ACLI

Financial Security...for Life.

2011 ANNUAL CONFERENCE

OCTOBER 16–18
ORLANDO, FL

PRELIMINARY PROGRAM




FINANCIAL SECURITY For Life

IN THE 21ST CENTURY




PROGRAM

SUNDAY, OCTOBER 16

Sunday morning's program will focus on issues important to ACLI's Forum 500 companies, those with less than $2 billion in assets or $200 million in capital and surplus.

8:00–9:30 am
Forum 500: Board of Governors Meeting

9:00 am
Forum 500: Continental Breakfast

9:45 am
Forum 500: Welcome and Business Meeting

Thomas E. Rattmann
Chairman, ACLI Forum 500 Section, Chairman of the Board, President and Chief Executive Officer
Columbian Mutual Life Insurance Company

10:00 am–noon
Forum 500: General Session

- NAIC Update
- Growth in the Middle Market

12:30–1:45 pm
Luncheon:
A Look at the 2012 Election

Bill Schneider
CNN Senior Political Analyst;
Contributing Editor to *National Journal* and *The Atlantic Monthly*

2:00–4:00 pm
ACLI Board of Directors Meeting
(ACLI members and their representatives only)

5:00–5:45 pm
Reinsurance Reception
(by invitation only)

5:30–7:00 pm
Welcome Reception and Exhibitor Marketplace Opening

6:30–9:30 pm
Board of Directors and Directors' Council Reception and Dinner
(by invitation only)

MONDAY, OCTOBER 17

7:15–8:15 am
Continental Breakfast

7:30–8:15 am
Hot Issue Breakfast

8:30–10:15 am
General Session:

- Welcome
- ACLI: Financial Security for Life in the 21st Century
  Dirk Kempthorne
  President and Chief Executive Officer
  ACLI
- Chairman's Perspective
  Michael D. Fraizer
  Chairman, ACLI Board of Directors
  Chairman, President and Chief Executive Officer
  Genworth Financial
- Annual Business Meeting and Elections
- Keynote Session:
  Global Drivers and Trends in Regulatory Reform—Cooperation of Convergence

  John M. Huff
  Director Missouri Department of Insurance, Financial Institutions & Professional Registration;
  Member, Financial Stability Oversight Council

  Michaela Koller
  Director General
  CEA, The European Insurance and Reinsurance Federation

  Patrick M. Liedtke
  Secretary General and Managing Director
  The Geneva Association

10:15–10:30 am
Refreshment Break

10:30 am–noon
Concurrent Sessions

12:15–1:45 pm
Luncheon:
Walt Disney's Five Secrets to Success

Pat Williams
Author and Executive,
NBA's Orlando Magic

2:00–3:00 pm
Concurrent Sessions

3:00–3:30 pm
Ice Cream Social in Exhibitor Marketplace

3:30–4:30 pm
Concurrent Sessions

5:00–7:00 pm
Reception in Exhibitor Marketplace

Evening
PAC Event (by invitation only)

TUESDAY, OCTOBER 18

7:30–8:15 am
Hot Issue Breakfast

8:30–9:30 am
General Session:
The Global Economy

Alan S. Blinder
Gordon S. Rentschler Memorial Professor of Economics and Public Affairs
Princeton University

9:30–9:45 am
Refreshment Break

9:45–10:45 am
Concurrent Sessions

10:45–11:00 am
Refreshment Break

11:00 am–noon
Concurrent Sessions

12:15–2:00 pm
Luncheon:
Lunch With Dave Barry

Dave Barry
Pulitzer Prize-Winning Author and Columnist

2:00–3:00 pm
Closing Session

GENERAL SESSIONS

Monday, October 17

John M. Huff
Director Missouri Department of Insurance, Financial Institutions & Professional Registration; Member, Financial Stability Oversight Council

Michaela Koller
Director General
CEA, The European Insurance and Reinsurance Federation

Patrick M. Liedtke
Secretary General and Managing Director
The Geneva Association

GLOBAL DRIVERS AND TRENDS IN REGULATORY REFORM—COOPERATION OF CONVERGENCE

What are the global trends that are affecting regulatory developments in the United States, Europe, Japan and other developed and emerging markets? Global industry leaders will discuss their views on developments regarding Solvency II, the International Association of Insurance Supervisors, and the broader Financial Stability Board.

