive intelligence. He previously served as Vice President of Global Market Research at Prudential Financial and Vice President and Head of Market Research at MetLife. Gene is chairman of the LIMRA Group and Worksite Benefits Committee.

DAN LEBISH
Executive Vice President and Chief Operating Officer
Aflac Group Insurance

With more than 30 years of experience in the health care management and insurance industries, Dan oversees the day-to-day operations, performance goals, and strategic initiatives of Aflac Group Insurance. Previously, he served as executive vice president at Highmark Blue Cross Blue Shield. Dan serves on the board of trustees of Claflin University and the board of directors for the Palmetto Health Foundation, Central Carolina Community Foundation, and the South Carolina Chamber of Commerce. He is based in the Columbia, South Carolina, office. Dan earned a bachelor's degree from St. Norbert College in Wisconsin and a master's degree from the Ohio State University.

HEATHER H. LAVALLEE
President, Employee Benefits
Voya Financial

At Voya, Heather is responsible for all aspects of the group and voluntary insurance business, including strategy, product management, underwriting, actuarial, and distribution. She joined the company in 2008 as Regional Vice President and General Manager for the West Region, based in California. She moved to Minnesota as President of ING Employee Benefits Distribution in 2011, and became President of Employee Benefits in 2014. Previously, she was employed by Mutual of Omaha. Heather began her career with Sun Life of Canada. Heather holds a bachelor's degree in Psychology from Colby College and a Master's degree in Business Administration from Pepperdine University's Graziadio School of Business and Management.

LINDSEY POLLAK
Best-selling Author and Millennial Workplace Expert

Lindsey's areas of expertise include marketing to Millennials, managing Millennials, succeeding in the multigenerational workplace, personal branding, and career development. She wrote the books *Becoming the Boss: New Rules for the Next Generation of Leaders* and *Getting from College to Career: Your Essential Guide to Succeeding in the Real World.* Her list of clients for consulting and speaking includes more than 150 corporations, including The Hartford. Lindsey graduated from Yale University and is based in New York City.

STEVE UZZELL
Photographer, Speaker, and Author

Steve Uzzell is an advertising and corporate photographer. He began his career as an assistant to the editor of *National Geographic* and as a member of the magazine's photographic staff. He has published two books of his photography, his photos have been featured in notable publications, and his cinematography has aired on national TV. Uzzell spends about half of each year traveling around the world for his clients, and his approach can help people see that solutions to problems are sometimes found in unexpected places.

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antitrust policy and caution

Each person attending this function must be mindful of the constraints imposed by federal and state antitrust laws. The people here today represent companies that are in direct business competition with one another. LIMRA's purpose is to provide a forum for the free exchange of ideas on the designated topics of our meetings. It is not the purpose of these meetings to reach any agreement that could have anticompetitive effects.

Individuals must keep in mind that a violation of the antitrust laws may subject them to substantial fines and a jail term. You can avoid problems by following simple guidelines:

- Stick to the published agenda.
- Pricing, premiums, benefits to be offered or terminated are competitively sensitive information which competitors should not exchange or discuss with each other. Never take a poll of views or make a collective agreement on these issues.
- Always retain your right to make an independent judgment on behalf of your company.

LIMRA is dedicated to the purpose of assisting all of its members to achieve their competitive potential.

Smoking is prohibited during all conference functions.

LOEWS PORTOFINO BAY HOTEL

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