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Welcome to ACLI’s 2016 Annual Conference — Change = Opportunity.

Thank you for joining ACLI for our 2016 Annual Conference.

There is no place more exciting to gather during an election season than Washington, D.C. However unpredictable the political environment may become, the desire for a financially secure future remains paramount. Our industry is prepared to help Americans address financial and retirement security challenges.

A new administration, new Congress, and new state leaders will bring change, and with change comes opportunity. This year’s conference will explore political transitions, emerging opportunities for our industry, and new thinking in a digital age.

We encourage you to participate in the sessions and network with your industry colleagues. With your contributions, we can meet the winds of change with ideas and solutions that will guide sound public policy and help millions of Americans achieve peace of mind now, and in retirement.

Sincerely,

Deanna Mulligan
President & CEO
Guardian

Dirk Kempthorne
President & CEO
American Council of Life Insurers
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GENERAL INFORMATION

JW MARRIOTT
1331 Pennsylvania Ave NW
Washington, DC 20004
Phone: (202) 393-2000

REGISTRATION DESK
Grand Foyer (Ballroom Level)
Sunday, October 16  8:00 am–5:00 pm
Monday, October 17  7:00 am–5:00 pm
Tuesday, October 18  7:00 am–2:00 pm

EXHIBITOR MARKETPLACE
Salons D & E + Capitol Foyer (Ballroom Level)
Sunday Reception  5:30–7:00 pm
Monday Ice Cream Social  3:00–4:00 pm
Monday Reception  5:00–7:00 pm

NAME BADGES
Wear the color-coded name badge for admission to all sessions, social functions, and the Exhibitor Marketplace. Please return the badge to the registration desk at the end of the conference.

Speakers: White badge, black ribbon
Registrants: White badge
Current Board Members: White badge, white ribbon
Press: Green badge, white ribbon
Exhibitors: Yellow badge, yellow ribbon
Sponsors: White badge, light blue ribbon
Staff: White badge, burgundy ribbon

ATTIRE
Business casual unless otherwise noted.

Charging Station
Sponsored by SCOR Global Life

All attendees are welcome to power up at the electronics charging station, available in the registration area on the ballroom level.

For live updates via Twitter, follow the conference hashtag #ACLI2016 and follow @ACLINews.
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ACCREDITATION

CLE: The annual conference is fully accredited in most jurisdictions requiring mandatory continuing legal education. Forms for CLE credits are available at the sessions.

CPE: ACLI is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org.

Program Level: Intermediate (participants have had some exposure to the subjects). Curriculum will build on basic skills to relate fundamental principles to practical situations and extend them to a broader range of application.

Learning Objectives: Upon completion, participants will better understand: current challenges that could influence the strength of the sector, a outlook and strategy for investing in fixed income, recent trends in M&A activity, developing and managing blocks of fixed index annuities business, investment related issues such as RBC and SVO ratings, factors in investment decisions in a low rate environment, proposed changes to the BCRM and detail on the BCAR model, the new institutional prime funds rule and its implication for insurers, and the business case and finance fundamentals for the solar market.

Program Prerequisites/Advance Preparation: No advanced prerequisite or preparation is required.

Instructional Method: Group presentations with instructor in room with participants.

Recommended CPE Credits: 9.0 hours.

Sponsored activities are measured by program length, with one 50-minute period equal to one CPE credit. One-half CPE credit increments (equal to 25 minutes) are permitted after the first credit has been earned in a given learning activity. Not all state boards have adopted this method of calculation; some may not accept half-credit increments.

ANTITRUST STATEMENT

The American Council of Life Insurers is committed to adhering strictly to the letter and spirit of the antitrust laws. Meetings conducted under the ACLI’s auspices are designated solely to provide a forum for the expression of various points of view on topics described in the agenda. Under no circumstances shall ACLI meetings be used as a means for competing companies to reach any understanding, expressed or implied, which tends to restrict competition, or in any way, to impair the ability of members to exercise independent business judgment regarding matters affecting competition.

