

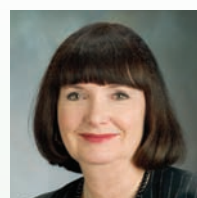
THE INDUSTRY ELITE SET TO SPEAK



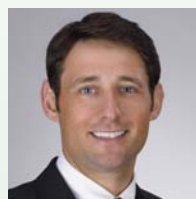
MICHAEL W. BELL
SEVP & CFO,
Manulife Financial
Corporation



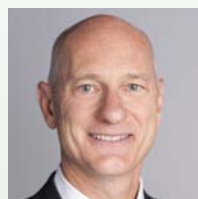
BILL COFFIN
Editor-in-Chief,
National Underwriter
Life & Health



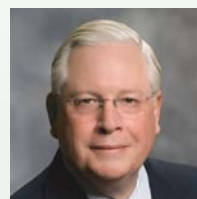
HELEN M. GALT
SVP, Company
Actuary & CRO,
Prudential Financial,
Inc.



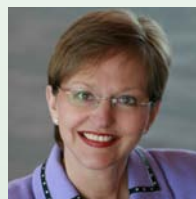
DAVID GOLDMAN
Director, Longevity
Markets Group, Credit
Suisse Securities (USA)
LLC



STEPHEN B. GRUPPO
EVP, Risk
Management,
TIAA-CREF



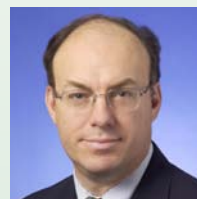
C. ROBERT HENRIKSON
Chairman, President
& CEO, MetLife,
Inc.



DONNA KINNAID
CEO, Swiss Re Life
& Health America,
Inc.



ELLEN Z. LAMALE
SVP & CRO,
Principal Financial
Group



MARK PUCCIA
Managing Director,
Standard & Poor's



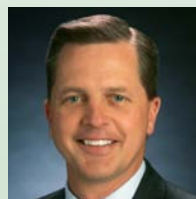
MICHAEL E. SPROULE
EVP & CFO, New
York Life Insurance
Company



EWOUT STEENBERGEN
Chief Financial
Officer,
ING Insurance
U.S., ING Americas



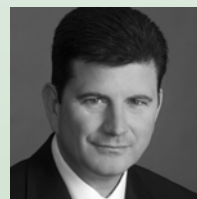
CHRISTOPHER J. SWIFT
EVP & CFO,
The Hartford
Financial Services
Group, Inc.



MARK R. THRESHER
CFO, Nationwide
Mutual Insurance
Company



STEVEN N. WEISBART, PH.D.
SVP & Chief
Economist, Insurance
Information Institute



JAMES WRYNN
Superintendent,
New York
State Insurance
Department

ABOUT THE EXECUTIVE CONFERENCE

As the economy improves and we emerge from the recession life insurers are looking for opportunities to fuel growth. 2010 has been a challenging year and we have learned many lessons from the recent financial turmoil, like the importance of having a solid enterprise risk management program in place, why aligning finance with strategic business objectives is key to driving profitability, and how the effects of regulatory changes can mean opportunities for life insurers. We hope you will join us for National Underwriter's 21st Annual Executive Conference for the Life Insurance Industry – the premier event and a must-attend for C-level executives. We plan an in-depth program that examines issues that are top of mind as we look to regain profitability and grow our business. Our distinguished roster of visionary speakers will share their insights in a thought-provoking and highly interactive forum.

800.831.8333

www.INSURANCEEXECEVENT.COM

NATIONAL UNDERWRITER presents

THE ANNUAL EXECUTIVE CONFERENCES

LIFE INSURANCE

NOV 17-18, 2010
NEW YORK



Summit Business Media
5081 Olympic Blvd,
Erlanger, KY 41018

PROGRAM HIGHLIGHTS:

- **EXAMINE** strategies to drive profitability and grow your business
- **EXPLORE** ways to align align the finance function with strategic business objectives
- **LEARN** how to operate successfully in a continually changing regulatory environment
- **IMPROVE** your company's risk governance model and be better able to identify emerging risks
- **DISCUSS** trends and solutions with industry experts, visionary speakers, and your peers

CONFIRM EARLY & SAVE \$500!

To take advantage of this offer, enter your "VIP CODE" found on your mailing label when you confirm your registration on or before September 17, 2010. See inside for full details.

