

October 25 – 27, 2015

Sheraton Boston Hotel

Boston, MA

LIMRA ANNUAL CONFERENCE



pivot
point

Striking a Path for Success

LIMRA[®]

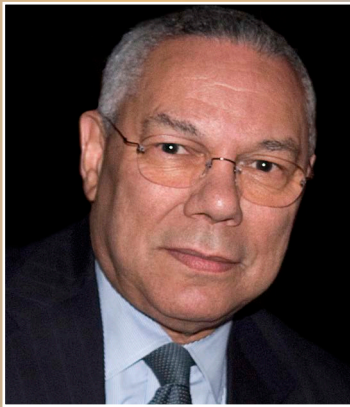
2015 LIMRA Annual Conference

Pivot Point: *Striking a Path for Success*

The financial services industry has reached a crucial pivot point — where today's decisions, calculated risks, and strategies will affect our ability to transform the future. LIMRA's 2015 Annual Conference will help executive leaders explore the convergent and divergent forces of technology, consumer demands, the rise of the Millennials, a dynamic regulatory environment, and the impact of digital medicine in order to capitalize on these emerging trends.

Striking a path to success at this pivot point in our industry necessitates calculated risk and strategy. Throughout LIMRA's 2015 Annual Conference, thought leaders and industry experts will present the critical strategies necessary to manage risk, drive change, and achieve profitable growth in your company.

Leadership: *Taking Charge*



General Colin L. Powell, USA (Ret.)

*Former U.S. Secretary of State and
Chairman of the Joint Chiefs of Staff*

***Great leaders are almost
always great simplifiers who
can cut through argument,
debate, and doubt to offer
a solution everybody
can understand.***

As one of the most admired and respected leaders in America, General Colin L. Powell will offer his thoughts on domestic and world affairs, leadership, and a vision for tomorrow. While crafting and articulating the U.S. position on the world stage, Powell focused on the diplomatic and leadership skills needed to transform unstable regions into areas where societies and cultures flourish. Powell's life's work has centered on the power of remaining focused, taking responsibility, and developing strategy in order to improve processes, organizations, and people. Join us as Powell defines his vision of leadership and provides strategies for "taking charge" during times of great change. His perspective will lend insight as industry executives strike out on a future path to success.

As an advisor to four presidents, and with 50 years of public service, General Colin L. Powell offers a remarkable perspective. As U.S. Secretary of State and Chairman of the Joint Chiefs of Staff, his career bears all the hallmarks of stewardship. Powell served in the Army for 35 years, and retired as a four-star general. As Chairman, he oversaw Operation Desert Storm, and as Secretary of State, he built alliances and helped bring peace to unstable regions. He has worked at the forefront of American efforts to advance economic and social development worldwide.

Moving Beyond the Pivot Point: Defining What's Next

Disrupt: Sparking Business Transformation With Innovation



Luke Williams
*Professor of Innovation and Executive Director of the Berkley Entrepreneurship Center
New York University's Stern School of Business*

Executive Perspective: The Paths to Success



Roger W. Crandall, CFA
*Chairman, President, and Chief Executive Officer
Massachusetts Mutual Life Insurance Company*

How the Disruptive Consumer Will Transform the Financial Services Industry



Joseph F. Coughlin, Ph.D.
*Director, AgeLab
Massachusetts Institute of Technology*

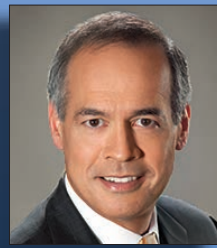


Donald A. Guloien, FLMI
*President and Chief Executive Officer
Manulife*

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



Debra Jasper, Ph.D.
*Chief Executive Officer
Mindset Digital*



Walter White
*President and Chief Executive Officer
Allianz Life Insurance Company of North America*



Betsy Hubbard
*Chief Operating Officer and President
Mindset Digital*

Complete Champion Leadership: How Fast Can You Get Fast?



Derek Daly
*International Racing Champion
Chief Executive Officer and Founder
MotorVation*

Program

Sunday, October 25

Early-Bird Workshops — 4:00 to 5:00 p.m.

Women Leaders' Reception — 5:00 to 5:45 p.m.

Join other bright, successful women colleagues from top companies as we explore ways to navigate the numerous convergent forces driving industry change and strike a path for success. Engage in an open discussion and an exchange of questions, ideas, and solutions at the Women Leaders' Reception!

(For LIMRA members only.)

Supplier Hospitality — 5:00 to 6:00 p.m.

Welcome Reception — 6:00 to 7:00 p.m.

Sponsored by State Street Global Services

Monday, October 26

Continental Breakfast — 7:00 to 8:00 a.m.

