2023 IRI Annual Conference

Agenda

Tuesday, March 14, 2023

COMMITTEE MEETINGS

12:30 – 2 p.m.
Executive Committee (Invitation Only)

2:30 – 5 p.m.
Board Meeting (Invitation Only)

Refreshments will be served during the above meetings.

Wednesday, March 15, 2023

COMMITTEE MEETINGS

9 – 11 a.m.
Operations & Technology Steering Committee (Invitation Only)

9:30 a.m. – Noon
Advocacy Steering Committee (Invitation Only)

9:30 a.m. – Noon
Joint Retirement Research & Asset Manager Committee Meeting (Invitation Only)

11:30 a.m. – 1:30 p.m.
Operations & Technology Annuity Data Enablement Task Force (Invitation Only)

Lunch will be served during the above listed committee meetings.

Thursday, March 16, 2023

COMMITTEE MEETINGS

7:30 – 9 a.m.
Compliance and Implementation Committee Meeting (Invitation Only)

Breakfast will be served.

Wednesday, March 15, 2023

Noon – 5 p.m.
Registration Desk

2 – 2:15 p.m.
Welcoming Remarks

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

2:15 – 3 p.m.
CEO Fireside Chat

The past three years have demonstrated the rapid pace of change occurring worldwide and within the insured retirement industry. CEOs and their leadership teams are navigating a constantly changing environment to meet current client, employee, and stakeholder demands while developing strategies to deliver future success. This session convenes some of our industry's most notable leaders. They will offer insights into how our industry is positioned to deliver on clients' evolving needs and what opportunities and headwinds they see in the years ahead.

SPEAKERS
Ellen Cooper, *President & CEO*, Lincoln Financial Group
Esfand Dinshaw, *CEO*, Sammons Financial Group
Eric T. Steigerwalt, *President & CEO*, Brighthouse Financial

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

3 – 3:30 p.m.
IRI Awards Presentations

IRI's awards program acknowledges leaders who make valuable contributions to the insured retirement industry and champion retirement security for all Americans. During this presentation, IRI will be honoring the recipients of the following awards: Industry Champion of Retirement Security Award, Leadership Award, Chairman Award, and Rising Star Award.

3:30 – 4 p.m.
Networking Break

Enjoy all your favorite Girl Scout Cookies while networking with attendees and exhibitors at our afternoon break sponsored by Fidelity Investments.

Sponsored by Fidelity Investments

Wednesday, March 15 *continued*

4 – 5 p.m.

The Next 730 Days: What to Expect in Technology, the Economy, and the Future of Work

History has shown that we can only accurately predict two years ahead, or 730 days. So, while many are sharing their 5, 10, 15, 20-year forecasts, often with conflicting ideas and notions, this keynote is your antidote. A clear, narrow-focused exploration of the forces shaping our near future and how leaders and organizations can better prepare for it.

Award-winning business and technology visionary Leonard Brody provides a data and research-driven look at this next critical period in technology, the economy, and the future of work, while also sharing proven best practices. This includes an in-depth exploration and analysis of:

- The secret to an economic and technological pattern that has repeated itself over the last 300 years. Learn how to recognize and manage against it.
- The future of work and retaining talent, including the myth of the Great Resignation and the future of the office.
- The next chapter of AI and blockchain and its immediate applicability.
- The next two years of the economy and the drivers behind it.

KEYNOTE SPEAKER

Leonard Brody, *Award Winning Techno-Economist, Entrepreneur, Venture Capitalist, and Innovation Expert*

MODERATOR

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

Sponsored by Global Atlantic Financial Group

5 p.m.

Closing Remarks

SPEAKER

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

5:30 – 7 p.m.

Welcome Reception

Enjoy the warm Florida weather and join us in the outdoor Palm Court for an opportunity to network with colleagues, mingle with friends, and enjoy fresh seasonal bites and beverages. Whether you're a first-time attendee or twenty-year veteran, don't miss this memorable evening sponsored by Corebridge.

