CONFERENCE PROGRAM

(As of October 9, 2020 – schedule subject to change)

MONDAY, OCTOBER 12

All times are listed in EDT.

9:00 – 9:45 AM **Hot Coffee and Hot Issues**

1) CHECKING THE TEMPERATURE OF U.S CREDIT MARKETS AND LIFE INSURERS DURING COVID-19

While S&P Global Ratings' outlook on the U.S. Life Insurance sector remains stable, COVID-19 has created unprecedented challenges for life insurers in nearly every aspect of their business. Our senior analysts will discuss the current trends in credit markets and underline key factors driving our updated outlook on U.S. Life insurers, the headwinds insurers face and how those may impact ratings. We'll also dive into insurers' investment portfolios, discuss what the M&A environment looks like and touch on what might change our outlook on the sector.

Speakers:
Kevin Ahern, Managing Director, North America Insurance Ratings, S&P Global Ratings
Carmi Margalit, Senior Director & Sector Lead, North America Insurance Ratings, S&P Global Ratings
Anika Getubig, Associate Director, North American Insurance Ratings, S&P Global Ratings



Sponsored by: S&P Global Ratings

2) THE NEW INFRASTRUCTURE FRONTIER: EXPLORING THE BENEFITS TO CLOUD COMPUTING

As a newly independent company, Talcott Resolution decided to implement a cloud-based platform to continue its existing business, but with an eye for future growth. Pete Sannizzaro, President and Chief Executive Officer, and Samir Srivastava, Chief Information Officer, will discuss the rationale behind this decision, the benefits of cloud-based computing, and the challenges with new technology interacting with older administration systems.

Moderator:
Bruce Ferguson, Senior Vice President, State Relations, American Council of Life Insurers


Speakers:
Peter F. Sannizzaro, President and Chief Executive Officer, Talcott Resolution
Samir Srivastava, Chief Information Officer, Talcott Resolution

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MONDAY, OCTOBER 12 (Continued)

All times are listed in EDT.

9:45 – 10:15 AM **Morning Break**

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10:15 – 10:30 AM **Opening Remarks and Perspectives**

President's Perspective

Susan K. Neely, President & Chief Executive Officer,
American Council of Life Insurers

Chairmans' Perspectives

Daniel J. Houston, 2020 Chair

Chairman, President & Chief Executive Officer, Principal Financial Group

Ted Mathas, 2021 Chair

Chairman & Chief Executive Officer, New York Life

10:30 – 11:15 AM **A Conversation with Secretary Condoleezza Rice**

Widely considered to be one of the most influential and powerful leaders in the world, Secretary Condoleezza Rice will kick-off our annual conference with expertise on global affairs, national security and education. Secretary Rice will discuss current affairs including social injustice and racial tensions, and provide thought-provoking lessons on leadership, offering insights we can apply to this period of economic and social transformation.

Moderator:

Susan Neely, President & Chief Executive Officer,
American Council of Life Insurers

Speaker:

Condoleezza Rice, Secretary of State (2005-2009)

11:15 – 11:45 AM **Mid-Morning Break: Meditation Class**

Join **Holly Hancock** for a 20-minute guided meditation that will leave you feeling relaxed and ready for your next conference session. Meditation has been shown to reduce stress, sharpen focus, and increase productivity. No prior meditation experience needed.

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MONDAY, OCTOBER 12 (Continued)

All times are listed in EDT.

11:45 AM – 12:45 PM **Concurrent Sessions**

1. **Legal/Compliance Focus Session**
   LITIGATION UPDATE
   Join in-house counsel from three of the industry's leading insurers as we discuss the current litigation landscape for life insurance and annuity products. We'll focus on recent developments related to cost of insurance (COI) litigation, indexed universal life (IUL) issues and possible exposure, and CA retroactivity, to name a few.