Tuesday, October 18

Alan S. Blinder
Gordon S. Rentschler Memorial Professor of Economics and Public Affairs
Princeton University

THE GLOBAL ECONOMY

Psychology has overwhelmed economics. What started as a problem in the mortgage market spread into a worldwide financial panic. Financial markets live or die on confidence and confidence drained from the system. Hear from one of the top economic minds as he outlines a clear plan to continue restoring international confidence in the economy and financial markets.

LUNCHEONS

Sunday, October 16

Bill Schneider
CNN Senior Political Analyst; Contributing Editor to *National Journal* and *The Atlantic Monthly*

A LOOK AT THE 2012 ELECTION

Bill Schneider expertly diffuses political maneuverings. His business is to provide the facts instead of the attractively sensational sideshows that tend to accompany political polling efforts. He has been described as "the nation's electionmeister" by *The Washington Times* and "the Aristotle of American politics" by *The Boston Globe*. *Campaigns and Elections Magazine* called him "the most consistently intelligent analyst on television."

Monday, October 17

Pat Williams
Author and Executive, NBA's Orlando Magic

WALT DISNEY'S FIVE SECRETS TO SUCCESS

Through relevant and amusing anecdotes, Pat Williams reviews the qualities that helped Walt Disney become one of the most successful entrepreneurs in American history. Taking cues from Walt Disney and some of America's other great successes, Pat offers pragmatic principles for exceeding business goals. Walt's Five Secrets highlight a magical, miraculous way of life.

Tuesday, October 18

Dave Barry
Pulitzer Prize-Winning Author and Columnist

LUNCH WITH DAVE BARRY

Dave Barry is a Pulitzer Prize-winning American author and columnist. For 25 years, his hilarious column appeared in more than 500 newspapers worldwide. He offers up his wacky point of view on relationships, work, kids, technology, and life in general.

MONDAY, OCTOBER 17

10:30 am–noon

Concurrent Session 1—Legal/Compliance
SOCIAL MEDIA—WHAT ARE YOU AFRAID OF?

This session will review statistics, case studies and the step-by-step process of taking advantage of social media without exposing yourself or your company to potential legal liabilities. Learn how to avoid ethical pitfalls, how to create social media policies to protect your interests while encouraging online engagement, and avoiding the "Streisand Effect." (CLE Eligible)

Concurrent Session 2—Investment/Financial
VIEW FROM YOUR PEERS—A CIO/CFO PANEL

Consuelo Mack, Anchor and Managing Editor of public television's *WealthTrack*, will lead a panel of chief investment officers and chief financial officers in an informed discussion of economic and market conditions and investment strategies. Panelists also will discuss the biggest challenges and risks at their respective firms and how they are managing them. (CPE Eligible)

Concurrent Session 3—Legal/Compliance
WHO IS A FIDUCIARY NOW? A LOOK AT PROPOSED RULES BY DOL AND SEC

The Department of Labor and Securities and Exchange Commission are considering new rules for those providing investment education and advice. These changes could have a dramatic effect on insurers, agents and brokers, plan sponsors, and consumers. For example, DOL's proposal would significantly enlarge the universe of persons who owe duties of undivided loyalty to ERISA plans and IRA customers. A panel of experts will explore who currently is considered a fiduciary and who owes a duty of care, as well as the possible challenges the proposed changes will bring. (CLE Eligible)

2:00–3:00 pm

Concurrent Session 1—Legal/Compliance
CLEAN SHEETING, MONEY LAUNDERING AND OTHER DIRTY TRICKS: AN UPDATE ON FRAUD

Life insurers must be ever vigilant against the threat of fraud. With the advent of premium financing and securitizations, the stakes have never been higher. Learn about the latest schemes and scams being perpetrated against life insurers and what can be done to protect against these undisclosed risks. (CLE Eligible)