Sponsored by Pacific Life Insurance Company

General Session — 8:00 to 10:00 a.m.

David W. Simbro, FSA, MBA, CLTC, Presiding

*Senior Vice President of Life and Annuity Products
Northwestern Mutual*

**Disruption Is Coming: Will You Be
Commoditized or Can You Differentiate
Your Company?**

Robert A. Kerzner, CLU, ChFC

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

**Disrupt: Sparking Business
Transformation With Innovation**

Luke Williams

*Executive Director of the Berkley
Entrepreneurship Center
New York University's Stern School of Business*

Refreshment Break — 10:00 to 10:30 a.m.

Concurrent Workshops — 10:30 to 11:30 a.m.

Networking Luncheon — 11:30 a.m. to 1:00 p.m.

Concurrent Workshops — 1:00 to 2:00 p.m.

Refreshment Break — 2:00 to 2:30 p.m.

Sponsored by RBC Life Insurance Company

General Session — 2:30 to 4:45 p.m.

Michael Doughty, Presiding

*President and General Manager
John Hancock Insurance*

Executive Perspective: The Paths to Success

Roger W. Crandall, CFA

*Chairman, President, and Chief Executive Officer
Massachusetts Mutual Life Insurance Company*

Donald A. Guloien, FLMI

*President and Chief Executive Officer
Manulife*

Walter White

*President and Chief Executive Officer
Allianz Life Insurance Company of North America*

Robert A. Kerzner, CLU, ChFC, Moderator

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

**Complete Champion Leadership:
How Fast Can You Get Fast?**

Derek Daly

*International Racing Champion
Chief Executive Officer and Founder
MotorVation*

Supplier Hospitality — 5:00 to 7:00 p.m.

Tuesday, October 27

Boston Fun Run/Walk — 6:00 a.m.

Join four-time champion of both the Boston and New York City marathons, “Boston Billy” Rodgers, for a 2-mile run/walk through historic Boston. The pace will be leisurely and the run will finish at the official finish line of the Boston Marathon. (Conference registrants will receive additional details).

Sponsored by John Hancock

Breakfast Buffet — 7:00 to 8:00 a.m.

General Session — 8:00 to 9:50 a.m.

Dawn Trautman, Presiding

*Senior Vice President, Product and Strategy Management
Life Insurance Division
Pacific Life Insurance Company*

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

Debra Jasper, Ph.D.

*Chief Executive Officer
Mindset Digital*

Betsy Hubbard

*Chief Operating Officer and President
Mindset Digital*

How the Disruptive Consumer Will Transform the Financial Services Industry

Joseph F. Coughlin, Ph.D.

*Director, AgeLab
Massachusetts Institute of Technology*

Refreshment Break — 9:50 to 10:15 a.m.

Concurrent Workshops — 10:15 to 11:15 a.m.

Refreshment Break — 11:15 to 11:45 a.m.

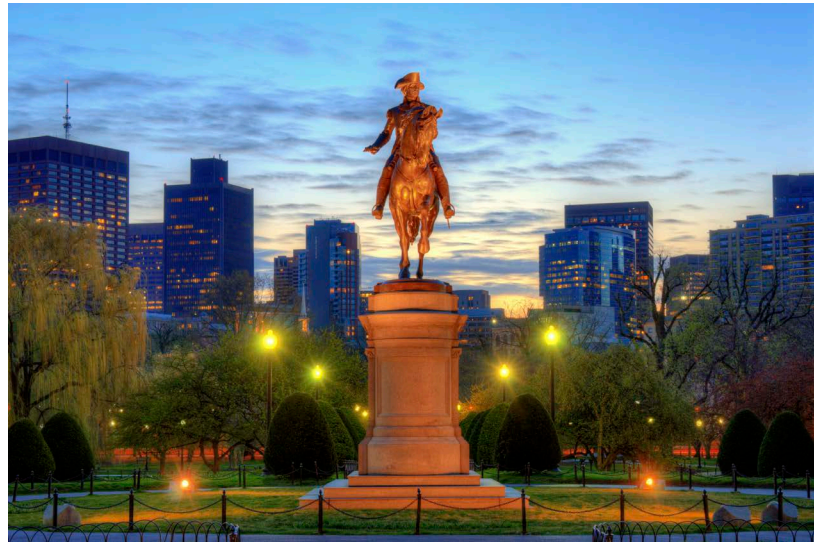
Feature Event — 11:45 a.m. to 12:45 p.m.

Tim Stonehocker, Presiding

*Executive Vice President
Ameritas Life Insurance Corp.*

Leadership: Taking Charge General Colin L. Powell, USA (Ret.)