   Moderator:
   Shaunda Patterson-Strachan, Partner, Faegre Drinker Biddle & Reath LLP

   Speaker:
   Livia E. Babcock, Assistant Vice President and Associate General Counsel, Litigation and Regulatory, Allianz Life Insurance Company of North America
   Kevin Kimmerling, Senior Vice President & Assistant General Counsel, Global Atlantic Financial Group
   David M. Loper, Senior Vice President & Senior Counsel, Protective Life




2. **Finance/Investment Focus Session:**
   INSURETECH INVESTING: A DIFFERENT WORLD OF M&A
   This session will explore the unique aspects and issues (including business and culture issues and legal issues) encountered by traditional insurance players in investing in InsureTech/Venture Capital targets. It will highlight the primary goals of the parties, the legal and business issues encountered in such transactions and the cultural differences encountered by insurance company investors. The panel will review and discuss some of the recent transactions and discuss varying strategies for participating in PE investing.

   Moderator:
   B. Scott Burton, Partner, Eversheds Sutherland

   Speakers:
   Alexander R. Cochran, Partner, Debevoise & Plimpton LLP
   Sandi Knox, Counsel, Sidley Austin
   Craig Schedler, Managing Director, Northwestern Mutual Future Ventures
   Douglas Timmer, Assistant General Counsel, Northwestern Mutual





MONDAY, OCTOBER 12 (Continued)

All times are listed in EDT.

3. Trends & Technology Lightning Talks

1) WE, THE POST-DIGITAL PEOPLE

As insurance companies enter the post-pandemic era, digital technology is evolving from an advantage to a basic expectation, and yesterday's best practices are turning into today's shortcomings. To move forward, businesses must first acknowledge the essential role technology plays in people's lives today, and how that relationship is changing people's needs and expectations. Tomorrow's insurance leaders will seize this opportunity to invent a virtuous circle of trust, data and deeper experiences—a more human future. This year's Accenture Insurance Technology Vision 2020 report explores how in a world where digital is everywhere, enterprises need to reimagine their technology approach to align to customers' and employees' values and today's growing virtual requirements.

Speaker:
Kym Gully, Product Strategy and Development Lead, Accenture Life and Annuity Software

2) VIRTUAL, OUR NEW REALITY

Stakeholders come in all shapes, sizes and categories, including the nontraditional. When thinking of internal stakeholders, for example, a company's board of directors isn't always likely to surface as a key group. However, a nontraditional group is just as influential in helping a company achieve its goals during a crisis and beyond as a traditional W-2 employee. Each group has an insider's view but from different perspectives. By thinking differently about identifying each group, determining what's top of mind for them, and learning when, where and how each wants to receive communications, you can craft, distribute and even condition audiences to seek out what they need, making your efforts much more efficient and effective.

Don't miss this riveting session which, employing a values-based approach to integrated stakeholder engagement, will focus on how to ensure your business is sustainable post-crisis by nurturing your company's most valuable asset – its human capital.

Moderator:
Pat Reeder, Vice President & Deputy General Counsel, American Council of Life Insurers

Speaker:
Catherine Hernandez-Blades, Senior Vice President, Chief ESG and Communications Officer, Aflac

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4. **Unmasking Covid-19: Reinsurers Discuss What Comes Next In The Fight Against Covid-19 And A Global Recession**
   Despite years of warnings from scientists that a pandemic was a highly probable event with potentially massive impacts, the U.S. was largely unprepared for a global pandemic that fed on global interconnectivity. Now the world is grappling with how to mitigate its dangers along with severe economic stresses. Come have a discussion with experts from the reinsurer community as they discuss the questions and answers everyone wants know, including:

   - How likely is it that an effective vaccine will emerge, and even if it does, will governments be able to scale up production and distribution?
   - Will we have another pandemic in the next 5-10 years?
   - How is the pandemic changing people, organizations, and society, writ large? What do these changes mean for the industry?
   - What is the outlook for economic recovery and how is it complicated by the world's ability to mitigate COVID-19?