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LIFE INSURANCE

NOVEMBER 17-18, 2010 GRAND HYATT | NEW YORK, NY

DRIVING GROWTH in the Life Insurance Industry



KEYNOTE ADDRESS:

C. ROBERT HENRIKSON
Chairman, President & CEO,
MetLife, Inc.

Official Sponsor:



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CONFERENCE AGENDA

WHY ATTEND

- PARTICIPATE in high-level discussions about governance, strategy, risk management, stakeholder engagement, and finance.
- LEARN about leading-edge initiatives that are defining the future of the industry
- NETWORK with other top business leaders
- UNCOVER opportunities to fuel growth in 2011

E- and C-suite professionals from the following leading companies have attended the annual Executive Conference (partial list):

- AEGON
- Allianz Life Insurance Company
- Allstate Financial
- AXA Financial Inc.
- Genworth Financial
- Guardian Life Insurance
- ING
- Lincoln Financial Group
- Massachusetts Mutual Life Insurance Co.
- MetLife, Inc.
- New York Life Insurance Company
- Northwestern Mutual
- Principal Financial
- Prudential Financial, Inc.
- Sun Life Financial
- Swiss Re America Corporation
- Thrivent Financial for Lutherans
- TIAA-CREF

SAVE \$500! REGISTER WITH YOUR VIP CODE BEFORE 9/17/10.

WEDNESDAY | NOVEMBER 17

8:00 AM - 9:00 AM
BREAKFAST AND REGISTRATION

9:00 AM
WELCOME REMARKS

PETER R. PORRINO

Global Director of Insurance Industry Services, Ernst & Young LLP

9:00 AM - 10:00 AM
KEYNOTE ADDRESS

C. ROBERT HENRIKSON

Chairman, President & CEO, MetLife, Inc.

10:00 AM - 11:00 AM
LONGEVITY PANEL

LONGEVITY PANEL

Between increased lifespans and decreased government retirement benefits, our aging population has financial needs that our industry is in a unique position to meet. We'll explore some innovative new product offerings that capitalize on this opportunity to drive growth and profitability.

DONNA KINNAIRD

CEO, Swiss Re Life & Health America, Inc.

Moderator:

CHRISTOPHER G. RAHAM

Senior Actuarial Advisor, Insurance and Actuarial Advisory Services, Ernst & Young LLP

11:00 AM - 11:30 AM
REFRESHMENTS

11:30 AM - 12:30 PM
RATING AGENCY PERSPECTIVE

RATING AGENCY PERSPECTIVE

Leading insurance analyst Mark Puccia shares his thoughts on the state of the industry, key criteria for evaluating ERM methodology and commitment from management, ratings metrics, and outlook for 2011.

MARK PUCCIA

Managing Director, Standard & Poor's

12:30 PM - 1:30 PM
NETWORKING LUNCH

WWW.INSURANCEEXECVENT.COM

WEDNESDAY | NOVEMBER 17 (cont.)

1:30 PM - 2:30 PM
CRO PANEL

CRO PANEL

Companies that had a strong ERM program in place at the start of the downturn have emerged much stronger than those who didn't. Should you reassess your risk governance model? Is risk management linked to capital management in your company? Is your CRO involved in strategic decisions, or are those left to the business units? Are you doing all you can to identify emerging risks?

HELEN M. GALT

SVP, Company Actuary & CRO, Prudential Financial, Inc.

STEPHEN B. GRUPPO

EVP, Risk Management, TIAA-CREF

ELLEN Z. LAMALE

SVP & CRO, Principal Financial Group

MIKE TEMPLE

EVP & CRO, Unum Group

Moderator:

HENRY ESSERT

Executive Advisor, Financial Services Office, Ernst & Young LLP (former SVP & CRO, MetLife, Inc.)

2:30 PM - 3:30 PM
LIFE SETTLEMENTS: DEAD OR ALIVE?

LIFE SETTLEMENTS: DEAD OR ALIVE?

The life settlement industry has had its share of challenges but seems to be here to stay. Since many retirees will outlive their savings, there are a large number of policies that could be settled. As a non-correlated asset class life settlements may be smart alternatives to sometimes volatile capital markets. How can the life insurance industry benefit from life settlements?

ALAN H. BUERGER

Co-Founder & CEO, Coventry

DAVID GOLDMAN

Director, Longevity Markets Group, Credit Suisse Securities (USA) LLC

Moderator:

RICHARD D. de HAAN

Principal, Insurance and Actuarial Advisory Services, Ernst & Young LLP

3:30 PM - 4:00 PM
REFRESHMENTS

OR CALL 800.831.8333

4:00 PM - 5:00 PM
CFO PANEL

CFO PANEL

By acting as a true partner and advisor to the business CFOs can help drive growth and profitability through identifying opportunities for value creation and aligning finance with strategic business objectives. In addition, significant cost benefits can be achieved while improving the overall effectiveness of the finance function. Our panel of visionary CFOs from top companies share their insights.

