Agenda

VISION19 CONFERENCE

Monday, September 9, 2019

9:30 am – 12:30 pm **Broker-Dealer Roundtable** (committee members only)

10:00 am – 12:00 pm **Public Relations Committee** (committee members only)

11:00 am – 1:00 pm **Asset Managers Committee** (committee members only)

12:30 pm – 2:30 pm **Advisor Council Meeting** (committee members only)

1:00 pm – 5:00 pm **Conference Registration**

Make sure to grab a water infusion bottle and refill it over the course of the conference with herbs and fruits of your choice.

Sponsored by Global Atlantic FINANCIAL GROUP

2:30 pm – 3:00 pm **Opening Remarks**

2020 Vision: Our Way Forward

Wayne Chopus, President and Chief Executive Officer, *Insured Retirement Institute*

3:00 pm – 4:00 pm **General Session 1**

Perspectives on Leadership: Navigating Through Disruption

Three industry leaders will offer their insights on their respective visions and challenges while facing disruption in the fields of advocacy, technology, regulatory and market changes.

Moderator:
Ben Huneke, Managing Director, *Morgan Stanley Wealth Management*, Chairman, *IRI Board of Directors*

Speakers:
Wayne Chopus, President and Chief Executive Officer, *Insured Retirement Institute*
David N. Levenson, President and Chief Executive Officer, *LIMRA International*
Susan K. Neely, President and Chief Executive Officer, *American Council of Life Insurers*

4:15 pm – 6:15 pm **IRI Board of Directors Meeting** (closed meeting)

5:00 pm – 6:30 pm **Welcome Reception**

Sponsored by annexus® Building Smarter Retirements and S&P Dow Jones Indices A Division of S&P Global

Tuesday, September 10, 2019

7:00 am – 8:00 am **VISION19 Walk/Jog**

Explore beautiful Charleston and get some exercise at the same time. Walk/Jog will be lead by Jason Chepenik, innovator, marketing guru, and financial services humanitarian.

7:30 am – 5:00 pm **Conference Registration**

7:30 am – 9:00 am **Ops/Tech Steering Committee** (invitation only)

8:00 am – 9:00 am **Networking Breakfast**

9:00 am – 9:15 am **IRI Annual Business Meeting**
Includes election of Board of Directors

9:15 am – 9:30 am **Presentation of the Champion of Retirement Security Award**

9:30 am – 10:15 am **General Session 2**

Making Sense of Washington, D.C. Politics in an Unpredictable Era — What Will Happen Next?

According to CNBC, Andy Friedman is "one of the nation's most sought-after speakers on all things political." An expert on political affairs, Andy explains the ever changing, sometimes confusing, and often crazy world of Washington in a straightforward bipartisan manner. He is known for predicting the outcomes of Washington deliberations and providing financial advisors and investors with strategies to consider in light of the changing political landscape. Friedman will bring his prognosticating and political insights to VISION19 to share his insights.

Keynote Speaker:
Andy Friedman, Principal and Founder, *The Washington Update*

10:15 am – 10:45 am **General Session 3**

Fireside Chat with Director Farmer

Ray Farmer serves as the Director, South Carolina Department of Insurance and is the president-elect of the National Association of Insurance Commissioners (NAIC). Get his early insights on where he'll focus his energy next year as NAIC President when he sits down for this informative Q&A session with Paula Nelson, President & Managing Director — Retirement with Global Atlantic Financial Company.

Speaker:
Ray Farmer, Director, *South Carolina Department of Insurance*, and President-Elect, *National Association of Insurance Commissioners (NAIC)*

Moderator:
Paula Nelson, President & Managing Director – Retirement, *Global Atlantic Financial Company*, Secretary/Treasurer, *IRI Board of Directors*

10:45 am – 11:00 am **Networking Break**

Tuesday *(continued)*

11:00 am – 12:00 pm **Power Workshops** (choose one)

1. All Things NOT Reg BI – What are Congress and the Trump Administration Doing for Retirement Security in America?

It's been 13 long years since Congress acted to pass a comprehensive retirement security law and it's been awhile since the DOL or the SEC has issued meaningful and significant rule makings to strengthen retirement security. However, this year we are witnessing a resurgence in interest from both the Congress and executive branch agencies to take action. At this session you will hear from a panel of industry leaders in government and regulatory affairs who will share their insights and predictions about initiatives that Congress, the DOL and the SEC are working on to help Americans better plan for, have more opportunities to save and better utilize lifetime income options as they prepare for their retirement years.

Moderator:
Paul J. Richman, Chief Government and Political Affairs Officer, *Insured Retirement Institute*

Speakers:
W. Thomas Conner, Shareholder, *Vedder Price*
Nicole Petrosino, Senior Vice President and Head of Federal Government Affairs, *LPL Financial*
Chris Spence, Senior Director, Federal Government Relations and Public Policy, *TIAA*

2. ESG Today & Into the Future

ESG is one of the hottest topics in financial services as both retail and institutional investors are requesting asset managers and advisors to build and incorporate these factors into their investment portfolios. Research has shown that investing in this method can generate competitive investment returns and reduce portfolio risk while addressing the desire for investors to be more socially conscience, not only in their lives, but with their investments.