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SUNDAY, OCTOBER 16

8:00 am–5:00 pm
Registration
Grand Foyer (Ballroom Level)

10:00 am–12:30 pm
ACLI Board Committee Meetings (ACLI members only)
Salons III & IV (Ballroom Level)

8:30–10:00 am
Forum 500 Section Board of Governors Meeting
Salon G (Ballroom Level)

10:00 am–12:00 pm
Forum 500 General Session
Salon F (Ballroom Level)

Sunday morning’s program will focus on business and marketplace issues of particular interest to ACLI’s Forum 500 companies—those with less than $2 billion in assets and capital surplus of $200 million or less.

SESSION 1: STATE INSURANCE REGULATION: A VIEW FROM THE MOUNTAINTOP

Leaders of the state insurance legislative and regulatory communities will discuss the challenges and opportunities they see in today’s rapidly evolving insurance regulatory framework. NCOIL President Senator Travis Holdman (IN) and NAIC President-elect Ted Nickel (WI) will provide their insights on issues of importance to Forum 500 members, such as cybersecurity, group capital requirements, retirement savings, PBR and unclaimed property.

Moderator: Bruce Ferguson, Senior Vice President, State Relations, ACLI
Speakers: Ted Nickel, Wisconsin Insurance Commissioner and NAIC President-Elect, Travis Holdman, Indiana Senator, President, National Conference of Insurance Legislators (NCOIL)

SESSION 2: HARNESS THE REALITY OF BIG DATA

Big Data is propelling big changes in the traditional insurance marketplace. Applying predictive analytic techniques to an insurer’s data assets can yield new value opportunities as well as a heightened responsibility to protect consumer privacy. Harness the reality of Big Data to power wise decisions in a new kind of knowledge-driven environment.

Speaker: David M. Wallace, Global Financial Services Marketing Manager, Global Sales Enablement, SAS Institute

12:15–1:45 pm
Luncheon: Unmeasured Strength
Salon IV (Ballroom Level)

Lauren Manning, YouBoard.net Co-founder & Chief Strategist, Former Cantor Fitzgerald Partner & Author of the New York Times Bestseller, Unmeasured Strength.

Lauren Manning suffered burns to over 80% of her body while in the World Trade Center North Tower on 9/11. Lauren delivers an inspiring message about her road to recovery and reveals the skills needed to prepare for, deal with, and accept change in the world, your personal life, and your career.

Lauren Manning will do a book signing immediately following her presentation. Her book is available at the ACLI Registration Desk.

Sponsored by Milliman

Change = Opportunity
SUNDAY, OCTOBER 16 (CONT.)

3:30–5:45 pm
ACLI Board of Directors Meeting
Salons F & G (Ballroom Level)

5:00–5:45 pm
Reinsurance Reception (by invitation only)
Senate Room (Meeting Room Level)
Sponsored by Mayer Brown LLP

5:30–7:00 pm
Welcome Reception and Exhibitor Marketplace Opening
Salons D & E + Capitol Foyer (Ballroom Level)
Co-Sponsored by Dechert LLP

6:30–9:30 pm
Board Dinner (by invitation only)
Decatur House

MONDAY, OCTOBER 17

6:30–7:10 am
Marine Corps “Daily 7” workout with Rye Barcott, Double Time Capital
Meet in the lobby (workout will be outside, weather permitting). All athletic levels welcome.

7:00 am–5:00 pm
Registration
Grand Foyer (Ballroom Level)

7:15–8:15 am
Chairman’s Club Breakfast (by invitation only)
State Room (Meeting Room Level)
Speakers: Chris Cillizza, Political Analyst and Writer for the Washington Post

7:30–8:15 am
Continental Breakfast
Grand Foyer (Ballroom Level)
Sponsored by RGA

7:30–8:15 am
Hot Issue Breakfast: Standard & Poor’s Presents its Outlook on the U.S. Life Insurance Industry
Salons F & G (Ballroom Level)
The U.S. life insurance sector is rowing through some uncertain waters. While the U.S. life insurance industry benefits from a strong financial profile, the industry continues to face numerous challenges, including a lower-for-longer rate environment, changing regulatory landscape, shareholder pressure, and spread compression. The presenter will discuss these issues and other hot topics that could influence the credit strength of the sector.