   Moderator:
   Mariana Gomez-Vock, Vice President & Associate General Counsel, American Council of Life Insurers


   Speakers:
   John C. Brueckner, Chief Executive Officer, Americas, SCOR Global Life Americas
   Dave Rengachary, M.D., Senior Vice President, Chief Medical Director, US Mortality Markets, RGA Reinsurance Company

12:45 – 1:30 PM **Lunch Break**

12:45 – 1:30 PM **Chairman's Club** virtual event with special guest speaker **William "Bill" McInturff**, Partner and Co-Founder of Public Opinion Strategies *(By Invitation Only)*

1:30 – 2:30 PM **Concurrent Sessions**

1. **Legal/Compliance Focus Session**
   SELLING PRACTICES IN OUR NEW WORLD
   This session will include a discussion on how to adjust and sell in a socially distant environment and provide an update on Suitability and Best Interest Standard.

   Moderator:
   Sharon Cheever, Senior Vice President, General Counsel, Law Department, Pacific Life


   Speakers:
   Chin Kim, Assistant Vice President, RSD Compliance, Pacific Life
   Suzanne Sainato, Vice President & Chief Compliance Officer, Assurance, Prudential Financial

MONDAY, OCTOBER 12 (Continued)

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2. **Finance/Investment Focus Session:**
   GROUP CAPITAL CALCULATIONS: A SUPERVISORY TOOL
   Is your company ready for the roll out of the NAIC Group Capital Calculation? NAIC President-Elect David Altmaier has toiled over the details of the NAIC Group Capital Calculation for years and has agreed to put himself on the hot-seat to answer all of your questions about the GCC. President-Elect Altmaier will share his view on why the GCC is a necessary value-add to the U.S. regulatory system, as well as share his own insights on the future use and development of the GCC, as well as what companies should do to prepare for the GCC.

   Moderator:
   Mariana Gomez-Vock, Vice President & Associate General Counsel, American Council of Life Insurers

   Speaker:
   Commissioner David Altmaier, Florida Office of Insurance Regulation, NAIC President-Elect


3. **Trends & Technology Lightning Talks**
   1) **THE RISE OF DIGITAL CONSUMERISM IN INSURANCE- 5 THINGS INSURERS NEED TO DO TO REMAIN RELEVANT**
      Consumers have not just adopted digital platforms but have come to prefer them. Venture capital and private equity backed insurtechs have been proliferating in the last five years to capitalize on this new norm. This session will address what insurers need to do today to meet the expectations of the "buy online" insurance consumer.

      Speaker:
      Eleana Cheng, Chief Executive Officer, Guardian Direct

   2) **INNOVATION THROUGH CULTURE: STORIES FROM A DECADE AT GOOGLE**
      In 2020, the world changed in unprecedented and unpredicted ways. Innovative and cutting-edge technologies became irrelevant. Thriving media platforms faced rebellion and boycotts. And entire industries, built on steady ground, were reduced to irrelevancy. All businesses were forced to face new realities. Our ever-changing culture and business climate should remind all of us of the need to innovate. Through technology, social media, activism, and unprecedented events like COVID-19, this rapid pace of change demands that businesses not only have a groundbreaking idea, product, invention, or service, but that they are built on a culture with the capacity to constantly churn out new ideas. A culture of innovation.

      Based on a decade at one of the world's most innovative brands, Google, Steve Lerch will share stories of how simple cultural building blocks are more important drivers of innovation than billion-dollar budgets and droves of engineers. Learn simple, practical strategies that you can instill at your company or within your team. The same simple principles that have allowed Google to help the world save lives, connect humanity, empower new population, and even catch Pokémon.

      Speaker:
      Steve Lerch, Speaker & Consultant, President, Story Arc Consulting

MONDAY, OCTOBER 12 (Continued)

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2:30 – 2:45 PM **Afternoon Break**

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2:45 – 3:15 PM **Creativity and Innovation for a Better Tomorrow**

Described by *The Wall Street Journal* as "a force of nature, the Energizer Bunny, the Tasmanian Devil, and Luke Skywalker," José Andrés is not your typical chef. The owner of an international company with 31 locations, 1,200 employees, and $150 million in annual revenue—and a sought-after TV icon, political activist, and Harvard professor—Andrés' secret to success is being so passionate that he has no problem rolling up his sleeves and doing the heavy lifting himself. In a presentation full of edge-of-your-seat anecdotes, Andrés proves that a culture of innovation and creativity not only leads to personal and organizational success, but also a better tomorrow for all.