Concurrent Session 2—Investment/Financial
SECURITIZED MARKETS: A FOCUS ON CMBS

A review of commercial real estate fundamentals and how the economic outlook feeds into the performance of commercial mortgage-backed securities (CMBS). Participants will discuss looming commercial loan maturities in 2011 and 2012 and their impact on defaults and loan modifications. Legacy CMBS credit investing versus buying newly originated CMBS also will be covered. (CPE Eligible)

Concurrent Session 3—Products
SECURE YOUR BUSINESS WITH CYBERSECURITY AND WATCH THE OPPORTUNITIES UNFOLD

Your business is poised for enormous gains over the next decade, thanks to innovations in cyberspace. Mobile technologies will boost workforce productivity. Social networking will promise new ways to collaborate. Cloud computing will improve business agility. Such technologies will increase your competitive advantage, but only if you can understand and neutralize emerging threats. This session will provide an up-to-the-minute look at threats these innovations bring and what's being done to counter them.

Concurrent Session 4—International
IMPACT OF GLOBAL REGULATORY REFORM ON THE LIFE INSURANCE INDUSTRY

One important driver of regulatory reform is the commitments made by U.S., European and other G20 leaders to raise international insurance regulatory standards and implement international regulatory regimes for those considered Globally Systemically Important Financial Institutions (G-SIFIs). International regulatory experts and industry practitioners will discuss expected outcomes and impact on capital, governance and business.

3:30–4:30 pm

Concurrent Session 1—Legal/Compliance
DODD-FRANK IMPLEMENTATION

The Dodd-Frank Act ushered in new mandates for financial regulators to avert a recurrence of the financial crisis of 2008. A panel of experts will discuss the implications for life insurers of the Volker Rule, derivatives, standard of care, and investment advisor SRO. (CLE Eligible)

Concurrent Session 2—Products
INTERSTATE INSURANCE COMPACT: TRANSFORMING APPROVAL AND DELIVERY OF ASSET-BASED PRODUCTS

For companies filing through the Compact, the process for approval and delivery of asset-based products is changing. This session will highlight how the Compact is bringing uniformity and standardization to product requirements nationwide and the benefits of developing and marketing a Compact-approved product—one submission, one review, and one approval for all Compacting states. Participants also will receive an update on ongoing standards development and state legislative activity.

MONDAY, OCTOBER 17 (CONTINUED)

3:30–4:30 pm

Concurrent Session 3—Reinsurance
REINSURANCE: A BRAVE NEW WORLD?

The U.S. reinsurance market is on the precipice of change. The NAIC has endorsed—and several states have adopted—risk-based collateral rules. Dodd-Frank's extraterritorial preemption takes effect in July, making those actions more significant. Decisions are pending at the Financial Accounting Standards Board and International Accounting Standards Board on reinsurance accounting, which could influence rules at NAIC. A panel of reinsurance experts will share their views on what these and other changes mean for cedants and reinsurers, as well as the overall impact on the U.S. life insurance market.

Concurrent Session 4—Public Policy
GRASSROOTS TODAY

In this session, grassroots experts will share their insights on traditional and innovative grassroots tactics used today to engage internal and external advocates and persuade policy-makers. Panelists will discuss how social media platforms and mobile technology can enhance—and transform—traditional outreach strategies. Even if grassroots is not your primary responsibility, come learn about what you might expect if you are called upon by your company or other interest group to take action.

TUESDAY, OCTOBER 18

9:45–10:45 am

Concurrent Session 1—Legal/Compliance/International
GLOBAL MODERNIZATION OF SOLVENCY REGULATION AND ACCOUNTING STANDARDS

Regulators and standard setters the world over are overhauling rules for accounting and solvency monitoring. And not just multi-national companies will be impacted. This session will delve into the relationships between the standard setters and regulators involved, how accounting and solvency rules in the U.S. will be impacted, and effects on your company. (CLE Eligible)