Speaker: Deep Banerjee, Director, S&P Global Ratings
Sponsored by S&P Global Ratings
MONDAY, OCTOBER 17 (CONT.)

8:30–10:15 am
General Session
Salons I, II, III (Ballroom Level)

- Welcome Remarks
  Ron Insana, Senior Analyst, CNBC, and Financial Industry Expert, Emcee

- President’s Perspective
  Dirk Kempthorne, President & CEO, ACLI

- Chair’s Perspective
  Deanna Mulligan, President & CEO, Guardian

- Annual Business Meeting and Elections

- Behind the Scenes: White House Chiefs of Staff Perspective
  On November 8th, work kicks into high gear to hand over control of the entire federal government from one administration to the next. Two former white house chiefs of staff will share their insight about efforts to ensure a smooth presidential transition. How do you decide what to do first? What will the first 100 days look like?
  Moderator: Dirk Kempthorne, President & CEO, ACLI
  Speakers: Andrew H. Card, Jr., White House Chief of Staff for President George W. Bush; Thomas F. “Mack” McLarty III, White House Chief of Staff for President Bill Clinton

10:15–10:30 am
Refreshment Break
Grand Foyer (Ballroom Level)

10:30 am–12:00 pm
CONCURRENT SESSIONS

Concurrent Session 1—Legal/Compliance
THE NEW DOL FIDUCIARY
Salon IV (Ballroom Level)

The Department of Labor issued its new rule in April. Serious concerns have been raised about the final rule and associated prohibited transaction exemptions. ACLI and others have filed suit challenging the rule. This panel will discuss the final rule and exemptions, the grounds for a legal challenge, and the status of the various lawsuits.

Moderator: Jim Szostek, Vice President, Taxes & Retirement Security, ACLI
Speakers: Kelly P. Dunbar, Partner, WilmerHale, David W. Ogden, Partner, WilmerHale

Concurrent Session 2—Investment/Financial
INVESTING IN AN UNCERTAIN LANDSCAPE
Salon F (Ballroom Level)

The first half of this session will be presented by Abuhoff Jacobson, who will look around the world at the macroeconomic forces at play and translate those to actionable investment opportunities. Bellows will follow and discuss the fundamentals underpinning the bond market—growth, inflation and central banks—arriving at the conclusion that there are still opportunities in rates, even at these low-yield levels.

Speakers: Nanette Abuhoff Jacobson, Global Investment and Asset Allocation Strategist, Wellington Management; John Bellows, Portfolio Manager and Research Analyst, Western Asset Management Company
MONDAY, OCTOBER 17 (CONT.)

Concurrent Session 3—Reinsurance
TURNING CHANGE INTO OPPORTUNITY
Salon G (Ballroom Level)

Reinsurer CEOs will share their perceptions of opportunities on the horizon for direct writers. Topics may include PBR implementation, the impact of ever-changing regulation, future growth prospects, potential impacts of low cost genetic testing, and the impending revolution in the life insurance customer experience.

Moderator: Michael G. Dekoning, President & Chief Executive Officer, Munich Re

Speakers: John C. Brueckner, Chief Executive Officer, Americas, SCOR Global Life Americas; Vincent Demarco, President & Chief Executive Officer, General Re Life Corporation; Jeff Poulin, President, Canada Life Reinsurance

12:15–1:45 pm
Luncheon: A Look at the Election Projections
Salons I, II, III (Ballroom Level)

Amy Walter, National Editor of The Cook Political Report, Former Political Director of ABC News

Amy Walter is one of the best political journalists in Washington. Over the past 14 years, she has built a reputation as an accurate, objective, and insightful analyst with unparalleled access to campaign insiders and decision-makers. Her analysis has earned her numerous accolades, including the Washington Post’s Crystal Ball Award and the Washingtonian’s top 50 journalists.

Co-Sponsored by Goldman Sachs Asset Management & Sutherland

2:00–3:00 pm
CONCURRENT SESSIONS

Concurrent Session 1—Legal/Compliance
EVOLVING THE COMPLIANCE PROGRAM: KEY STEPS FOR EFFICIENTLY ASSESSING, MONITORING / TESTING, AND REPORTING ON YOUR COMPLIANCE RISK
Salon IV (Ballroom Level)

Insurers face the difficult challenge of effectively managing compliance risk without significantly increasing compliance budgets. Join a discussion on leading practices that enable greater visibility into your compliance risks, and a risk-based approach to managing them while striving to work within your existing organizational structure.

