2022 IRI Annual CONFERENCE

Agenda

Wednesday, May 18

COMMITTEE MEETINGS

11 a.m. – 2 p.m.
Joint Retirement Research & Asset Manager Committee Meeting

11:30 a.m. – 1 p.m.
OMR Meeting

12:30 – 2 p.m.
IRI Executive Committee Meeting
(invite only)

12:30 – 2:30 p.m.
Advocacy Steering Committee
(invite only)

2 – 4 p.m.
Operations & Technology Steering Committee

2:45 – 4:45 p.m.
IRI Board of Directors Meeting
(invite only)

5 – 6 p.m.

SPONSORED THOUGHT LEADERSHIP PRESENTATION

SIMON + FIDx = A Great Pairing

Come get a taste of something special!

Have you heard that SIMON and FIDx are combining their best-in-class annuities capabilities, integrated into one industry-leading platform? Join this presentation to learn what this partnership will mean for your firm as well as the entire industry.

Thirsty for more? Your sneak peek into what's transpiring will be accompanied by a special wine tasting. Try award-winning wines from the Mollydooker vineyard in Australia, compliments of SIMON, and let's toast to exciting new opportunities ahead!

SPEAKER

Scott Stolz, CFP, RICP, *Head of Insurance Solutions*, SIMON Markets

Scott Beshany, *Chief Distribution Officer*, SIMON Markets

Sponsored by SIMON

5 – 6:30 p.m.
Welcome Reception

To celebrate the return to an in-person meeting, IRI will host a welcome reception for all participants to meet up and get reacquainted. This informal reception will allow participants to stop by after picking up their registration badge and visit with colleagues before going to dinner at one of DC's wonderful restaurants. Enjoy catching up with your friends and colleagues or meet new ones at this special networking opportunity at the IRI Annual Conference.

Sponsored by DTCC ADVANCING FINANCIAL MARKETS. TOGETHER.™ Fidelity INVESTMENTS

Thursday, May 19

7:30 – 8:30 a.m.
Networking Breakfast

7:30 – 8:30 a.m.
SPONSORED THOUGHT LEADERSHIP PRESENTATION & LEGAL FORUMS

Accelerating Replacement Processing with eSignature and Ceding Carrier Data Workflow Triggers

Breakfast with a focus on how automation using ceding carrier data impacts new policy issue, producers and policy holders. This wake-up discussion reviews the standardized replacement eSignature rules used in the AOE platforms to automate the eSignature workflow process — and the negative impact variations to these Best Practices have on replacement turn-around times. This session will also examine how small workflow automation steps, using additional ceding carrier data, improve communications and decrease the annuity issue cycle time.

SPEAKER

Cheri DeBoer-Stinson, *Director*, Cooperative Technologies

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Unified Onboarding, Licensing and Registration: The Key to Growth in the Digital Era

Some of the industry's most seasoned onboarding, licensing and registration experts, who have had their finger on the pulse of the industry for more than 50 years combined, will discuss key challenges and opportunities facing the industry in the context of these changing times — including the digitization of insurance; managing producer satisfaction; competitive pressures; advances in technology; and of course, more regulation.

SPEAKERS

Debra Freitag, *Chief Strategy Officer*, RegEd

Michael Pouliot, *Executive Vice President, Head of Xchange Sales*, RegEd

Sponsored by RegEd

8 a.m. – 5 p.m.
Headshot Café

Need a new high-quality professional headshot taken while attending the IRI Annual Conference? Our headshot café will be open on Thursday on a first-come, first-serve basis.

Sponsored by FIDX

Thursday, May 19 *continued*

8:30 – 9 a.m.

State of the Industry & Champion of Retirement Security Award Presentation

President & CEO Wayne Chopus welcomes attendees to the 2022 Annual Conference, the first in-person IRI event since 2019. Chopus will address IRI's accomplishments, progress, and membership value, plus offer perspectives on the road ahead for the industry and IRI.

SPEAKER

Wayne Chopus, *President & CEO*, Insured Retirement Institute

9 – 9:45 a.m.