Join our panel of experts to learn more about the space including:
- What is it?
- Why should it matter?
- Where does it fit into your business?

Moderator:
Karin Anderson, Director of Manager Research, *Morningstar*

Panelists:
Kwame Anochie, Executive Vice President, *PIMCO*
Erin Bigley, Senior Investment Strategist – Fixed Income, *AllianceBernstein*
Aaron Petersen, ESG Senior Specialist, *Capital Group*

12:00 pm – 12:45 pm **Member Services Committee Meeting** (committee members only)

12:00 pm – 1:00 pm **Networking Lunch**

1:00 pm – 1:15 pm **Transition Break**

Tuesday *(continued)*

1:15 – 1:30 pm

General Session 4

All Things Reg BI

The SEC's new Regulation Best Interest, or Reg BI, is the most sweeping regulatory change to affect our industry in many years (other than the now-vacated DOL fiduciary rule, of course) and its effects will reverberate for years to come. As your trusted source for all things Reg BI, IRI will harness the collaborative power of its members to facilitate the interpretation, understanding and implementation of this sweeping new regulation.

This session will provide a high-level look at how Reg BI will impact your organizations, setting the stage for the Reg BI Power Workshops, where attendees will engage in interactive discussions on these new rules, including the legal and regulatory analysis, operational and technological challenges, and the perspectives of advisors and consumers.

Speakers:

Drew Bowden, Senior Vice President, General Counsel, *Jackson National Life Insurance Company*

Peggy Ho, Executive Vice President, Chief of Staff-Legal, Head of Government Relations, *LPL Financial*

1:30 pm – 1:45 pm

Transition Break

1:45 pm – 3:00 pm

Reg BI Power Workshops: Preparing for Implementation (choose one)

These interactive discussion sessions will provide an opportunity for attendees to leverage their collective knowledge and insights as our industry prepares for implementation of Reg BI. With guidance from industry thought leaders, the workshops will explore interpretational questions, operational and technological challenges, and the impact on advisor-client relationships.

1. Reg BI for Insurers

Facilitators:

W. Thomas Conner, Shareholder, *Vedder Price*

Manda Ghaferi, Vice President & Deputy General Counsel, *AIG*

Kevin Kemmerer, Executive Vice President, Product and Alliances, *iPipeline*

Thomas Roberts, Principal, *Groom Law Group*

2. Reg BI for Broker-Dealers

Facilitators:

Evan Charkes, Managing Director and Associate General Counsel, Global Wealth & Investment Management, *Bank of America Merrill Lynch*

Richard T. Choi, Shareholder, *Carlton Fields*

K. Susan Grafton, Partner, *Dechert*

John Hyde, President, *CapitalROCK*

Holly H. Smith, Partner, *Eversheds Sutherland*

Tuesday *(continued)*

3. Reg BI for Asset Managers

Facilitators:
Susan R. Olson, Vice President, Government Relations, *Natixis Investment Managers*
Mike Sherman, Partner, *Dechert*

3:00 pm – 3:15 pm **Networking Break**

3:15 pm – 4:15 pm **Power Workshops** (choose one)

1. Platform of Tomorrow

Everyday consumers are able to enjoy a single point of technology interaction to satisfy their needs across multiple verticals. Industries are quickly moving to follow the same consolidated, seamless, and frictionless model so the process is easy and intuitive. The looming retirement income crisis in America has accelerated the convergence of the investment management and insurance ecosystems delivered via an integrated financial planning approach. To address the existing disjointed, siloed technology landscape, innovative solutions have emerged that enable digital delivery of product and channel agnostic wealth management solutions to the end client, from accumulation through decumulation, through one seamless platform. Join us to understand how firms are building platforms that integrate investments and insurance to help make financial wellness a reality for advisors and their clients alike.

Moderator:
Todd Cooper, Senior Vice President, Institutional Business Development, *Envestnet*

Panelists:
Dana Malesky, Senior Vice President, Strategic Solutions, *Jackson National Life Insurance Company*
Rich Romano, Chief Technology Officer, *Fiduciary Exchange, LLC*
Brian K. Williams, Chief Operations Officer, *Financial Independence Group*
Ross Znavor, Managing Director, *BlackRock*

2. Food for Thought: How to Bring "Fresh" Ideas to Your Clients

In this session, you'll hear about innovative, unorthodox, impactful, and exciting ways advisors can connect their clients to a successful retirement with the realization that innovation doesn't always have to mean new technology. Consumers are bombarded by information, alternately told that advice and retirement products will lead to their salvation or their demise. Such information overload can make it more challenging to reach and successfully serve customers, but it also presents an opportunity to develop new ways to connect with people and show them the importance of saving and planning for a successful retirement.