Sponsored by corebridge financial

Thursday, March 16

7 a.m. – 5:15 p.m.
Registration Desk

7:30 – 9 a.m.
SPONSORED THOUGHT LEADERSHIP PRESENTATION & LEGAL FORUMS

Making the Annuity Industry Better Together

Guaranteed income and protection solutions play a critical role in the lives of millions. Yet for years, we've made it unnecessarily difficult to access, transact, and manage these products. But it doesn't have to be that way, and the solution is right in front of us. Join FIDx CMO Michael Kazanjian as he digs into how an entire industry can change the way it does business for the better.

SPEAKER
Michael Kazanjian, *Chief Marketing Officer*, FIDx

Sponsored by FIDX

Breakfast with a Focus! How to Improve Your Sales Experience with Ceding Carrier eSignature and Contact Data Automation … and More

This wake-up discussion reviews industry "Best Practices" surrounding standardized replacement eSignature rules currently used in order entry platforms. This session examines the positive impact of automated eSignature workflow triggers and the negative impact variations to the standardized eSignature rules have on replacement turn-around times. Also, use cases will show how additional 1035YellowPages data and automation triggers can be used in future order entry, to further enhance the Financial Professional & Agent's experience and cut policy issue turnaround time.

SPEAKER
Cheri DeBoer-Stinson, *Director*, Cooperative Technologies

Sponsored by COOPERATIVE TECHNOLOGIES

Annuity Product Development and Sales Opportunities after SECURE 2.0.

SECURE 2.0 contains several important new provisions that open the door to innovative annuity product concepts within 401(k) plans and IRAs. Join our panel of experts from Groom Law Group for a briefing and interactive breakfast discussion of these important developments.

SPEAKERS
Mark Carolan, *Of Counsel*, Groom Law Group
Scott Mayland, *Of Counsel*, Groom Law Group
Thomas Roberts, *Principal*, Groom Law Group

Sponsored by GROOM LAW GROUP

Thursday, March 16 *continued*

7:30 – 9 a.m.

Networking Breakfast

Whatever you need to get your day started, we have it ready for you! Enjoy a hot buffet breakfast, including hearty and healthy options, and complimentary espresso drinks at the Barista Station. Thank you to UBS for sponsoring!

Sponsored by UBS

7:30 – 9 a.m.

Social Mural

Stop by the Social Mural to answer the question — What are qualities of a good leader? Watch your responses come to life when captured by a graphic artist. Your responses will play an important role during the Women in Leadership session on Thursday afternoon so don't miss your chance to participate.

8:30 a.m. – 5 p.m.

Headshot Café

Need an updated headshot? Stop by the Headshot Café for your complimentary and professional headshot; no appointment needed. Headshots will be emailed directly to you. Access the Palmetto Foyer using the staircase behind IRI registration.

Sponsored by Morgan Stanley

7:30 a.m. – 5 p.m.

Water Infusion Station

Grab a reusable water bottle and stay hydrated all day. Create your own flavored water combination using the fruit infusion bar sponsored by Allianz.

Sponsored by Allianz

9 a.m.

Opening Remarks

SPEAKER

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

9 – 10 a.m.

Embracing Change

Inky Johnson, motivation expert, author, and mentor, overcame a career-ending college football injury to become a sought-after speaker. He will discuss being a leader in circumstances we cannot control while staying motivated and having empathy and perspective.

KEYNOTE SPEAKER

Inky Johnson

MODERATOR

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

Sponsored by Lincoln Financial Group

Thursday, March 16 *continued*

10 – 10:45 a.m.

Trends in Annuity Distribution

Once dominating the industry, individual sales of variable annuities with rich living benefits have fallen to a fraction of the market share they once enjoyed. Yet there has arguably never been greater need among consumers for guaranteed income and protection from market downturns. Panelists will discuss current trends in distribution and how the consumer will be served in the future, including thoughts on revitalizing traditional sales paths, cracking the code to the RIA market, and reaching consumers through in-plan annuities.

SPEAKERS

Greg Masucci, *Senior Vice President, Strategic Relationships*, Jackson National Life Insurance Company
Chris Nikolich, *Head of Glide Path Strategies (US), Multi-Asset Strategie*s, AllianceBernstein
Dave Paulsen, *Chief Distribution Officer*, Annexus Retirement Solutions

MODERATOR

Suzanne Norman, CIMA, CPCC, *Education Fellow*, The Alliance for Lifetime Income and Retirement Income Institute

10:45 – 11:15 a.m.

