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CIPR Webinar: *Innovating for New Retirement Solutions*

Thursday, February 21, 2019
3:00 p.m. ET

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CIPR Webinar **Innovating for New Retirement Solutions**

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3:00 – 4:15p.m. Eastern

The NAIC/Center for Insurance Policy and Research (CIPR) mission is to serve federal and state lawmakers, federal and state regulatory agencies, international regulatory agencies, and insurance consumers, by enhancing intergovernmental cooperation and awareness, improving consumer protection and promoting legitimate marketplace competition. To help achieve this mission, the CIPR hosts various webinars that bring together a number of dynamic and informative speakers and panelists.

Most Americans today are concerned about their ability to realize a secure retirement. With traditional pensions in decline for decades the need for lifetime retirement-income products to protect against longevity risk has never been greater. Annuitization and innovative approaches to wealth management are needed to empower consumers and improve their retirement prospects. Policymakers, established insurers as well as industry innovators play key roles in crafting and delivering next generation retirement solutions for consumers to reflect the diverse needs of future retiree demographics.

This webinar will present the challenges to retirement security, available options and strategies and the need for new solutions. It will start with a presentation on the role of annuities and lifetime income mechanisms in securing retirement. A second presentation will explore how innovators are reinventing retirement with new value propositions for the next generations of retirees. Following will be a panel discussion examining the emerging and future trends in financing retirement as well as the market and regulatory challenges.

3:00 Introduction: Overview of the Program

— *Doug Ommen, Commissioner, Iowa Insurance Division, Chair of the NAIC Life Insurance and Annuities (A) Committee.*

3:10 The Role of Annuities in Retirement Plans

— *Jonathan Barry Forman, Kenneth E. McAfee Centennial Chair in Law, University of Oklahoma College of Law*

3:30 InsurTechs and the Reinvention of Retirement

— *Elizabeth Kelly, SVP of Operations, United Income*

3:50 Panel Discussion: When Innovation Meets Regulation

Moderator:

— *Shanique (“Nikki”) Hall, Assistant Director, NAIC Center for Insurance Policy and Research*

Panelists:

— *Doug Ommen, Commissioner, Iowa Insurance Division, Chair of the NAIC Life Insurance and Annuities (A) Committee.*

— *Jonathan Barry Forman, Kenneth E. McAfee Centennial Chair in Law, University of Oklahoma College of Law*

— *Elizabeth Kelly, SVP of Operations, United Income*

4:05 Audience Q&A

4:15 Closing Remarks