Speakers: Andrew Chenoweth, Senior Manager Advisory Services, Ernst & Young LLP; Tom Ward, Partner, Ernst & Young LLP

Concurrent Session 2—Investment/Financial
DEVELOPMENTS AND TRENDS IN LIFE INSURANCE MERGERS & ACQUISITIONS
Salon F (Ballroom Level)

Global markets are becoming more turbulent with sliding oil prices, geopolitical unrest, and weakening global growth. In addition, investor concerns about volatility and how to manage it have become a key focus area for financial advisors. Learn more about risk-managed funds and how they are increasing in demand as investor focus has turned from growing wealth to wealth preservation.

Moderator: Alexander Dye, Partner, Corporate & Financial Services, Willkie Farr & Gallagher, LLP

Speakers: Ray Eckert, Senior Vice President & Head of Origination, Wilton Re; Patrick Fels, Managing Director, Goldman, Sachs & Co.; David Schieldrop, Managing Director, Barclays Capital
MONDAY, OCTOBER 17 (CONT.)

Concurrent Session 3—Investment/Financial
FIXED INDEX ANNUITIES: CHALLENGES AND OPPORTUNITIES
Salon G (Ballroom Level)

Fixed Index Annuities (FIA) have been an extremely successful product for life insurers in recent years, growing in sales even as other products struggle in the current economic environment. This session will explain the FIA product proposition, describe key product features and recent innovations in design, and discuss challenges and opportunities for insurers in developing and managing blocks of FIA business.

Speaker: Sam Nandi, Principal, Milliman, Inc.

Concurrent Session 4—International
IAIS AGENDA: IMPACT AND EXPECTATIONS
Penn Avenue Terrace (Lobby Level)

Hear NAIC staff responsible for key International Association of Insurance Supervisors (IAIS) work streams outline their expectations for deliverables this year and priorities for next year, with a focus on U.S. state prudential regulators’ dedication to protecting U.S. customers and stability. NAIC staff will be joined by industry experts for open discussion and audience Q&A.

Moderator: Alessandro Iuppa, Founder & Principal Executive, Global Insurance Perspectives

Speakers: George M. Brady III, Senior Advisor & Insurance Lead, Regulatory Affairs, Institute of International Finance; Ekrem Sarper, Vice Chairman, Implementation Committee, International Association of Insurance Supervisors (IAIS) International Policy Advisor, National Association of Insurance Commissioners (NAIC); Baird Webel, Specialist in Financial Economics, Congressional Research Service

3:00–4:00 pm
Ice Cream Social in Exhibitor Marketplace
Salons D & E + Capitol Foyer (Ballroom Level)

3:30–4:30 pm
CONCURRENT SESSIONS

Concurrent Session 1—Legal/Compliance
HOW U.S. INSURERS ARE PREPARING FOR THE FEDERAL RESERVE BOARD’S PROPOSED CAPITAL FRAMEWORKS FOR INSURERS
Salon IV (Ballroom Level)

This session will highlight key aspects of the Comprehensive Approach and the Building Block Approach, and industry concerns with respect to development of regulatory capital rules based on those frameworks. Discussion will focus on actions taken and those expected to be taken by insurers to improve their regulatory capital ratios under the frameworks. Speakers will offer examples of regulatory capital-driven strategic transactions that insurers are likely to pursue as they prepare for the new capital regimes. They will discuss potential changes to insurance products that may result from the application of the new rules to insurance products, including separate account guarantees and variable annuities.

Moderator: Brian Barrett, Partner, Sutherland Asbill & Brennan LLP

Speakers: Matthew J. Adams, Partner, PricewaterhouseCoopers LLP; Nick Chan, Engagement Manager, Oliver Wyman; Cynthia R. Shoss, Partner, Sutherland Asbill & Brennan LLP

Change = Opportunity
MONDAY, OCTOBER 17 (CONT.)