Networking Break

Complimentary espresso drinks available at the Barista Station will keep you charged through a busy day of learning and networking. Thank you to UBS for sponsoring!

Sponsored by UBS

10:45 – 11:15 a.m.

Social Mural

Stop by the Social Mural to answer the question — What are qualities of a good leader? Watch your responses come to life when captured by a graphic artist. Your responses will play an important role during the Women in Leadership session on Thursday afternoon so don't miss your chance to participate.

Thursday, March 16 *continued*

11:15 a.m. – Noon

CONCURRENT SESSIONS

COMBINED TRACKS: LEGAL & REGULATORY AND INNOVATION

From Inception to Implementation: Strategic Planning for the Evolving Regulatory Landscape

This combined session will explore why and how our industry should be actively working to break down barriers and encourage collaboration between the Operations & Technology and Advocacy & Compliance communities. Discussions will include the rulemaking process, from inception to enactment of legislation and regulations all the way through implementation of compliance, operations, and technology solutions. The panel will explore strategic planning and best practices to help these communities work together more effectively before changes become final and effective, as well as techniques and procedures to better prepare for changes that could affect the business, processes, and technology.

SPEAKERS

Adrienne Bennett, *Associate General Counsel*, Edward Jones
Zoe Gruber, *Assistant Vice President, ESG & Governmental Affairs*, Security Benefit
Heidi Kaiser, *Vice President, Chief Compliance Officer*, Jackson National Life Insurance Company
Dan Surber, *Vice President, Relationship Management & EDI*, Fidelity and Guaranty

MODERATOR

Katherine Dease, *Chief Technology & Innovation Officer*, Insured Retirement Institute

ANNUITY MARKET TRACK

Emerging Product Trends

The annuity industry has always been adept at developing products aligned with market conditions and opportunities. Tax deferral post-DEFRA 1988, enhanced death benefits as a differentiator in the 1990s, income benefits to address demographic trends in the 2000s, and fixed indexed annuities and RILAs in a protracted high volatility, low interest rate environment — products and benefits for all seasons. In the current environment of uncertainty and volatility in both stock and bond markets, and significant inflation for the first time in over 40 years, how will the industry continue to innovate, and what can we anticipate in 2023 and beyond?

SPEAKER

Phillip Brzenk, CFA, *Head of Multi-Asset Indices*, S&P Dow Jones Indices
Tina Haley, *Senior Vice President & Head of Product*, Corebridge Financial
David Lau, *Founder & CEO*, DPL Financial Partners

MODERATOR

Andrew Jorg, *Head of Key Accounts & National Sales Manager, Retail Insurance*, Goldman Sachs

Noon – 12:15 p.m.

Transition Break

Thursday, March 16 *continued*

12:15 – 1 p.m.

CONCURRENT SESSION

INNOVATION TRACK

The Current State of the Consumer and Agent Experience

Panelists will address the different consumer and agent experiences, workflows, and technology in the broker-dealer (BD), registered investment advisor (RIA), and independent channels for annuity sales and back office processes. They will highlight where we have seen successes and where there are technology gaps that impact the experience. The session participants will bring all of the voices of the industry together to paint full-picture view of the market and the ecosystem of technology solutions across channels.

SPEAKERS

Donnie Atis, *Senior Vice President, Partner Experience*, Global Atlantic Financial Group
Suzanne Brazeal, *President*, SPARK, IPS
Mariann Carson, *Vice President, Service & Operations*, Raymond James Insurance Solutions
Arron Price, *Chief Operating Officer*, Financial Independence Group

MODERATOR

Jeremy Stephenson, *Assistant Vice President, Head of Business Development Operations*, Sammons Institutional Group

ANNUITY MARKET TRACK

Investment Only Variable Annuities are Managed Accounts — So What's the Problem?