Facilitator:
Jason Chepenik, Managing Partner, *Chepenik Financial*

Tuesday *(continued)*

3. Smart Beta Indices

Hear from industry leaders as they discuss smart beta indices from the perspective of the regulator, the insurer, the distributor and the index designer. What are the benefits? What are the pitfalls? How do you run due diligence and navigate external circumstances? Find out the answer to these questions and more!

Panelists:
Marie-Laure Chandumont, Managing Director, *Barclays*
Adam Politzer, Senior Vice President Product Management and Actuary, *Athene*
Steve Snyder, Senior Vice President, Investment Product Management, *LPL Financial*
Mike Yanacheak, Actuarial Administrator, *Iowa Insurance Division*

4:15 pm – 4:30 pm **Transition Break**

4:30 pm – 5:15 pm **Power Workshops** (choose one)

1. Product Innovation in a Disruptive Era: Meeting Consumer & Advisor Expectations

Join product and market experts for a discussion focused on the current landscape of annuity products and retirement solutions, the potential for new and enhanced approaches to enter the market, and a frank evaluation of the tailwinds and headwinds with the potential to stymie or accelerate growth.

Moderator:
Tamiko Toland, Head of Annuity Research, *CANNEX USA*

Panelists:
Corey J. Walther, CLU®, ChFC®, RICP®, WMCP®, President, *Allianz Life Financial Services, LLC*
Michael Ferraro, Managing Director, Retirement Insurance, *BlackRock*
Scott Stolz, CFP, RICP, President, Global Wealth Solutions, *Raymond James Insurance Group*

2. State Update — 50 Shades of Fiduciary

With federalism in full swing and numerous states advancing their own standard of conduct proposals, the prospects for uniformity are anything but clear, even with the NAIC moving closer to finalizing enhancements to the annuity suitability model regulation. If states continue to enact varying rules, regulations and standards, then insurers, broker-dealers and financial advisors will face competing and potentially conflicting guidelines to provide important financial advice to clients. Join us for this important session as we attempt to bring some clarity to the increasingly grey area of state regulations.

Moderator:
Chelsea Crucitti, Director of State Affairs, *Insured Retirement Institute*

Panelists:
Nancy Davenport, Vice President, Head of Government Relations, *Brighthouse Financial*
Michael Gugig, Vice President, State Government Relations & Associate General Counsel, *Transamerica Life Insurance Co.*
Manda Ghaferi, Vice President & Deputy General Counsel, *AIG*
James F. Jorden, Partner, *Drinker Biddle & Reath*

3. Emerging Tech: Hype v. Reality

The InsureTech world has put technologies like blockchain, IoT, Virtual Reality, Big Data, and Artificial Intelligence on the radar for insurers. But which ones are harmless bogeys and which ones are incoming bandits for annuity writers? This session helps annuity writers understand the real impact (or lack thereof) of these and other emerging technologies.

Panelist:
Chris Eberly, Vice President Research and Consulting, *Novarica*

5:30 pm – 7:00 pm **Reception**

Sponsored by Fidelity Investments and Lincoln Financial Group

Wednesday, September 11, 2019

7:00 am – 12:00 pm **Conference Registration**

8:15 am – 9:15 am **Plated Breakfast**
(Breakfast service will conclude promptly at 9:05 am)

9:15 am – 10:00 am **General Session 5**

Cracking the Code on Customer Adoption and Winning with Experience

As the industry landscape continues to change, it's imperative we find ways to adapt in this quickly evolving environment. Financial needs in America are greater than ever. People are not meeting their retirement goals, healthcare costs are rising, and the social security gap is expanding. Regulation is changing, consumer expectations are expanding, and technology innovates on daily basis. With that velocity of change, how do we reach the consumer so they understand how our products can help? The key to building trust in financial services is to build customer confidence. Winning with experience is the new differentiator. Find out what some IRI members are doing to overcome these challenges.

Moderator:
Kevin Kennedy, Managing Director, Head of Individual Annuities, *AXA*

Speakers:
Meghan Doscher, Chief Marketing Officer, *Brighthouse Financial*
Melissa Kivett, Senior Vice President, Chief Marketing & Customer Experience Officer, *Prudential*
Christine Tucker, Vice President, Marketing, *Pacific Life Insurance Company*

10:00 am – 11:30 am **General Session 6**

IRI Committee Town Hall: A Look Toward 2020

Did you know that IRI has over 40 committees, working groups and task forces all working to further the goals and objectives of our industry? We've gathered leaders from the most active committees who will share their insights on what's ahead in 2020 and answer your questions. This will be an informal session with open mic questions and answers. Don't leave the IRI annual meeting with an unanswered question!

Moderator:
Wayne Chopus, President and Chief Executive Officer, *Insured Retirement Institute*

11:30 am **Conference Adjourns**

Post Conference Committee Meetings (lunch will be served)

10:00 am – 2:00 pm **Ops & Tech Extended Board Working Group** (closed meeting)

11:30 am – 1:30 pm **Advocacy Steering Committee Meeting** (committee members only)

11:30 am – 1:30 pm **Retirement Research Committee Meeting** (committee members only)