WESTIN COPLEY PLACE, BOSTON, MA

annual meeting

SEPTEMBER 20-22, 2009

PRELIMINARY PROGRAM

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Insured Retirement Institute

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MESSAGE FROM LEADERSHIP

We invite you to register for and participate in the Insured Retirement Institute (IRI) Annual Meeting. We are offering you an opportunity to meet with your peers to discuss the challenges and opportunities facing the insured retirement industry.

In mid July, NAVA, the Association for Insured Retirement Solutions, announced a complete rebranding, becoming IRI. Along with the name change is a new mission, new location and new staff focused on ensuring the insured retirement strategies industry thrives in the future, while protecting the consumers who invest in guaranteed income products like annuities.

IRI is the only association that brings together the large insurers, distributors and broker/dealers speaking in one voice. And we are taking a new, proactive approach with Capitol Hill and the states to ensure our clients and consumers are represented at the highest levels.

IRI's new mission is to:

- Encourage industry adherence to the highest ethical principles
- Promote better understanding of the insured retirement value proposition
- Develop and promote best practice standards to improve value delivery
- Advocate before public policy makers on issues affecting insured retirement strategies

IRI will focus on the best interest of the consumer and improved productivity of the industry based on enhanced consumer confidence in the value they receive from insured retirement planning by becoming the authoritative source of all things pertaining to annuities, insured retirement products and retirement planning.

Sincerely,

Cathy Weatherford
CEO and President, Insured Retirement Institute (IRI)

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SCHEDULE AT A GLANCE

Sunday, September 20

4:00 pm – 7:00 pm	**Registration Open**
4:00 pm – 5:30 pm	**Special Session:** STP Leading the Way to Greater Transparency
5:30 pm – 7:00 pm	**Welcome Reception**

Monday, September 21

7:30 am – 6:30 pm	**Registration Open**
8:00 am – 9:00 am	**Continental Breakfast**
9:00 am – 9:30 am	**Opening Remarks:** Catherine Weatherford, President & CEO, IRI **Annual Business Meeting:** Mark Casady, Chairman & CEO, LPL Financial **Chairman's Perspective:** Jamie Shepherdson, Executive Vice President, AXA Equitable
9:30 am – 10:45 am	**Keynote: Hit the Ground Running: A Manual for New Leaders** Jason Jennings, Researcher, Business Thought Leader, Best Selling Author
10:45 am – 11:45 am	**General Session: Tricks of the Trade: Innovative Tools for Financial Advisors** Bill Losey, Author and Contributor, CNBC's "On the Money" – Moderator
11:45 am – 1:00 pm	**Lunch**
1:00 pm – 2:00 pm	**General Session: Do You Network or Do You Build Lasting Business Relationships? How Social Networking Can Help Create the Business Outcome You Desire** David Nour, Social Networking Strategist and Author of "Relationship Economics"
2:00 pm – 2:30 pm	**Coffee Break**
2:30 pm – 4:00 pm	**General Session: It's Not What You Say, It's What They Hear: How to Talk to Consumers in a Post-Crisis World** Michael Maslansky, CEO, Luntz, Maslansky Strategic Research – Moderator
4:00 pm – 5:15 pm	**Presentation of 2009 Hall of Fame Inductees**
5:30 pm – 7:30 pm	**Reception to Honor Hall of Fame Inductees**
9:00 pm – 11:00 pm	**Networking Club Exchange:** After Dinner Refreshments & Desserts

Tuesday, September 22

7:30 am – 3:00 pm	**Registration Open**
7:30 am – 9:00 am	**Government & Regulatory Breakfast:** Strategy Discussion on How IRI can Best Serve our Members
8:30 am – 9:00 am	**Continental Breakfast in Exhibit Hall**
9:00 am – 10:00 am	**Keynote: Politics and Policy—A View from the Left and the Right** Terry McAuliffe, Former Chairman of the Democratic National Committee and Former Chairman of Hillary Clinton for President Ed Gillespie, Counselor to President George W. Bush and Former Chairman of the Republican National Committee
10:00 am – 10:15 am	**Coffee Break**
10:15 am – 11:15 am	**General Session: The Administration's Agenda for Retirement Savings** J. Mark Iwry, Senior Advisor to the Secretary and Deputy Assistant Secretary for Retirement and Health Policy (invited)
11:30 am – 12:30 pm	**Elective Sessions** A. Association – New Name/New Mission/New Brand/New Initiatives B. How Can Industry Legislators and Regulators Work Together to Protect the Consumer? C. RIA's and the Annuity World – The New Paradigm D. Boomer Generation: Marketing & Communication Tools E. Working with Business Owners to Develop "Exit Strategies" for Retirement
12:30 pm	**Adjournment**