3:30–4:30 pm
CONCURRENT SESSIONS

Concurrent Session 2—Investment/Financial
THE SHIFTING REGULATORY ENVIRONMENT
Salon F (Ballroom Level)

Primarily due to the financial crisis in 2008-09, the regulatory environment for insurance companies is rapidly changing worldwide. Given the critical role they played in the crisis, this is especially true in regards to insurers’ investments. This session focuses specifically upon those regulatory changes occurring in the U.S. that impact life insurers’ investments, how they valued for statutory purposes and how much risk-based capital will be required to support them.

Speaker: Ed Toy, Director, Capital Markets Bureau, NAIC

Concurrent Session 3—Investment/Financial
RBC, ASSET ALLOCATION, AND ALM IN TODAY’S LOW RATE ENVIRONMENT
Salon G (Ballroom Level)

This session will explore three factors in investment decisions in light of the current low interest rate environment: (1) the implications of pending changes in NAIC capital regulations; (2) recent changes in industry asset allocation; and (3) the efficacy of ALM in a low rate flat yield curve world.

Speaker: Michael Siegel, Global Head of GSAM Insurance Asset Management

Concurrent Session 4—Technology
THE AGE OF THE OMNICHANNEL CLIENT AND ADVISOR
Penn Avenue Terrace (Lobby Level)

As consumer expectations change with each technological innovation, financial services and insurance companies today struggle with determining how to evolve. With robo-advice firms and changing regulations, how is the advisor of today meant to compete? The speaker will share his perspectives on what firms must do to empower their advisors to be more productive, leverage data analytics, and grow their business by using next-gen technology to deliver at every step of the customer journey.

Speaker: Victor Gaxiola, Senior Customer Advocacy Manager, Hearsay Social

3:30–4:30 pm
PAC Board Meeting
State Room (Meeting Room Level)

5:00–7:00 pm
Reception in Exhibitor Marketplace
Salons D & E + Capitol Foyer (Ballroom Level)

Sponsored by FHLBanks

6:30 pm
PAC Event (by invitation only)
National Museum of African American History and Culture
TUESDAY, OCTOBER 18

6:30–7:10 am
Marine Corps “Daily 7” workout with Rye Barcott, Double Time Capital
Meet in the lobby (workout will be outside, weather permitting). All athletic levels welcome.

7:00 am–2:00 pm
Registration
Grand Foyer (Ballroom Level)

7:30–8:15 am
Continental Breakfast
Grand Foyer (Ballroom Level)
Sponsored by AB (AllianceBernstein)

7:30–8:15 am
Hot Issue Breakfast: A.M. Best Presents Proposed Changes to BCRM & BCAR
Salons F & G (Ballroom Level)
A.M. Best will present its proposed changes to the Best’s Credit Rating Methodology (BCRM) and the Best’s Capital Adequacy Ratio (BCAR), which are out for public comment in Fall 2016. This presentation will include detail on the BCAR model, how the BCAR output fits into the overall rating process, and discussion of the comments received to date.
Speakers: Ken Frino, Group Vice President, Life/Health Ratings Division, A.M. Best; Ken Johnson, Vice President, Life/Health Ratings Division, A.M. Best
Sponsored by A.M. Best Company

8:30–9:30 am
General Session: Emerging Opportunities: Technology—Provocations and Possibilities
Salons I, II, III (Ballroom Level)
One of the most prevalent issues facing financial services companies is fast-paced changes in technology and how this trend could revolutionize current business models. Looking at examples such as Uber, Lyft, and Airbnb, we have seen how technology can dramatically transform an industry. From product development and distribution to the use of predictive analytics, the life insurance industry faces significant opportunity for change. This panel will examine the provocations and possibilities ahead.
Moderator: Holly Benson, Managing Partner, Infosys Consulting
Speakers: Dean A. Del Vecchio, Executive Vice President, Chief Information Officer & Head of Enterprise Shared Services, Guardian; John Glooch, Vice President, Data & Product Technologies, Prudential Financial; Todd Zinkgraf, Vice President, Enterprise Solutions, Northwestern Mutual

Change = Opportunity
TUESDAY, OCTOBER 18 (CONT.)