Moderator:
Howard Bard, Vice President, Taxes & Retirement Security, American Council of Life Insurers

Speaker:
José Andrés, Culinary Innovator, International Business Visionary, and Owner, ThinkFoodGroup

3:15 PM **Wrap-Up**

3:30 – 4:00 PM **Meet & Greet with José Andrés** *(By Invitation Only)*

3:45 – 4:30 PM **Scotland & Scotch Networking Activity**

The Dram Good Laddies take you on a tour of Scotland like you have never experienced before. Scottish born and bred, all three Laddies have spent the past 20 years working for the world's biggest Scotch Whisky brands, telling stories, illuminating crowds, and drinking only the finest whiskies. Join the Laddies as they lead you on an in-depth tour of one of the world's most famous Scotch Whisky distilleries as part of a journey of discovery through Scotland, 5,000 years in the making. Join us and immerse yourself in the amazing history, cities, landscapes, and culture of Scotland from the comfort of your own home.

TUESDAY, OCTOBER 13

All times are listed in EDT.

9:00 – 9:45 AM **Hot Coffee and Hot Issues**

1) FUTURE OF WORK IN LIFE INSURANCE

The future of work in the life insurance industry is in a state of transformation as companies and employees are affected by the rapid acceleration of automation and digitization; as carriers recover from COVID-19 shifts; and as the industry faces an extended period of continued low interest rates. What does the future of work look like in life insurance, and what will be the impact to the industry and its workforce? How are cutting edge organizations planning for the future of work for their employees, and what can leaders do today to emerge from this period of volatility even stronger?

Speaker:
Kweilin Ellingrud, Senior Partner, Leader of the Life and Annuities Practice in North America, McKinsey & Company
Chandni Sachdeva, Associate Partner, McKinsey & Company


2) LIFE INSURERS - SURVIVING AND THRIVING

AM Best senior rating division analysts will provide their perspectives on the state of the life/annuity insurance industry. After a brief recap of 2020 highlighting results, innovation, products and major trends, the analysts will provide AM Best's unique perspective on expectations for 2020 and 2021, We will look at the impact on ratings for life/annuity carriers due to COVID-19 and AM Best's stress test. What changes do we expect regarding insurance asset management, Macroeconomic environment, current credit cycle as well as risk classification. Finally, we will discuss how the industry has gone from a reputation of moving slowly to embrace technology to rapidly innovating to meet the challenges brought about by COVID 19.

Speaker:
Kenneth Frino, Managing Director, North American & Caribbean Life Health, AM Best Rating Services
Michael Porcelli, Director, AM Best Rating Services
Thomas Rosendale, Senior Director, North American and Caribbean Life/Health Ratings, AM Best Rating Services



Sponsored by:

9:45 – 10:00 AM **Morning Break**

Sponsored by:

10:00 – 10:05 AM **Opening Remarks**

Christopher Payne, ACLI Annual Conference 2020 Chairman, Vice President & Head, Government Relations, Principal Financial Group

TUESDAY, OCTOBER 13 (Continued)

All times are listed in EDT.

10:05 – 10:35 AM

Insights on Our American Story: The Past, the Present, the Future

We are living in a country that is making history at this very moment. These will be the times that the younger generation will ask us to explain. But, these times are not unique. Our country has met pivotal moments in each generation. Join us for a fireside chat with the most senior African American leader in the U.S. House of Representatives. Majority Whip Clyburn will share his unique historical perspective on our country, from the past, the present, and for the future.