Setting the Stage: A Conversation with IRI's Board Officers

IRI's CEO will moderate a discussion among IRI's Board Officers on insured retirement industry trends and how IRI is uniquely positioned to help propel the industry forward.

SPEAKERS

John Kennedy, *Executive Vice President*, Lincoln Financial Group, *President*, Lincoln Financial Distributors, *Chair*, IRI Board of Directors

Terri N. Fiedler, *President & Chief Executive Officer*, AIG Financial Distributors, *Vice Chair*, IRI Board of Directors

Paula Nelson, *Managing Director & Head of Strategic Growth*, Global Atlantic Financial Group, *Treasurer & Secretary*, IRI Board of Directors

MODERATOR

Wayne Chopus, *President & CEO*, Insured Retirement Institute

9:45 – 10:15 a.m.

Networking Break

Sponsored by

Allianz

S&P Dow Jones Indices
A Division of S&P Global

10:15 – 11:15 a.m.

Harnessing the Great Acceleration: Finding Opportunity in Digital Transformation

If your organization hasn't been disrupted yet, it's only a matter of time before someone rethinks your business. Most every vertical has encountered change over the past decade; from commerce to banking, energy to automotive, finance to travel, but was it transformative enough? Greg Williams argues that the pace of change will accelerate even further in the coming years as technology and data are used in unprecedented ways and that the only way to thrive in this dynamic environment is to embrace change.

KEYNOTE SPEAKER

Greg Williams, *Editor-in-Chief*, WIRED Magazine

MODERATOR

Susan L. Fiengo, *Managing Director, Digital Customer Experience*, Global Atlantic Financial Group

Sponsored by Global Atlantic FINANCIAL GROUP

11:15 – 11:45 a.m.

Networking Break

Thursday, May 19 *continued*

11:45 a.m. – 12:30 p.m.

CONCURRENT SESSIONS

A Labor (Department) of Love? DOL Priorities for 2022 and Beyond

The Department of Labor (DOL) has long been one of our industry's most impactful regulators given its jurisdiction over the products and services we provide to retirement plans and their participants. During this session, the acting head of DOL's Employee Benefits Security Administration will sit down with a leading member of IRI's Retirement Plans and Tax Committee for a conversation on the definition of fiduciary investment advice and the rules a fiduciary advisor must follow to receive compensation for their services, the forthcoming final rules on lifetime income illustrations and environmental, social, and governance (ESG) investing, the developing marketplace for pooled employer plans (PEPs), and more.

SPEAKER

Ali Khawar, *Acting Assistant Secretary and Principal Deputy Assistant Secretary*, Employee Benefits Security Administration, U.S. Department of Labor

MODERATOR

Keith Mancini, *Assistant Vice President, Government Affairs*, Empower, *Chair*, IRI Retirement Plans & Tax Committee

How Will Wholesalers "Carry the Bag" From Here?

The wholesaler is a linchpin in the annuity supply chain, providing invaluable product knowledge and business support to financial advisors. As a historically in-person, relationship oriented profession, wholesaling was particularly challenged by the pandemic, and creative solutions were needed to maintain wholesaler effectiveness. Deploying and leveraging new technology and data mining and analysis techniques, the roles of the internal sales desk and hybrid models, maintaining high touch in a virtual world, and attracting and supporting new entrants to the profession were just a few of the challenges. Panelists will go in-depth on these challenges, and others, and discuss how they see the profession evolving in the next few years, with a particular view toward what will change, or remain the same, as we emerge from the pandemic.

SPEAKERS

Sarah Garrity, *National Sales Manager, Retirement Insurance*, BlackRock

Amanda Miller, *Senior Vice President, Retirement Sales Manager*, Wells Fargo

Steve Scanlon, *Managing Director, Head of Individual Retirement*, Equitable Life Insurance Company, IRI Board of Directors

Tim Seifert, *Senior Vice President, Head of Retirement Solutions Distribution*, Lincoln Financial Distributors

MODERATOR

Frank O'Connor, *Vice President, Research*, Insured Retirement Institute

12:30 – 2 p.m.

Networking Lunch

Thursday, May 19 *continued*

12:30 – 2 p.m.