9:45–10:45 am

CONCURRENT SESSIONS

Concurrent Session 1—Legal/Compliance

MOVING WITH YOUR CUSTOMER: MOBILE TECHNOLOGY AND THE SALE OF INSURANCE

Salon IV (Ballroom Level)

Constant enhancements and developments in mobile technology are providing opportunities for companies to engage their customers in spaces and times that were previously not possible. Mobile devices are continuing to change the way that business is conducted by a growing population of tech-savvy consumers, allowing a diverse ethnic and socio-economic population to enter the marketplace.

Speaker: Ro Adebiyi, Chief Legal Officer, Brightpeak Financial

Concurrent Session 2—Investment/Financial

MONEY MARKET REFORM

Salon F+G (Ballroom Level)

On October 14, institutional prime funds which oversee about $600 billion must abandon a fixed $1-a-share price and float their net asset values. The rules are spurring a stampede from prime funds to government-only funds, which are exempt. To cope, Treasury is boosting supply but perhaps not enough to avoid a squeeze on a $1.5 trillion bill market. Learn the details of the new rule and its implications for insurers.

Moderator: Andrew Edelsberg, Senior Director, Insurance, Kroll Bond Rating Agency, Inc.

Speaker: Jim O’Connor, Senior Portfolio Manager, Dreyfus/BNY Mellon; Paul W. Reisz, Executive Vice President, PIMCO

Concurrent Session 3—Medical

PREDICTIVE ANALYTICS IN INSURANCE MEDICINE

Salon D & E (Ballroom Level)

An interactive look at predictive analytics with a focus on how life insurance medical directors determine the mortality risk presented by various medical impairments. The session will also demonstrate how sophisticated analytics can wind up discriminating by age, race, or sex, even when those variables are nowhere in the original data.

Speaker: Steven Rigatti, MD, Vice President & Chief Medical Officer, MassMutual

10:45–11:00 am

Refreshment Break

Grand Foyer (Ballroom Level)

11:00 am–noon

CONCURRENT SESSIONS

Concurrent Session 1—Legal/Compliance

RETHINKING THE CONSUMER AND INSURER RELATIONSHIP

Salon IV (Ballroom Level)

Forward thinking insurers are using Big Data to transform their relationships with customers. Learn how new computational techniques provide insight into your company’s application of Big Data and the challenges of regulatory privacy requirements.

Speakers: Colleen Theresa Brown, Partner, Sidley Austin LLP; Andrew Holland, Partner, Sidley Austin LLP; Ed McNicholas, Partner, Sidley Austin LLP
TUESDAY, OCTOBER 18 (CONT.)

Concurrent Session 2—Investment/Financial
GROWTH, FUNDAMENTALS, AND OPPORTUNITIES IN A MATURING SOLAR MARKET
Salon F+G (Ballroom Level)

Nearly a quarter of new energy capacity built last year was solar. Solar is growing rapidly in both developed and emerging markets as costs fall and policies evolve. This session will explore solar’s business case, value chain, project finance fundamentals, and latest challenges and opportunities. The session is designed for institutional investors interested in learning more about this maturing market.

Speakers: Rye Barcott, Managing Partner, Double Time Capital; Dan McCready, Managing Partner, Double Time Capital

Concurrent Session 3
THE LONG-TERM CARE INDUSTRY: WHERE WE ARE AND WHERE WE’RE HEADED
Salon D & E (Ballroom Level)

There is a tremendous amount of discussion taking place regarding the future of the long-term care industry. This session will provide a broad perspective on work being done on different fronts, including:

- A revealing study by the Society of Actuaries on how today’s long-term care products differ from those of the past
- Efforts by the NAIC and state regulators to support market innovation and examine the current state of regulation. An update on the work of think tanks such as the Bi-Partisan Policy Center regarding long-term care financing recommendations
- A look at new potential product designs on the horizon

Moderator: Rod Perkins, Vice President, Insurance Regulation, ACLI

Speakers: Jim Glickman, President & Chief Executive Officer, Lifecare Assurance Company; Roger Loomis, Principal & Director Of Health Consulting, Actuarial Resources Corporation

12:15–2:00 pm
Luncheon: New Thinking in a Digital Age
Salons I, II, III (Ballroom Level)

Mark Bonchek, CEO, Speaker & Author, SHIFTthinking™

“Digital business models are a bit of a misnomer. It’s not digital technology that defines them; it’s their ability to create exponential value.”