*Former U.S. Secretary of State and
Chairman of the Joint Chiefs of Staff*



Annual Conference Committee

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General Session Speakers

Joseph F. Coughlin, Ph.D.

Director, AgeLab
Massachusetts Institute of Technology

Joseph Coughlin's research provides insights on how demographic change, technology, social trends, and consumer behavior will converge to drive future innovations in business and government. Based in MIT's Engineering Systems Division, he teaches policy and systems innovation and is author of the online publication *Disruptive Demographics*. Coughlin is one of *Fast Company Magazine's* "100 Most Creative People in Business" and was named by *The Wall Street Journal* as one of "12 pioneers inventing the future of retirement and how we will all live, work and play tomorrow." He speaks and consults to the financial services industry worldwide.

Roger W. Crandall, CFA

Chairman, President, and Chief Executive Officer
Massachusetts Mutual Life Insurance Company

As Chairman, President, and Chief Executive Officer of MassMutual, Roger Crandall leads a company that serves more than 5 million customers and maintains a leading position as a financially strong mutual company. Crandall first joined MassMutual in 1988 as a real estate investment trainee and assumed broader leadership roles throughout his career before becoming President in 2008 and Chief Executive Officer and Chairman in 2010. Crandall is also actively involved in industry civic and economic development organizations, serving as a member of the Board of Directors for the American Council of Life Insurers, the Smithsonian National Board, the Wharton Board of Leadership Advisors, and the Business Roundtable.

Derek Daly

International Racing Champion
Chief Executive Officer and Founder
MotorVation

Derek Daly epitomizes the complete champion. As a legendary Hall of Fame race car driver and network television color analyst, Daly has spent nearly three decades as the face of motorsports. For 17 years he was among the best professional drivers. Daly was almost killed in 1984, surviving the hardest crash impact a race driver has ever survived. After 14 surgeries and three years of therapy, he came back to win the biggest international races of his career. Daly then moved to a 20-year television broadcasting career. He now uses the analogy of racing to address business success and to identify the skills of winners. Daly is the best-selling author of *Race to Win: How to Become a Complete Champion*.

Donald A. Guloien, FLMI

President and Chief Executive Officer
Manulife

Donald Guloien is a 34-year Manulife veteran and is a member of the Board of Directors and Chair of the company's Executive Committee. He started in Corporate Planning and has held a variety of leadership roles in insurance and investments operations, global acquisitions, and business development. Guloien is a Director of the Geneva Association, a member of the Mayor of Shanghai's International Business Leaders' Advisory Council, a member of the Board of the Canadian Council of Chief Executives, the Chair of the Canadian Life and Health Insurance Association, and a Trustee of The Hospital for Sick Children. He was named International Business Executive of the Year by the Canadian Chamber of Commerce.

Debra Jasper, Ph.D.

Chief Executive Officer

Betsy Hubbard

Chief Operating Officer and President

Mindset Digital

International keynote speakers and Mindset Digital Founders, Debra Jasper and Betsy Hubbard, specialize in helping top executives, marketers and sales teams take advantage of the latest technologies and approaches to enhance their reputations, expand their networks and increase business. They've provided training to a wide range of Fortune 500 companies and more than 20,000 leaders from around the world. Before starting Mindset Digital, Jasper and Hubbard spent seven years directing Ohio State's Kiplinger Program, where they launched the first social media fellowship for journalists in the nation. A former award-winning investigative journalist, Jasper wrote her dissertation on the art of powerful storytelling. Hubbard has a background in philanthropy, consulting and public service.

Robert A. Kerzner, CLU, ChFC

President and Chief Executive Officer

LIMRA, LOMA, and LL Global, Inc.

As president and Chief Executive Officer of LIMRA, LOMA, and their parent organization, LL Global, Bob Kerzner leads the world's largest association of life insurance and financial services companies. The combined organizations have over 1,200 members in more than 70 countries, including most of the world's largest life insurance companies. Before joining LIMRA in 2004, Kerzner was head of the individual life division of Hartford Life. Kerzner's career with The Hartford spanned 30 years, and in his first 20 years he established performance records in field sales and management, before moving to senior management.

Walter White

President and Chief Executive Officer

Allianz Life Insurance Company of North America

Prior to assuming his position as President and Chief Executive Officer of Allianz Life Insurance Company of North America, Walter White served as chief administrative officer leading the Operations, IT, Compliance, and Suitability departments, and the Central Project Office. Before joining Allianz Life in 2009, he was president of Woodbury Financial Services, and led the formation of the company after Hartford Life purchased Fortis Financial Group in 2001. White was previously president of MONY Brokerage. He is an active member of the Minnesota Business Partnership and the American Council of Life Insurers.