Women in Leadership Symposium

This is the inaugural event of our Women in Leadership initiative. All attendees are welcome to join us for a panel discussion with female industry leaders as they share how they navigated their career paths and support the advancement of women in our business. Lunch will be provided to all attendees.

SPEAKERS

Ashley Golson, *Senior Vice President, National Sales Desk*, Jackson

Rona Guymon, *Senior Vice President, Annuity Distribution*, Nationwide Annuities

Amanda Harless, *Senior Vice President, Enterprise Contact Center*, Global Atlantic Financial Group

MODERATOR

Melissa Kivett, *Managing Director, Head of Enterprise Strategic Relationship Management*, Prudential, IRI Board of Directors

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JACKSON® Nationwide® is on your side

12:30 – 1:30 p.m.

SPONSORED THOUGHT LEADERSHIP PRESENTATION & LEGAL FORUMS

AI, Algorithms & Unintended Bias: Understanding and Responding to Emerging Regulations on Automated Decision-Making

Insurers are expanding their use of artificial intelligence and algorithms, even as policymakers raise concerns about fairness and potential bias against protected classes. In the absence of clear regulatory guidance and standards, industry and legal stakeholders are struggling with how to address concerns about algorithmic fairness, leading to increase regulatory and reputational risk. This is an important societal issue of deep concern to organizations and everyone in the legal profession should be monitoring developments in these increasingly high-profile issues. Our program will discuss the emerging regulatory standards and best practices and explore how insurers can protect themselves from regulatory, litigation and reputational risk.

SPEAKERS

Scott M. Kosnoff, *Partner*, Faegre Drinker

Samantha Tyner, Ph.D., *Data Scientist*, Tritura

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Thursday, May 19 *continued*

DOL Hot Topics

This session will explore a number of key topics, including the future of PTE 84-24, litigation challenges to DOL rulemaking, and the Department's recent guidance on cryptocurrency investing.

SPEAKERS

Michael Kreps, *Principal, Co-Chair Retirement Services Practice*, Groom Law Group

Scott Mayland, *Associate*, Groom Law Group

Thomas Roberts, *Principal*, Groom Law Group

Kevin Walsh, *Principal*, Groom Law Group

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2 – 2:15 p.m.
Transition Break

2:15 – 3 p.m.
CONCURRENT SESSIONS

Master the Customer Experience

CX is a differentiator and will be more so in the future … a true competition point! Is the insured retirement industry ready to compete? How do we compare to other verticals and current customer expectations? Join us as we examine the tools and skillset on that path to success. We will discuss the strategies and enterprise engagement required to compete and differentiate including technology, analytics, benchmarking and understanding all paths to the customer for a unified experience.

SPEAKERS

Ilan Davidovici, *Principal, Client Experience*, Edward Jones

Rob Goodman, *Vice President, Customer Experience Office*, Pacific Life

Doug Massey, *Executive Vice President, Sales and Relationship Management*, Insurance Technologies

Thursday, May 19 *continued*

From Reg BI to Reg Modernization: SEC Priorities for 2022 and Beyond

The Securities and Exchange Commission (SEC) has established an incredibly diverse and ambitious set of regulatory priorities and objectives under Chair Gary Gensler's leadership. This session will feature a fireside chat between the recently appointed Deputy Director of the SEC's Division of Investment Management and a leading member of IRI's Securities Committee. The discussion will cover a broad array of topics, including examinations and enforcement under Regulation Best Interest and Form CRS, regulatory modernization, and eCommerce, environmental, social, and governance (ESG) investing, Registered Index-Linked Annuities, and more.

SPEAKER

Sarah ten Siethoff, *Deputy Director*, Division of Investment Management, U.S. Securities and Exchange Commission

MODERATOR

Mark Quinn, *Director of Regulatory Affairs*, Cetera Financial Group, *Chair*, IRI Securities Committee

Defined Outcome: The New Frontier

In an investing environment characterized by lofty valuations and multiple threats including inflation, rising rates and geopolitical uncertainty, defined outcome investing seems to offer the ideal solution for reconciling fear of loss and fear of missing out. Mutual funds, ETFs, and RILAs and defined outcome subaccounts in variable annuities — there are myriad ways to incorporate defined outcome into portfolios. This discussion will focus on use cases, innovation in product design, and the impact of these solutions on retirement saving and generating retirement income from investment portfolios.