Mark Bonchek’s talks do more than educate and engage. They produce profound insights into the challenges and opportunities of business in the 21st century. Mark’s message of transformative change and exponential growth is relevant for leaders at every level and for organizations in every industry. Through the framework of SHIFTthinking™, Mark delivers a powerful prescription for how to organize, engage, and compete in the digital age.

Co-Sponsored by Carlton Fields Jordan Burt & Willkie Farr & Gallagher LLP

2:00–3:00 pm
Closing Session: Legislative and Regulatory Challenges
Salon IV (Ballroom Level)

ACLI staff will review the legislative and regulatory challenges facing the industry today.

Speakers: Pete Bautz, Senior Vice President, Taxes & Retirement Security, ACLI; Bruce Ferguson, Senior Vice President, State Relations, ACLI; Gary Hughes, Executive Vice President & General Counsel, ACLI; Maurice Perkins, Senior Vice President, Federal Relations, ACLI
Spouse/Guest Hospitality
Dirksen (Meeting Room Level)

Sunday, October 16—3:00–5:30 pm
Monday, October 17—7:30 am–5:30 pm
Tuesday, October 18—7:30 am–12:00 pm

SUNDAY, OCTOBER 16

8:00 am–5:00 pm
Registration
Grand Foyer (Ballroom Level)

8:30–11:30 am

Hike At Theodore Roosevelt Island
The 2.5 mile hike of trails loops and crosses areas of Roosevelt Island with great bird watching. You will visit the Theodore Roosevelt memorial surrounded by the Potomac River.

Please meet at the E Street entrance, Penn Avenue level off the elevator, of the JW Marriott at 8:30 am for transportation which will depart at 8:45 am.

Cost: $25 per person.
Attire: Casual. Comfortable shoes are recommended.

2:00–4:45 pm

Woodrow Wilson/Anderson House Tours
The President Woodrow Wilson House gives a special glimpse into the private life of Woodrow Wilson while preserving his important legacy for future generations. After serving as the twenty-eighth President of the United States, where he led the nation through World War I, won the Nobel Peace Prize and created the League of Nations, Woodrow Wilson moved to S Street in 1921 to reflect on his career as educator, president and world statesman. In the spring of 1905, Anderson House was completed and took its place as one of the capital city’s most fashionable mansions—a “Florentine villa in the midst of American independence.” The mansion was the winter residence of Larz Anderson, an American diplomat, and his wife, Isabel, an author and benefactress. For more than thirty years, the couple enjoyed their Washington home as a showcase for their art collection, a backdrop for high society galas, and a home from which they explored what they considered “the most beautiful of American cities.”

Please meet at the E Street entrance, Penn Avenue level off the elevator, of the JW Marriott at 2:00 pm for transportation which will depart at 2:15 pm.

Cost: $50 per person.
Attire: Casual.
MONDAY, OCTOBER 17

10:30 am–12:00 pm
Notice What You See and Be A Hero At Work and At Home
Dirksen (Meeting Room Level)

Notice What You See and Be a Hero At Work and At Home is an entertaining and thought-provoking session filled with strategies to increase productivity and happiness through Noticing. Noticing means mindfulness, in terms of being alert and focused. Many of us go through our days checking off our to-do lists and items on our calendars. In order to be as productive as possible and in order to squeeze all the goodness out of life, we need to do more than check things off; we need to Notice. Participants will learn to Notice “zippers”, “broccoli”, and Human Idiosyncrasy Crazies™.

Margery Leven Sher is Founder and Chief Noticing Officer of The Did Ya Notice? Project™. Margery is a speaker, writer, entrepreneur, and executive who has had a long consulting career working with multinational corporations and government agencies. She co-founded Fried & Sher, Inc., a successful consulting firm that developed effective work-life balance programs and policies for clients. She blogs at www.DidYaNotice.com and for The Huffington Post. She has published a book on corporate-supported child care and numerous articles on various aspects of work-life balance. Margery’s latest book is The Noticer’s Guide to Living and Laughing Change Your Life Without Changing Your Routine. Margery holds a Master’s Degree in Developmental Psychology from Rutgers University.