Investment Only Variable Annuities (IOVAs) offer a multitude of investment options and the ability to build a complete portfolio within the annuity, much like a managed account but with the added benefit of tax deferral. So why aren't IOVAs as popular and growing as rapidly as managed accounts? This panel will discuss the opportunities and challenges in positioning IOVAs with advisors and clients.

SPEAKERS

Mike Eustic, *Head of Insurance & Subadvisory*, Invesco & IRI Board of Directors
Rona Guymon, *Senior Vice President, Annuity Distribution*, Nationwide
Eric Wilson, CFA, *Managing Director, Head of Subadvisory*, J.P. Morgan Asset Management

MODERATOR

Harlan Wenig, *Director of Insurance and Annuities, Investment Professional*, Cetera Advisor Networks, LLC

Thursday, March 16 *continued*

LEGAL & REGULATORY TRACK

Too Much, Too Fast? Navigating the SEC's Colossal Regulatory Agenda

Over the past two years, SEC Chair Gary Gensler has pursued an aggressive and far-reaching rulemaking agenda, moving at a pace and volume rarely seen throughout the agency's history. The SEC's agenda seemingly knows no bounds under Chair Gensler's leadership, ranging from enhancements to the rules for financial professionals (such as the proposed Regulation Best Execution) to expansion of the SEC's jurisdiction (such as the proposed rules on ESG investing and disclosure of climate-based risks) to vast overhauls of key elements of the securities regulatory framework (such as the swing pricing and hard close proposal). And with the enactment of the Registered Index-Linked Annuities (RILA) Act at the end of 2022, the Commission will have at least one more item to add to the agenda this year as it begins to work on a new registration form for RILAs. This session will feature a panel of securities law experts who will share their thoughts and insights on Chair Gensler's expansive and growing regulatory agenda and the challenges, risks, and opportunities it presents for IRI's insurer, distributor, and asset manager members in 2023 and beyond.

SPEAKERS

W. Thomas Conner, *Shareholder*, Carlton Fields
Issa Hanna, *Partner*, Eversheds Sutherland
Kristen Malinconico, *Director, Center for Capital Markets Competitiveness*, U.S. Chamber of Commerce

MODERATOR

Chin Kim, *Assistant Vice President, Retail Compliance*, Pacific Life

1 – 2:30 p.m.
Networking Lunch

1 – 2:30 p.m.
Women in Leadership Symposium

Join us for our second annual Women in Leadership Symposium. Panelists will be discussing a range of topics including working across generations, diversification of leadership and board access, male allyship, and mental health in the workplace. This interactive session will include a graphic artist capturing a visual representation of the conversation in real time. Grab your lunch starting at 1 p.m., the session will begin promptly at 1:30 p.m. All attendees are invited to this session.

Prior to the session, visit our artist at the Social Mural located in the general session ballroom foyer and answer the question, "What are the qualities of a good leader?" Your responses will be incorporated in the symposium discussion.

SPEAKERS

Jessica Baehr, *Head of Group Retirement*, Equitable
Sharon Brock, *Board of Directors*, Symetra
Lauren Scott, *Senior Vice President, Regulatory & Government Affairs*, Global Atlantic Financial Group

MODERATOR

Nora Herting, *CEO & Co-Founder*, ImageThink

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2:30 – 2:45 p.m.
Transition Break

Thursday, March 16 *continued*

2:45 – 3:30 p.m.
CONCURRENT SESSIONS

INNOVATION TRACK

Advancing the Customer and Agent Experiences with Technology, Data, and Innovation

This session is a continuation of the conversations from **the current state of the consumer and agent experience** session with a focus on advancing the annuity experiences in the BD, RIA, and independent channels. Panelists will bring a full-picture view to explore how we advance the industry to the next level to facilitate sales, make it easier to enter new channels, create better user experiences, and encourage innovation.

The session participants will bring a full-picture view of the market together with voices from BDs, IMOs, and carriers.