Speakers:

The Honorable James E. Clyburn, Majority Whip, United States House of Representatives (D-SC-6)

Lauryl Jackson, Vice President, Financial Income Security and Diversity & Inclusion, American Council of Life Insurers

10:35 – 10:55 AM

Mid-Morning Break

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10:55 – 11:30 AM

Political Action Committee (PAC) Update and Introduction

Paul Quaranto, Chairman, Chief Executive Officer & President, Boston Mutual Life Insurance Company

Navigating the 2020 Election Amid COVID-19

As the turbulence of the presidential primaries have given way to self-quarantines and social distancing, the nation's political leadership is being put to the test at a critical phase of the 2020 election. What impact will the global pandemic have on the race? Drawing on his extensive research on demographic and cultural trends, Wasserman highlights the six states that will decide President Trump's fate, and the four structural obstacles Joe Biden needs to overcome to win. He also previews where 2020's top House and Senate races are headed - all in a strictly non-partisan and 100% virtual presentation.

Speaker:

David Wasserman, U.S. House Editor, *The Cook Political Report*

11:30 – 11:45 AM

Mid-Morning Break

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TUESDAY, OCTOBER 13 (Continued)

All times are listed in EDT.

11:45 AM – 12:45 PM **Concurrent Sessions**

1. **Legal/Compliance Focus Session**
   CYBERSECURITY AND PRIVACY UPDATE
   The regulatory landscape around the protection of data and, in particular sensitive personal information, is undergoing rapid transformation. At the same time, insurer use of technology is evolving. This session will touch upon some of the data security risks facing companies, particularly during the COVID-19 pandemic. Panelists will also provide updates on privacy legislative activity and the push for consumer rights to personal information.

   Moderator:
   Kate Kiernan, Vice President & Deputy, Policy Development, American Council of Life Insurers

   Speakers:
   Kirk Herath, Vice President, Associate General Counsel & Chief Privacy Officer, Nationwide Financial
   Michele Ramsey, Assistant Vice President & Chief Privacy Officer, Principal Financial Group
   Joseph W. Swanson, Shareholder, Carlton Fields




2. **Finance/Investment Focus Session:**
   HOW INSURERS NAVIGATE THE LOW INTEREST RATE ENVIRONMENT
   Life insurers find themselves facing a protracted low interest rate environment, changing capital and reserving requirements, and an evolving regulatory environment at the state, federal, and international levels. Balancing these factors while building an investment portfolio that supports stable earnings growth, maintains pricing spreads and policy dividend levels, and preserves strong ratings and balance sheets has never been more challenging. This panel will discuss tools and strategies to navigate the risks and opportunities in a sustained low yield environment.

   Moderator:
   David Kuplic, Senior Vice President & Chief Investment Officer, Securian Asset Management

   Speaker:
   Vivek Agrawal, Senior Partner, McKinsey & Company
   John Gallagher, Portfolio Manager and Head of North America Fixed Income, BlackRock
   Richard Rosen, Vice President and Research Advisor, Federal Reserve Bank of Chicago

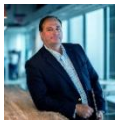



TUESDAY, OCTOBER 13 (Continued)

All times are listed in EDT.

3. **Trends & Technology Lightning Talks**
   1) **ACCELERATING LIFE INSURANCE INNOVATION TO CREATE MEANINGFUL CHANGE**
   The life insurance industry was already undergoing a transformation before COVID-19 hit the U.S., but the pandemic accelerated that transformation as there was suddenly increased demand for life insurance – and heightened challenges to meeting the demand. In this session, Brooks Tingle, President and CEO of John Hancock Insurance, will discuss this paradox and the strides the company has made toward digitizing and simplifying the buying process to better serve customers. At the same time, John Hancock hasn't lost sight of a parallel opportunity to serve an underserved population with Aspire, the only life insurance designed specifically for individuals living with diabetes. Brooks will also comment on this new solution and the need to offer personalized solutions that ultimately help customers live longer, healthier lives.