Cost: Complimentary for spouse/guest registrants.

2:00–4:45 pm
Tour and Service Project
(Limited to 25 people)

We will have a unique opportunity to visit and serve at the National Museum of Women in the Arts. Participants will go on a tour of the museum and become museum volunteers. Volunteers will help put together “See for Yourself” card packs, a special feature of the NMWA. They correspond to selected works in the NMWA’s collection and special exhibitions. These allow museum guests to engage with artworks and personalize their visit.

Please meet at the E Street entrance, Penn Avenue level off the elevator, of the JW Marriott at 2:00 pm for transportation which will depart at 2:15 pm.

Cost: Complimentary for spouse/guest registrants.
Attire: Casual. Comfortable shoes are recommended.

TUESDAY, OCTOBER 18

9:30–11:45 am
Renwick Gallery Tour

The Renwick Gallery is home to the Smithsonian American Art Museum’s collection of contemporary craft and decorative art, one of the finest and most extensive collections of its kind. The museum’s home is a National Historic Landmark, the first built expressly as an art museum in the United States, and is named in honor of its architect, James Renwick, Jr. The Renwick exhibits the most exciting works by artists exploring traditional and innovative approaches to making, emphasizing craft as an approach to living differently in the modern world. Collections, special exhibitions, and scholarship highlight how extraordinary handmade objects have shaped the American experience and continue to impact our lives.

Please meet at the E Street entrance, Penn Avenue level off the elevator, of the JW Marriott at 9:30 am for transportation which will depart at 9:45 am.

Cost: $35 per person.
Attire: Casual. Comfortable shoes are recommended.

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AB (ALLIANCEBERNSTEIN)
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New York, NY 10105
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<td>in conjunction with ERT</td>
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<tr>
<td>February 18–21</td>
<td>Medical Section Annual Meeting</td>
<td>The Ritz-Carlton New Orleans, New Orleans, LA</td>
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<tr>
<td>March 5–8</td>
<td>ReFocus</td>
<td>The Cosmopolitan of Las Vegas, Las Vegas, NV</td>
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<tr>
<td>April 24–26</td>
<td>Life Insurance Conference</td>
<td>Rosen Shingle Creek, Orlando, FL</td>
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<tr>
<td>May 9–11</td>
<td>Forum 500 CEO Leadership Retreat</td>
<td>Hyatt Regency Washington on Capitol Hill, Washington, DC</td>
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<tr>
<td>June 14–15</td>
<td>CEO Capitol Forum</td>
<td>ACLI/Hyatt Regency Washington on Capitol Hill, Washington, DC</td>
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<tr>
<td>June 15–16</td>
<td>Board Dinner/Meeting</td>
<td>ACLI/Hyatt Regency Washington on Capitol Hill, Washington, DC</td>
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<tr>
<td>July 10–12</td>
<td>Compliance and Legal Sections Annual Meeting</td>
<td>The Coeur D’Alene Resort, Coeur D’Alene, ID</td>
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<tr>
<td>October 8–10</td>
<td>Annual Conference</td>
<td>Loews Sapphire Falls Resort, Orlando, FL</td>
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<tr>
<td>November 5–8</td>
<td>Senior Investment Managers Seminar (SIMS)</td>
<td>The Ritz-Carlton Laguna Niguel, Dana Point, CA</td>
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Visit acli.com/events for information on all ACLI meetings.
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The Milliman Managed Risk Strategy™ (MMRS) is leading a revolution to for new asset class, called Managed Risk Investing. MMRS is transforming the retirement savings industry, seeking to solve one of the industry’s most pressing dilemmas: the risk of running out of money in retirement. MMRS is the trusted risk management approach for more than USD $70 billion¹ in managed risk investments across variable insurance trusts, collective investment trusts, mutual funds, ETFs and UCITS funds.

MRIC.com

¹ Milliman provides investment advisory, hedging, and consulting services on over $70 billion in portfolio value (as of 4/30/2016).

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