SPEAKERS

Michael J. Eustic, *Head of Insurance*, Invesco, IRI Board of Directors

Berlinda Liu, CFA, *Director, Multi-Asset Indices*, S&P Dow Jones Indices

Matt Kaufman, PCM®, *Principal*, Milliman Financial Risk Management LLC

MODERATOR

Eric Henderson, *President, Nationwide Annuity*, Nationwide Financial, IRI Board of Directors

3 – 3:15p.m.
Transition Break

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S&P Dow Jones Indices
A Division of S&P Global

Thursday, May 19 *continued*

3:15 – 4 p.m.

CONCURRENT SESSIONS

Our Evolving Landscape: Supporting New Channels and Products

We are experiencing more change with the introduction of Advisory products and RIA's distributing our annuity product. A great opportunity, but we must be able to support this shift and examine our existing models for required alterations. Join us as we examine the best approaches for onboarding, fee billing, performance reporting, and other needed aggregation functions to achieve mutual success.

SPEAKERS

Heather Kelly, *Senior Vice President, Head of Advisory & Strategic Accounts*, Allianz Life

Sam Rosenbrock, *Assistant Vice President*, Platform Strategy, Jackson

Scott Stolz, *Head of Insurance Solutions*, SIMON Markets

State(s) of the Union: NAIC Priorities for 2022 and Beyond

For more than 150 years, the National Association of Insurance Commissioners (NAIC) has served as a standard-setting organization for state insurance regulators across the country. In that time, the NAIC has guided and supported its members — our industry's primary regulators — through countless critically important issues ranging from natural disasters to financial crises to the rise of cybersecurity threats. Join one of the leading members of IRI's State Affairs Committee for an engaging dialogue with the NAIC's Vice President for 2022 on the key issues facing the annuity industry today, including nationwide adoption and implementation of the NAIC's best interest model regulation, the NAIC's efforts with respect to DEI through the Special Committee on Race and Insurance, the priorities of the NAIC's new Innovation, Cybersecurity, and Technology (H) Committee, and more.

SPEAKER

Andrew N. Mais, *Commissioner*, Connecticut Insurance Department, *Vice President*, National Association of Insurance Commissioners

MODERATOR

Norah Jones, *Director, Government Relations*, Brighthouse Financial, *Chair*, IRI State Affairs Committee

Thursday, May 19 *continued*

Rising Rates: Panacea, Problem, or Both?

Rising rates are generally good for our industry, but also historically associated with stock market corrections and/or extended periods of anemic returns in equities. At the same time, inflation at levels not seen in 40 years make it more important than ever for retirees' investable assets and income to rise over time. In this session industry and product experts will talk in terms of scenarios, i.e., what does a gradual rise in rates mean, and what happens if rates rise too far too fast? And what is expected in product development that can help consumers stay ahead of inflation as they are saving for retirement or using their investable assets for income?

SPEAKERS

Mark Lindbloom, *Portfolio Manager*, Western Asset Management Company, LLC

Mike McCarthy, *Vice President, Distribution Strategy*, Prudential Financial

Pete Miller, CFA, FSA, *Insurance Research Strategist*, Invesco

MODERATOR

RaShonne Darling, CAS, *Assistant Vice President, Annuity Product Management*, LPL Financial

4 – 4:15 p.m.

Transition Break

4:15 – 5:15 p.m.

Generating Buzz: How To Fuel Growth & An Innovative Mindset

Jon Steinberg addresses the challenges and opportunities presented by the disruptions to the advertising, media, and marketing worlds that have unfolded over the last decade. Touching upon the issues facing modern businesses, what it takes to retain a competitive edge, how to spot trends before they happen, and how to grow exponentially by accessing the millennial consumer, Steinberg provides the tools for organizations looking to shake up corporate culture, partnerships, marketing, content creation, and product placement with fresh ideas.