GENERAL INFORMATION

Registration Rates & Fees

	Member	Non-Member
EARLY: Payment received or postmarked on or before Aug. 21	$750	$1,050
REGULAR: Payment received or postmarked after Aug. 21 but by Sept. 18	$800	$1,100
LATE: Payment received or postmarked after Sept. 18	$850	$1,150

Please register online at www.irionline.org.

Cancellation Policy

Cancellations must be received in writing by IRI via fax, mail or email to Conferences@irionline.org. Cancellations received after August 21 but by September 18 will be issued a 50% refund. No refunds will be issued after September 18. Another person from the same company who is not already registered for the conference may be substituted without penalty, however; please request a transfer form via email to Conferences@irionline.org.

Accommodations and Travel Information

Hotel:	Westin Copley Place 10 Huntington Ave Boston, MA 02116
Reservations:	1-800-WESTIN1 • Group Code IRI
General Information:	(617) 262-9600

The Westin Copley Place, Boston is an idyllic urban retreat for travelers, set in the center of one of historic Boston's finest neighborhoods, Back Bay. A block of rooms has been reserved at the Westin Copley Place, Boston at the discounted rate of $249.00 per night, plus tax. To make your room reservation, contact the hotel at 1-800-WESTIN1 by August 21, 2009. Do not delay in making your reservation. The discounted rate is only guaranteed until August 21, 2009, or until the IRI room block is sold out.

Travel Details: The hotel is easily accessible from Back Bay Station for Amtrak and commuter rail service. The closest airport for attendees is Logan International Airport; from Logan guests may tax a taxi for approximately $30.00 to the Westin Copley Place, Boston.

Conference Attire

Dress for all sessions is business.

Attendee-Organized Events

Please note IRI's policy: We would like to remind all conference attendees–of IRI's long standing policy with respect to attendee-organized events held during an IRI conference. No such event may be held during any program event, including general and elective sessions, receptions and organized networking activities. With respect to events scheduled during non-conference hours, please notify the conference department of your event by email to Conferences@irionline.org. Please note that your event may only take place at the conference hotel if you are a registered sponsor for the conference.

Meetings

The following meetings are scheduled during the IRI Annual Meeting.

Executive Committee Meeting
Sunday, September 20 11:00 am – 12:00 pm

Joint Leadership Committee Luncheon
Sunday, September 20 12:00 pm – 1:30 pm

Board of Directors Meeting
Sunday, September 20 2:00 pm – 4:00 pm

Member Services Committee
Tuesday, September 22 12:30 pm – 2:00 pm

PR & Retirement Income Committee Lunch
Tuesday, September 22 12:30 pm – 2:00 pm

Regulatory Affairs Committee Lunch
Tuesday, September 22 12:30 pm – 2:00 pm

Government Affairs Advisory Council
Tuesday, September 22 2:00 pm – 3:30 pm

GENERAL SESSIONS

Keynote: Hit the Ground Running: A Manual for New Leaders

Jason Jennings, *Researcher, Business Thought Leader, Best Selling Author*

The most successful CEOs do not study their competition to determine their business strategy, instead they study their customers. For the ten American CEOs who created the greatest amount of shareholder value between 2000 and 2008, this straightforward principle helped to chart a course that achieved unparalleled success. But what are the other secrets of the world's best performing companies? Business thought leader and best-selling author, Jason Jennings, has spent twenty years founding and leading successful businesses, and teaching other companies how to achieve their full economic potential. In his thought provoking remarks, Jennings will reveal the strategies, tactics, and values that allowed these 'ten best' CEOs to accomplish such remarkable achievements.