SPEAKERS
Dan Herrick, *Vice President, Strategic Relationship Management Retirement and Life Distribution*, Prudential Financial
Laird Rixford, *Chief Executive Officer*, Hexure
David Stone, *Founder, Chief Executive Officer*, RetireOne
Joe Toledano, *Managing Director, Head of Insured Solutions Group*, Morgan Stanley Wealth Management & IRI Board of Directors

MODERATOR
Dev Ganguly, *Executive Vice President, Chief Operating Officer*, Jackson National Life Insurance Company & IRI Board of Directors

ANNUITY MARKET TRACK

Who Owns the Industry? The Rise of Private Equity and Non-Traditional Partnerships

For most of their existence annuity insurers have either been mutuals or stock companies and existed with or without their own asset management arms. Now, private equity has a significant presence, asset management firms own insurers, and relatively new ideas like "sidecars" expand capacity. This panel will discuss the benefits and challenges presented by these dynamics, the impact on current and future product development and the consumer, and what we can expect in the future as opportunities for capital investment continue to develop.

SPEAKER
Scott Hawkins, *Managing Director & Head of Insurance Research*, Conning
Igor Zamkovsky, CFA, *Head of Indexed Annuity Strategy*, BlackRock

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

Thursday, March 16 *continued*

LEGAL & REGULATORY TRACK

State Regulatory Priorities for 2023

his session will feature Commissioner Carter Lawrence of the Tennessee Department of Commerce and Insurance discussing a wide range of key issues facing the annuity industry today. The dialogue will focus on the NAIC's current priorities and developments on these issues, including a discussion on the work of the Life and Annuities (A) Committee and the Innovation, Cybersecurity and Technology (H) Committee.

SPEAKER

Carter Lawrence, *Commissioner*, Tennessee Department of Commerce and Insurance

MODERATOR

Tyler Brown, *Director of Government Affairs, Legal*, Sammons Financial Group

3:30 – 3:45 p.m.

Transition Break

3:45 – 5 p.m.

Say Thanks to Our Deployed Troops

A chance to give back brought to you by Athene.

Join us for a fun and charitable activity supporting our service members abroad. Working together we will assemble military care packages to be distributed to deployed U.S. troops, while networking with colleagues, and enjoying refreshments and Top Gun: Maverick on the big screen. You can even include personal notes of gratitude in the care packages. This activity is a great way to end the afternoon and we hope you feel a sense of pride and accomplishment when you see our completed collaborative donation!

SPONSOR HOST

Christopher Grady, *Executive Vice President and Head of Retail*, Athene USA & IRI Board of Directors

Sponsored by ATHENE

5 – 6:30 p.m.

SPONSORED THOUGHT LEADERSHIP PRESENTATION & LEGAL FORUMS

Combining SIMON from iCapital and FIDx — When 1 + 1 = 11

The days of Annuity Technology Musical Chairs — going from one platform to do x, another platform to do y and yet another to do z — are about to come to an end. SIMON from iCapital and FIDx are partnering to integrate both of their industry leading platforms. If you are from a B/D, come find out how your advisors will benefit from this marriage. If you are from an insurance company, come find out how you will finally benefit from the cost savings IT companies have promised for years.

SPEAKERS

Scott Stolz, *Managing Director, Annuities Solutions*, SIMON from iCapital

Sponsored by iCapital.

Thursday, March 16 *continued*

Innovation in the Annuity Industry — March Madness Watch and Learn

A winning strategy includes having the right play for every situation. Join Invesco to cheer on your favorite NCAA team and participate in a lively discussion on the latest product and distribution innovations to keep your organization winning across market cycles. Learn about design and distribution strategies in RILA and FIA, hear how buffered funds and structurally defensive strategies may lead to better client outcomes within VA, and explore new ideas including CDAs.

SPEAKERS

Mike Eustic, *Head of Insurance*, Invesco

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

Chris Mechem, CFA, *Senior Strategic Account Manager*, Invesco

Ryan Kagy, *Senior Strategic Account Manager*, Invesco

Sponsored by Invesco

Increasing Distribution Effectiveness in a Digital Age

RegEd subject matter experts will discuss the current and future state of distribution management. Topics will include managing multi-channel distribution, maintaining producer loyalty, data management and digitization, agent/agency onboarding and credentialing, field services and more. The discussion will cover current industry challenges and opportunities, as well as how the application of advanced technology can automate and streamline the producer experience.