Luke Williams

*Professor of Innovation and Executive Director
of the Berkley Entrepreneurship Center*

New York University's Stern School of Business

Luke Williams is a globally recognized authority on innovation leadership. He works with organizations on challenges ranging from creating new products and services, to transforming organizational processes and behaviors. He is a fellow at frog, one of the world's most influential innovation companies. Williams is a sought-after commentator on disruptive innovation, entrepreneurship, and cultural change. He speaks worldwide, and is regularly featured in *Bloomberg BusinessWeek*, *Fast Company*, *GQ*, *The Atlantic*, *The Wall Street Journal*, and on NPR and MSNBC. He is the inventor of over 50 U.S. patents and the best-selling author of *Disrupt: Think the Unthinkable to Spark Transformation in Your Business*.



Workshops

Sunday, October 25

4:00 to 5:00 p.m.

Early-Bird Workshops

1. The Mysteries of Life

Do people shop for life insurance because of careful deliberation of the pros and cons and a rational consideration of risk? The field of behavioral economics suggests otherwise. Instead, like most human behavior, consumer receptivity to life insurance is likely driven by quick, automatic responses. Come hear the results of new research in which LIMRA turned to people's subconscious for some answers:

- How do consumers really feel about life insurance ownership?
- What emotional benefits do people want from life insurance?
- What type of messaging might increase their likelihood to purchase the product?

Jennifer Douglas, *LIMRA*

Kimberly Landry, *LIMRA*

2. Customer Experience in Financial Services: Addressing the Uniqueness of Our Industry

Customer experience management (CEM) continues to be a strategic focal point for the financial services industry. Yet characteristics of the industry pose challenges for typical approaches to CEM. LIMRA has developed a framework for customer experience that addresses the nuances of financial services. This session will explore the challenges of CEM for our industry. We will also discuss LIMRA's customer experience framework, efforts to develop meaningful metrics, and the launch of an industry benchmarking program.

Philip Brown, *LIMRA*

Todd A. Silverhart, Ph.D., *LIMRA*

Monday, October 26

10:30 to 11:30 a.m.

Concurrent Workshops

3. Succeeding with Today's Direct Response Consumer

In this informative session, you'll gain a perspective on the changes taking place in the direct business over the past several years, and a glimpse into where the business is headed. From new offerings, targeted marketing approaches, changing customer expectations and the resulting focus on customer experience, you'll hear from two leading companies on what they see as the keys to success in direct response.

David Rosenbluth, *Gerber Life Insurance Company*

Victor Verastegui, *NYL Direct*

4. Future Impact of the Department of Labor's Proposed Regulations

The DOL's proposed fiduciary regulation could radically change the financial services industry. No one knows what the ultimate outcome will be, but controversy and confusion surround the issue. Knowing what to expect and how to prepare is a business imperative. In this session, industry expert Jim Jorden will discuss the key issues and implications for the insurance industry. He will also discuss how the industry might look if the proposal is adopted. Jorden will be joined by industry executives, who will provide a business perspective and discuss how their companies are preparing for the changes.

David C. Aspinwall, Esq., *Great West Financial*

John E. Dunn, *Northwestern Mutual*

Stewart Gregg, Esq., *Allianz Life Insurance Company*

James F. Jorden, Esq., *Carlton Fields Jorden Burt*

5. Life Insurance That Rewards for Living Healthy

Introduction of the John Hancock Vitality Program earlier this year has generated tremendous interest throughout the industry. Might this innovative offering — which strives to integrate life insurance with wellness by rewarding people for healthy living — actually redefine how consumers think about life insurance? In this session, architects of the program from John Hancock and the Vitality Institute will provide insight on the intricacies of how the program works and the wellness science behind it.

Tal Gilbert, *Vitality*

Brooks Tingle, *John Hancock Insurance*

Monday, October 26

1:00 to 2:00 p.m.

Concurrent Workshops

6. Insights on Omni-Channel Distribution in the Insurance Industry

How will consumers' increasing familiarity with a omni-channel (phone, Web, in-person) shopping experience affect the insurance industry? Will consumers expect the same choices and exhibit the same behaviors when shopping for insurance as they do when shopping for clothes, books, and electronics? This session will examine these issues as it addresses the reality of today's purchasing behaviors and consumers' channel preferences for insurance and financial services.