Monday, September 21, 9:30 am – 10:45 am

General Session: Tricks of the Trade: Innovative Tools for Financial Advisors

Bill Losey, *Author and Contributing Expert – CNBC's "On the Money"* – Moderator
Panel of financial advisors – TBD

Events of the past year have tested the limits of 'traditional' approaches to financial advisement and retirement planning. Consumers are eager for new investment opportunities, and financial advisors are working hard to stay one step ahead of the curve. America's Retirement Strategist® and resident planning expert for CNBC's "On the Money" television program, Bill Losey will talk about the importance of leveraging all of the resources available to financial advisors, and will guide an engaging exchange with financial advisors on how differentiating and diversifying marketing strategies can help you dominate your competition and offer even greater value to your clients.

Monday, September 21, 10:45 am – 11:45 am

General Session: Do You Network or Do You Build Lasting Business Relationships? How Social Networking Can Help Create the Business Outcome You Desire

David Nour, *Social Networking Strategist and Author of "Relationship Economics"*

Ask anyone about "networking," and they're likely to describe it as a necessary evil, or a must to find a job, meet new customers, or identify potential suppliers. Then, ask someone about "business relationships" and they use terms such as trust, influence, and mutual benefit. Alone, neither approach will result in sustained success for your business. What is missing is a hybrid approach to social networking – one that offers a systemic, quantifiable transformation of your valuable business relationships, into business development success, world-class customer service, and project management performance. Social networking strategist, and renowned thought leader on the quantifiable value of business relationships, David Nour will discuss how redefining 'ROI' to include a Return on Involvement, Return on Influence, Return on Integration and a Return on Image can help you achieve your desired business objectives.

Monday, September 21, 1:00 pm – 2:00 pm

General Session: It's Not What You Say, It's What They Hear: How to Talk to Consumers in a Post-Crisis World

Michael Maslansky, *CEO, Luntz, Maslansky Strategic Research* – Moderator
Panel of investors TBD

In the aftermath of the financial crisis and the breach of trust between the public and financial services companies, the same approaches to communication and messaging no longer apply. The tone, approach, and words and phrases that resonated two years ago will be replaced with a new lexicon and require new strategies for communication. In this extremely powerful presentation, Michael Maslansky, CEO of Luntz, Maslansky Strategy Research will conduct a live research session with a group of investors, using cutting-edge Instant Response technology. The session will be a unique opportunity to hear how today's investors view the world and our industry to see – in real time – how investors are reacting to our industry's communications. This session will also provide a rare opportunity to interact with these investors to better understand what they expect from their financial advisors, our industry, and your company, in this new environment.

Monday, September 21, 2:30 pm – 4:00 pm

Keynote: Politics and Policy—A View from the Left and the Right

Terry McAuliffe, *Former Chairman of the Democratic National Committee and Former Chairman of Hillary Clinton for President*
Ed Gillespie, *Counselor to President George W. Bush and Former Chairman of the Republican National Committee*

The 2008 Election brought about a notable shift in the political landscape in not only Washington, D.C., but in the halls of State Houses throughout the nation. With a solid majority in both chambers of Congress, and a Democratic President in the White House, it would seem like political wrangling would be a thing of the past. But as recent events have shown, this is far from the case. Two leaders representing both sides of the political spectrum, each having a unique front row seat to history, will engage in a far-ranging discussion of politics and policy. Coming from the 'Right' side of the political spectrum, Ed Gillespie is one of the country's top communications strategists with a long record of success in business, politics, and government. Most recently serving as Counselor to the President, he served at the side of President George W. Bush as he made some of the most crucial decisions in America's history. Joining us to offer the Democratic perspective, Terry McAuliffe is credited almost single-handedly bringing a financially ailing Democratic party out of the red and into the black, securing a future for the blue. Together, Gillespie and McAuliffe will give you an insider's view into what to expect from the White House and Congress in the coming weeks and months ahead.

Tuesday, September 22, 9:00 am – 10:00 am

General Session: The Administration's Agenda for Retirement Savings

J. Mark Iwry, *Senior Advisor to the Secretary and Deputy Assistant Secretary for Retirement and Health Policy (invited)*

Given the turbulent economic times and the enormous pressure on our nations' retirement system caused by 77 million Baby Boomers, it is more important than ever for each and every American to address the need and importance of retirement income preparation. As one of our country's leading tax and retirement policy experts, Mark Iwry will provide his insights into the Obama Administration's efforts to create an automatic individual retirement account plan and a proposal to create a federal guarantee program to back annuities. In April 2009, Mr. Iwry was appointed by Treasury Secretary Timothy Geithner as Senior Advisor to the Secretary and Deputy Assistant Treasury Secretary for Retirement and Health Policy. In this newly created position, Mr. Iwry is responsible for policy with respect to pensions, retirement savings, health care, and executive compensation. This session provides attendees the opportunity to hear directly from the Administration's point person on the role annuities will play in addressing the retirement needs of all Americans.