KEYNOTE SPEAKER

Jon Steinberg, *Former COO*, BuzzFeed, *Founder*, Cheddar News

MODERATOR

Jennifer B. Cook, *Vice President, Marketing, Retirement Solutions Division*, Pacific Life Insurance Company

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5:15 p.m.

Closing Remarks

SPEAKER

Dan Zielinski, *Chief Strategic Communications Officer*, Insured Retirement Institute

5:15 – 7 p.m.

Conference Soirée

Continue the networking and join IRI Thursday evening for a night of great fun, food, and drinks. The IRI Annual Soirée will also feature entertainment and a few surprises.

Sponsored by Lincoln Financial Group

Friday, May 20

8:30 – 10 a.m.
General Session & Breakfast

8:30 – 9 a.m.
Breakfast Service

9 a.m.
Opening remarks

SPEAKER

Christina Brady, *Chief Operating Officer*, Insured Retirement Institute

9 – 10 a.m.
Employee Retention: Addressing the "Great Resignation" and the "War for Talent."

As organizations navigate their way through the rapidly shrinking workforce and the implications on their productivity and growth, retention has become the rallying cry of the day in light of the "Great Resignation." And, while we all seem to be able to point to what employees want, we don't seem to be giving it to them. Having been an executive recruiter at a top global firm and the architect behind Google's Internal Mobility Program for senior leaders, Ginny Clarke provides an expert perspective on the issues driving the current "War for Talent." In this talk, she shares the intricacies of how to fortify your talent infrastructure to not only retain your top talent, but to attract new talent in support of your strategic objectives.

KEYNOTE SPEAKER

Ginny Clarke, *Former Director, Executive Recruiting*, Google and *Holistic Leadership Strategist*

MODERATOR

Darryl Gibbs, *Chief Diversity Officer*, Equitable

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10 – 10:15 a.m.
Break

10:15 – 11 a.m.
A SECURE Future: The Evolving Defined Contribution Experience

While adoption of lifetime income options and annuities in defined contribution plans has been slow since the SECURE Act was passed in 2019, the addition of such options has the potential to dramatically change the relationships between participants, their plans, employers, plan administrators, and advisors. At the same time, the increased savings rates driven by SECURE 2.0 will create more plan balances capable of generating meaningful income using such options. How will plan participants allocate to these options given their relatively weak engagement with plans and plan resources today? How will the role of the advisor change when participants can "annuitize in place" rather than roll into an IRA? And what changes can we expect in financial education and behavior? Will participants truly begin to view their plan balances as an income source rather than a lump sum lottery prize? During this session experts in retirement and plan sponsor and participant dynamics will discuss these questions and more.

SPEAKERS

Joshua Dietch, *Head of Retirement Thought Leadership*, T. Rowe Price

Tim Shaw, *Associate Director of Policy*, Aspen Institute

James Cox, *Managing Partner*, Harris Financial Group

MODERATOR

Arielle Jaffe, *Vice President Strategic Relationships*, Cetera Financial Group

Friday, May 20 *continued*

11 – 11:45 a.m.

The 2022 Midterm Elections, Congress, and the President: What's in Store for Retirement Security?

A panel of inside-the-beltway political experts and industry advocacy representatives will share their insights and analyses about the challenges, opportunities, and prospects for enacting legislation to help our nation's workers and retirees achieve economic equity, strengthen their financial security, and protect their income to sustain them throughout their retirement years. The panel will also provide an outlook for 2022 congressional mid-term elections and their potential results impact for the insured retirement industry.

SPEAKERS

Jason Berkowitz, *Chief Legal & Regulatory Affairs Officer*, Insured Retirement Institute

Jeffrey A. Forbes, *Founding Partner*, Forbes Tate Partners

Jeff Strunk, *Managing Partner*, Forbes Tate Partners

Paul Richman, *Chief Government & Political Affairs Officer*, Insured Retirement Institute

MODERATOR

Helene Rayder, *Vice President, Director of Federal Relations*, Lincoln Financial Group, *Chair*, Government Affairs Advisory Committee

11:45 a.m.

Closing Remarks and CAAB Donation Presentation

SPEAKER

Christina Brady, *Chief Operating Officer*, Insured Retirement Institute