SPEAKERS

Michael Pouliot, *Executive Vice President, Head of Xchange Sales*, RegEd
Jacob Spitzley, *Product Manager*, RegEd

Sponsored by RegEd

Friday, March 17

8 a.m. – Noon
Registration Desk

8:30 – 9 a.m.
Breakfast and Sammons Smoothie Stand

Start your day with a stop at the smoothie stand sponsored by Sammons. Enjoy one of two delicious options — a St. Paddy's Day themed Green Smoothie and a refreshing Florida Citrus Smoothie.

Sponsored by SAMMONS INSTITUTIONAL GROUP®

9 a.m.
Opening Remarks

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

Friday, March 17 *continued*

9 – 9:45 a.m.

Retirement SECURE-ity for All: Making the Most of SECURE 2.0

The SECURE 2.0 Act of 2022, which was signed into law in the closing days of 2022, includes 14 of IRI's 2022 Federal Retirement Security Blueprint priorities and 78 other retirement-related provisions. Building upon the reforms made by the original SECURE Act in 2019, this new law has the potential to help millions of workers and retirees prepare for a secure retirement. Join us to hear a panel of industry experts discuss and explore the opportunities and challenges presented by SECURE 1.0 and SECURE 2.0, the industry's ongoing efforts to comply with and operationalize the new rules, and how the industry can ensure that American retirement savers enjoy the intended benefits of these transformational legislative achievements.

SPEAKERS

Bill Lowe, *President*, Sammons Institutional Group & IRI Board of Directors
Beth Maziad, *Senior Vice President of Insurance Solutions*, Raymond James
Sri Reddy, *Senior Vice President, RIS Income Solutions*, Principal & IRI Board of Directors
Adrienne Robertson, *Head of Regulatory and Fiduciary Services*, Transamerica

MODERATOR

Aliya Robinson, *Senior Legal Counsel, Legislative and Regulatory Affairs*, T. Rowe Price Associates, Inc.

9:45 – 10:45 a.m.

Inside Politics

Trevor Noah described *POLITICO's* Playbook as "the be all and end all of politics and what's happening in DC." Stephen Colbert says Playbook is "if not the bible, it's the daily missalette of Washington." As the former co-author of Playbook — leading the platform to double in revenue and triple its readership — and current co-founder and CEO of Punchbowl News, Anna Palmer will walk you through what is happening on Capitol Hill that minute and what is likely to happen between Congress. With incomparable access to the highest offices in DC, Palmer is an expert on the issues, players, and personalities driving politics today and how they will impact issues most important to IRI.

KEYNOTE SPEAKER

Anna Palmer, *Founder & CEO* of Punchbowl News, *Best-Selling Author*, and *Former Co-Author* of *POLITICO* Playbook

MODERATOR

Rich White, *Senior Vice President, Government Relations*, Jackson National Life Insurance Company®

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Friday, March 17 *continued*

10:45 – 11:30 a.m.

New Congress, the Future for Retirement Security

The results of the 2022 Mid-Term Congressional elections have created a new political dynamic in our nation's Capital which can impact legislative and regulatory policy. At this session, you will hear from a panel of inside-the-beltway political and industry experts about the challenges and opportunities the industry will have as it seeks to advance retirement security policy amongst other competing policy and political priorities that face Congress, the President, and the Administration. The panel will also discuss policy proposals in IRI's 2023 Blueprint that seek to expand retirement savings, facilitate lifetime income solutions, preserve access to professional financial guidance, enhance consumer protections, and augment the tax code to promote retirement savings.

SPEAKERS

Jason Berkowitz, *Chief Legal & Regulatory Affairs Officer*, Insured Retirement Institute
Paul Richman, *Chief Government & Political Affairs Officer*, Insured Retirement Institute
Jeff Strunk, *Managing Partner*, Forbes Tate Partners
Kelley Williams, *Senior Vice President, Government Relations*, Forbes Tate Partners

MODERATOR

Camille Simpson, *Head of Government Relations and Industry Affairs*, American Equity Investment Life Insurance Company®

11:30 a.m.

Closing Remarks

SPEAKER

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