   Moderator:
   Nathan Golia, Editor-in-Chief, *Digital Insurance*

   Speaker:
   Brooks Tingle, President & Chief Executive Officer, John Hancock Insurance

   2) **ALTERNATIVE DATA SOURCES - THE NEW NORM**
   A fast-paced, cutting edge panel discussion on alternative data sources. In today's world, quick access to data is invaluable in the decision-making process. Alternative data sources are the new norm across all aspects of a business. If you are not using them, you are putting your company at a competitive disadvantage.

   The session will outline high-level use cases specifically relevant to the insurance industry to understand consumers, competitors, their spending habits, and interests to guide better how companies should think about marketing, investment management, and new analytical opportunities.

   The session is an opportunity for senior executives to gain a simple roadmap to use technology to their advantage to drive incremental business, and to modernize their products and processes.



   Speakers:
   Matthew Dell Orfano, Principal & Chief Analyst, Data Market Services
   Andrew Robson, Partner, Earnest Research Group
   Brendan Walsh, Principal, Data Market Services

TUESDAY, OCTOBER 13 (Continued)

All times are listed in EDT.

4. **REGULATORY CHALLENGES AND TEMP-TO-PERM EFFORTS IN A TOUCHLESS SOCIETY**
In the current regulatory and economic environment, insurers are facing new challenges and opportunities. Current technologies provide insurers enormous opportunity to innovate; however, regulators have an increased focus on consumer protections for the use of those technologies including artificial intelligence. Additionally, due to the COVID-19 pandemic regulators have provided unprecedented accommodations to facilitate business on a temporary basis. This session will explore both the regulatory challenges that insurers are facing in this time, as well as industry efforts to make permanent the pandemic-related accommodations.

Speaker:
Jordan Martell, Vice President, Innovation Counsel, Pacific Life

12:45 – 1:30 PM **Lunch Break**

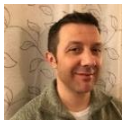
Life Happens Presentation

Speaker:
Faisa Stafford, President, Life Happens

1:30 – 2:30 PM **Concurrent Sessions**

1. **Legal/Compliance Focus Session:**
MANAGING COVID-19 REGULATORY IMPACTS
This session will discuss how to manage customer service requests for extension of grace periods, managing state guidance for grace periods/lapse, as well as working with reinsurers.

Moderator:
Chad Eslinger, Chief Compliance Officer, Vice President, Voya Financial

Speakers:
Chad Batterson, Vice President, Compliance, Athene Annuity and Life Company
Paula Cludray-Engelke, Assistant Vice President, Senior Counsel, Voya Financial
Cyndi Hall, Vice President & Chief Compliance Officer, Sammons Financial Group

TUESDAY, OCTOBER 13 (Continued)

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2. **Finance/Investment Focus Session:**
OUTLOOK FOR COMMERCIAL REAL ESTATE – AN INTERVIEW WITH BRIAN STOFFERS
Brian Stoffers is the global head of debt and structured finance at CBRE and the current Chairman of the Mortgage Bankers Association. Given Brian's unique viewpoint he has the ability to see commercial real estate trends at both a higher level as well as at a more granular one. The combination of the two vantage points gives Brian the ability to not only see what's happening "on the ground," but allows him to forecast what may be coming down the pike over the coming months/years.

Moderator:
Mike Morey, Vice President & Managing Director, StanCorp Mortgage Investors, LLC, Standard Insurance Company

Speaker:
Brian Stoffers, Global President, Debt & Structured Finance, Capital Market, CBRE


3. **Trends & Technology Lightning Talks**
THE CONVERGENCE OF DIGITAL AND DATA
The insurance industry has widely acknowledged that taking advantage of emerging technologies to digitize the business—from digital distribution and customer self-service, to automated underwriting and claims—is now an imperative to remain relevant and competitive. Yet while data is the lifeblood of almost every element of digitization, business and IT leaders responsible for transforming critical business functions often struggle to secure the approval and funding required to prepare that data, make it more accessible, and ensure it is reliable and secure.

In this session, a panel of business and IT executives will discuss three topics:

1. Which digitization initiatives are taking priority, and why?
2. What is hindering both the access to and the proper use of the data required to support those initiatives?
3. How can a strong business case be made to gain buy-in and investment in data—to remove those obstacles?