MICHAEL W. BELL

SEVP & CFO, Manulife Financial Corporation

MICHAEL E. SPROULE

EVP & CFO, New York Life Insurance Company

EWOUT STEENBERGEN

CFO, ING Insurance U.S., ING Americas

Moderator:

DOUGLAS A. FRENCH

Managing Principal, Insurance and Actuarial Advisory Services, Ernst & Young LLP

5:00 PM - 6:00 PM
COCKTAIL RECEPTION

BUY AN EXECUTIVE PASSPORT!

NEW IN 2010! From November 17 to 19, 2010 the Annual Executive Conferences will convene both events - Life and Property- Casualty - over the course of three days. This new format easily allows attendees from either sector to attend both events and get a 360° view on issues that are critical to determining business success for both segments of the industry in 2011 and beyond. A special discounted passport offer has been made available to attend both events at a highly affordable rate.

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THURSDAY | NOVEMBER 18

*Special note: morning sessions will be attended by the executives from the property-casualty conference

8:00 AM - 9:00 AM
BREAKFAST AND REGISTRATION

9:00 AM
OPENING REMARKS

PETER R. PORRINO

Global Director of Insurance Industry Services, Ernst & Young LLP

9:00 AM - 10:00 AM
PURSUE A MULTI-LINE STRATEGY: THE NATIONWIDE/HARTFORD STORY

CHRISTOPHER J. SWIFT

EVP & CFO, The Hartford Financial Services Group, Inc.

MARK R. THRESHER

CFO, Nationwide Mutual Insurance Company

10:00 AM - 10:45 AM
INSURANCE DEPARTMENT VIEW: THE STATE OF THE INDUSTRY

INSURANCE DEPARTMENT VIEW: THE STATE OF THE INDUSTRY

How will a changing regulatory landscape impact the insurance industry? New York State Insurance Superintendent James Wrynn shares his thoughts on the biggest challenges facing insurers and what we might expect in the coming year.

JAMES WRYNN

Superintendent, New York State Insurance Department

Interviewer:

BILL COFFIN

Editor-in-Chief, National Underwriter Life & Health

10:45 AM - 11:15 AM
REFRESHMENTS

11:15 AM - 12:15 PM
ECONOMIC OUTLOOK

ECONOMIC OUTLOOK

A Chief Economist identifies trends that will impact the industry in the next few years, macroeconomic challenges, and opportunities to reestablish growth.

STEVEN N. WEISBART, PH.D.

SVP & Chief Economist, Insurance Information Institute

12:15 PM
LIFE CONFERENCE CONCLUDES

OR CALL 800.831.8333

CONFIRM YOUR REGISTRATION EARLY...

SAVE \$500. The registration fee for the 2010 Executive Conference for the Life Insurance industry is \$795 per attendee if you confirm your registration before September 17, 2010 and enter your required VIP Code found on your mailing label. The registration fee covers all conference materials, breakfast, snack breaks, lunch, and evening cocktail reception on Wednesday; and breakfast and morning break on Thursday. To confirm your registration please visit www.InsuranceExecEvent.com or contact customer service at 800.831.8333. If two or more of your colleagues plan on attending this year's conference, we invite you to consult with our customer service team on group discounts.

PACKAGE RATES	ENTER YOUR VIP CODE Before 9/17/10 to get this rate	Standard Before 11/16/10	On-Site After 11/16/10
Executive Conference for Life Insurance	\$795	\$995	\$1295
PASSPORT: Life Insurance and Property & Casualty	\$1095	\$1295	\$1595

REGISTER ONLINE:

www.InsuranceExecEvent.com

REGISTER WITH CUSTOMER SERVICE:

800-831-8333

*Ask our consultants about group discounts



Special rates for hotel accommodations have been arranged for delegates...

If you are traveling to New York City for the 2010 Annual Executive Conference, you are invited to take advantage of the special \$485 (per room night) rate for conference attendees. Rooms are available on a first-come-first-served basis; rate does not include applicable taxes and fees. To take advantage of this rate please call 212-883-1234 and mention "Executive Conference." This special rate will only be available through October 26, 2010.

SAVE \$500! REGISTER WITH YOUR VIP CODE BEFORE 9/17/10.