Tuesday, September 22, 10:15 am – 11:15 am

ELECTIVE SESSIONS

Tuesday, September 22, 11:30 am – 12:30 pm

A. Association – New Name/New Mission/New Brand/ New Initiatives

Cathy Weatherford, *President & CEO, IRI*
Other panelists TBD

IRI's new mission is to be the authoritative source of all things pertaining to annuities, insured retirement strategies and retirement planning. The Association exists to vigorously promote consumer confidence in the value and viability of insured retirement strategies, bringing together the interests of the industry, financial advisors and consumers under one umbrella. IRI's mission is to: encourage industry adherence to highest ethical principles; promote better understanding of the insured retirement value proposition; develop and promote best practice standards to improve value delivery; and to advocate before public policy makers on critical issues affecting insured retirement strategies. The panel will discuss and get input from the audience on some of the new IRI initiatives that have already been launched with the new brand, and on the other projects to be rolled out later this year and next.

B. Regulatory Restructuring: What Will It Look Like in the End and How Will It Impact the Industry, Financial Advisors and Consumers

Patricia McCoy, *Professor of Law, University of Connecticut* – Moderator (invited)
Other Panelists TBD

This interactive forum will focus on the debate in the US Congress over financial services regulatory restructuring. In particular, the forum participants will discuss the current status of the various restructuring and consumer protection proposals, the policy positions being pursued by numerous stakeholders and the likelihood of each proposal passing, including the likely final form of any legislation. As a part of this discussion, the forum will focus of the challenges posed to consumers, financial advisors and companies by the current regulatory framework, including areas where harmonization of regulatory requirements are needed, as well as the advantages and disadvantages of the dual state/federal regulatory regime. In addition, the speakers will highlight best practices observed in the marketplace, underscore opportunities for improving consumer protection measures, and identify the issues causing the greatest concern for legislators and regulators. The participants will address the most critical issues facing consumers with respect to retirement savings and how all stakeholders are taking action to help consumers with those issues. Naturally, the panelists will assess how consumer protection initiatives will be affected by the current economic and political climate.

C. RIA's and the Annuity World – The New Paradigm

Craig Lombardi, *Senior VP, National Sales Manager, Fidelity Investments & Chair of IRI Asset Managers Committee* – Moderator
Other panelists TBD

Attend a session to better understand the opportunity that exists in the Registered Investment Advisor (RIA) space. We have assembled a panel of industry experts from market research, key insurance company distributors, as well as an individual RIA to hear what is needed from IRI and its membership to help grow the annuity space with RIAs.

D. Boomer Generation – Marketing & Communication Tools

Richard "Mac" Hisey, *President of AARP Financial, Inc.* – Moderator
Other Panelists TBD

The baby boomer generation is more than 75 million strong, comprised of vastly diverse individuals who share at least one common need – a goal for a financially secure retirement. The market volatility over the past year has people nearing and planning for retirement looking for a secure and guaranteed level of income for their golden years. Simply put, there is a real Boomer retirement need. And with more than $20 trillion in investable assets, Boomers possess not only the resources, but the desire to make wise investment decisions. Richard "Mac" Hisey, President of AARP Financial will discuss how best to communicate with Boomers, leading a panel discussion around best practices and innovative ways to get your message heard.

E. Working with Business Owners to Develop "Exit Strategies" for Retirement

John Leonetti, *Author and Managing Director, Pinnacle Equity Solutions* – Moderator
Other Panelists TBD

For business owners, exiting the business they have built is likely one of the most important financial events of their life. Looking to protect the illiquid wealth that has accumulated in their privately held business, they likely will face a number of obstacles in developing and executing an exit strategy plan that suits their needs. For their financial advisor, providing a simple, step-by-step process can help ease their transition and guide them on a secure financial path. John Leonetti, author of "Exiting Your Business, Protecting Your Wealth" will offer insights on his proven 6-step process to strategically guiding business owners and their advisors, and will guide a panel discussion on best practices.

Register Now
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