Attendees will hear actionable insights from peers, become able to benchmark digitization priorities against others in the industry, and walk away with recommended next steps to gain support for investment in the data that makes digitization a reality.

Moderator:
Ernst Renner, Managing Partner, NEOS

Speaker:
Pedram Afshar, Chief Digital Officer, New York Life
Susan Fiengo, Senior Vice President, Global Atlantic Financial Group
Neil Freyke, SVP & CIO, Group Functions and Global Chief Data Officer, Manulife




TUESDAY, OCTOBER 13 (Continued)

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4. **BIG PICTURE: REGULATORY & LEGISLATIVE LANDSCAPE IN 2020**

A panel of experts from the American Council of Life Insurers will provide a review of the most pressing legislative and regulatory issues facing the industry today and how the COVID-19 pandemic and current societal landscape have impacted our advocacy efforts. Focus will include policymaking during the pandemic and the effect on pivotal issues for our industry such as underwriting and retirement security. The panel will also discuss the rapidly approaching 2020 election and potential influence on our issues. Join a candid conversation with ACLI legislative and policy experts for their big picture outlook on 2020.

Speakers:
Kathleen Coulombe, Vice President, Retirement Security & Principal Deputy, Federal Relations, ACLI
Kate Kiernan, Vice President & Deputy, Policy Development, ACLI
Jessica Mancari, Vice President, Executive & Leadership Communications, ACLI
Camille Simpson, Regional Vice President, State Relations, ACLI
Jim Szostek, Vice President & Deputy, Taxes & Retirement Security, ACLI





2:30 – 3:00 PM **Afternoon Break: Yoga Class**

Feeling sore from sitting at your desk all day? Join **Holly Hancock** for a 20-minute guided yoga class designed for all bodies and abilities. Yoga gives us an opportunity to move our bodies in an intentional and accessible way. You will leave class feeling a little more mobile and a lot more at peace. No prior yoga experience needed.

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3:00 – 3:30 PM **Being Resilient and Adaptable in Times of Change and Uncertainty**

Mike's second space flight was one of the last of the Space Shuttle Program. It was time for NASA to retire the space shuttle and move on to the next phase in space exploration. That next phase included flying exclusively on the Russian Soyuz for the foreseeable future, and working with commercial companies in the coming age of private space travel. Many at NASA did not want to accept these changes. But the last few years have shown that those who accepted these changes have thrived, while those who resisted are no longer contributing. Some of these programs are governments working with private enterprise such as the NASA Commercial Crew Program with Boeing and Elon Musk's SpaceX. Others are more purely commercial companies such as Jeff Bezos' BlueOrigin and Richard Branson's Virgin Galactic. Mike's NASA training and spaceflights taught him invaluable lessons in how to embrace the situation; concentrate on meaningful work and developing hobbies; keeping open the lines of communication between friends, family and co-workers and using time away from the hustle and bustle of our normal daily routines to think introspectively about our lives. All lessons we can learn from as we continue to navigate COVID19.

Speaker:
Mike Massimino, Ph.D., Former NASA Astronaut, Columbia University Engineering Professor

TUESDAY, OCTOBER 13 (Continued)

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3:30 – 3:45 PM **Future Ready: Looking Forward**

Speaker:
Susan Neely, President & Chief Executive Officer,
American Council of Life Insurers

Join us for a wrap-up featuring surprise performance.

3:45 – 4:30 PM

How to Taste Wines Like A Pro with Alpana Singh
Join us for this interactive wine tasting activity where you will go behind the scenes and learn how to taste wines like a professional sommelier! With this entertaining crash course, you'll learn quick and easy tips to improve your everyday wine enjoyment by learning how to taste and describe wines with confidence, purchase wines for your cellar, and learn how to pair wines for any feast or occasion. Get ready with your red and white wine selections and participate along!

Speaker:
Alpana Singh, Master Sommelier, TV Personality, and Restaurateur