Richard De Sousa, *ReMark International*
Ken Heidrich, CLU, ChFC, *State Farm Insurance Companies*
Sean O'Donnell, *LIMRA*

7. The Future of Customer Engagement

Consumers have access to more information from more sources than ever before. At the same time, they have more product choices, with the added benefit of Internet convenience. At a time of unprecedented consumer power, companies are realizing they need to engage consumers in new ways that both meet their needs and provide demonstrated value. This session will discuss new engagement strategies including MassMutual's Society for Grownups, which teaches classes, hosts supper clubs, and offers one-on-one financial advice targeted to younger adults. It will also cover Haven Life, a new online term life insurance tool designed to provide consumers with the resources they need to make an informed and easy purchase.

Nondini Naqui, *The Society of Grownups*
Gareth Ross, *MassMutual*

8. Leading the Data Revolution in Your Organization

Every organization is looking to raise the bar in their data analytics efforts, but what role can you play in accelerating this process? A leader's willingness to change their decision-making paradigm can have transformational effects on how successful an organization is in integrating true data-driven decision making into the strategic vision. This session will examine the critical component of management support in facilitating an organization's ability to set upon a path to success in their data analytics program.

Nicolas E. Lance, *RMA, OneAmerica*
David Silverstein, *BMGI*
John Wilson, *FLMI, AIRC, ACS, LIMRA*

Tuesday, October 27

10:15 to 11:15 a.m.

Concurrent Workshops

9. Rise of the Machines? How Robo-Advisors Will Impact the Future of Advice

Robo-advisors are generating increased interest within the financial services industry. How are they impacting the delivery of financial advice and new product development? Get an insider's view of the robo-advice market and its customers, learn about the role these platforms will play if the DOL fiduciary standard is implemented, and hear what the future may hold for the robo-advice market as Millennials and future generations begin to seek financial advice.

Dan Egan, *Betterment*

10. The Addressable Future of Marketing

This informative session will explore the complexities of 1:1 Marketing, covering topics such as issues with cross platform, cross media, targeting and managing the experience. The presenters will also share their thoughts on where they see the industry headed and some of what lies ahead for MetLife.

Dan Bernard, *Merkle*
Melissa Grady, *MetLife*

11. Tomorrow's Retirement Market Leader Board Is Up for Grabs

This session will review today's fast-changing retail retirement savings — and income — market that backdrops an emergence of a very new retail retirement market reality and will put forth the proposition that the current ecosystem is poised for substantive and meaningful change. Going forward, market leaders will be forced to forge new paths and sometimes make bold bets in an ever-evolving market landscape. Come hear timely insights on what senior leaders may need to consider to win in this market.

Colin Devine, *Jeffries LLC*
Doug French, *Ernst & Young LLP*
Judith Zaiken, CLU, ChFC, *LIMRA*

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Meeting Details

TO REGISTER

Register online or download the registration form at www.limra.com/annualconference

REGISTRATION FEES

Early Registration Fees:

LIMRA member	\$1,245
LOMA member only	\$1,870
Nonmember	\$2,490

After October 1, 2015:

LIMRA member	\$1,395
LOMA member only	\$2,095
Nonmember	\$2,790

Contact us at customer.service@limra.com to inquire about our volume discount!

LIMRA requires prepayment of registration fees for all conferences and meetings. Please make checks payable to LIMRA in U.S. dollars drawn on a bank in the United States. For vendor registration fees, call Events Registration at 800-235-4672 (U.S. and Canada) or 860-285-7789.

Spouses/Significant Others: A registration fee of \$150 is available to spouses and guests of registered attendees. Individuals in an industry-related position, co-workers, or associates do not qualify. We invite spouses/significant others to participate in the event's food and social functions and ask that they wear their badge to these events. Participation in general sessions and workshops is limited to those who have paid the full registration fee to attend the conference.

INTERPRETATION SERVICES:

Simultaneous interpretation into Spanish and Portuguese will be available if a minimum of 15 people register for one language. If the minimum is not met, the fee of \$150 will be refunded.



HOTEL INFORMATION

Sheraton Boston Hotel

39 Dalton Street
Boston, MA 02199

Reservation Phone: 1-888-627-7054

Make your reservation by October 1, 2015 by accessing the hotel link at www.limra.com/annualconference or by calling 1-888-627-7054 and mentioning the LIMRA Annual Conference to receive the group rate of \$289 single/double (plus applicable sales tax). A set number of rooms are available at the group rate until October 1 or until the group block is sold out, whichever comes first. While LIMRA works 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.

PACE CREDITS

LIMRA, in conjunction with The American College and the Society of Financial Service Professionals, is pleased to report that attendance at workshop sessions will qualify interested individuals for Professional Achievement in Continuing Education (PACE) credits. A certification form will be available at the conference registration desk.

MEETING ATTIRE

Dress for the meeting is business attire.

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