Concurrent Session 2—Investment/Financial
RISK MANAGEMENT

The financial crisis has shown that effective risk management is an absolute requirement for a successful life insurance company. Innovations in risk management allow companies to create exciting new products that resonate with consumers. This session will review key risks—including stock market volatility, the potential for adverse interest rate environments, and behavioral risks—and discuss approaches to address them. The session also will cover how the public's increased concern over financial risks is creating higher demand and greater sales potential for life insurers, as well as strategies to capitalize on this opportunity. (CPE Eligible)

TUESDAY, OCTOBER 18 (CONTINUED)

9:45–10:45 am

Concurrent Session 3—Medical/Underwriting
GENETIC MEDICINE: WHAT IT MEANS FOR YOU, YOUR FAMILY, AND OUR BUSINESS

This session will provide a history of genetics to better understand the excitement and anxiety over the current state of genetic medicine. The Human Genome Project, the Genetic Information Nondiscrimination Act (GINA), direct-to-consumer genetic tests, and the promise of personal genomic medicine all have interested legislators for over a decade. What does the future hold for us as patients and for our risk-based products? (Medical background not needed)

11:00 am–noon

Concurrent Session 1—Legal/Compliance
HOW MUCH STOLI EXISTS?

Despite years of controversy, legislation, congressional hearings, federal and state investigations, no one has answered the question: How much stranger-originated life insurance (STOLI) exists? The answer would illuminate dangers to the elderly, the safety of settlements for investors, and whether settled policies might ever be safely securitized. This panel will explain the data needed to determine the quantity of STOLI and estimate the size and nature of STOLI transactions. (CLE Eligible)

Concurrent Session 2—Investment/Financial/Legal
M&A IN THE LIFE INSURANCE INDUSTRY: EMERGING TRENDS AND PREDICTIONS

In the last 12 months several life insurer and reinsurer acquisitions have been announced. In this session, panelists representing leading investment banks and rating agencies will discuss the current merger and acquisition environment, review key transaction structures, and predict trends. (CPE Eligible)

Concurrent Session 3—Public Policy
WHAT IS A TAX EXPENDITURE?

Learn answers to the most pressing questions about tax expenditures and the possible implications for life insurance products and retirement plans as the debate over deficit reduction heats up in Washington.

2:00–3:00 pm

Closing Session—Legal/Compliance/Public Policy
LEGISLATIVE AND REGULATORY CHALLENGES

Review of the most pressing legislative and regulatory challenges facing the industry today. (CLE Eligible)

SPOUSE/GUEST PROGRAM

Join Patricia Kempthorne, wife of ACLI's President & CEO, for special activities during your stay in Orlando.

SPOUSE/GUEST HOSPITALITY ROOM
Refreshments, light snacks and information on local attractions will be available.

Sunday, October 16—3:00–5:00 pm
Monday, October 17—8:00 am–4:00 pm
Tuesday, October 18—8:00 am–3:00 pm

ACTIVITIES

Sunday, October 16

9:00 am–noon
***American Heritage River Airboat Adventure**

Airboats will take you into pristine sections of fresh water marshes and up river into the bald-cypress swamp—home of the Florida Alligator, American Bald Eagle, and an assortment of wildlife. Certified eco-guides, biologists, botanists, and Audubon experts assure each guest comes away with a profound understanding of the vastly different wildlife and the importance of the eco-system and its preservation. You'll see a marvelous assortment of birds, reptiles and plants—some endangered, some threatened—including a few native species found in this area affectionately called the Central Florida Everglades. The tour leaves from a 100 year old outpost—a turn of the century fish camp—where you'll board airboats to experience the American Heritage River and its abundant wildlife. You'll learn about the fresh water eco-system of the St. John's River, alligators, and the assortment of wonderful creatures that call the habitat home. This is a soft adventurous tour without dirt or danger.

Cost: $75 per person.

9:00 am–4:00 pm
***Winter Park Scenic Boat and Shopping Tour**

Escape the hustle and bustle of city life by spending a peaceful day on scenic Park Avenue in Winter Park. Winter Park is known around the world for its annual art festival and quaint brick streets. Its tree-lined park and train station are visuals that greet you. Start your tour with a relaxing, 45-minute scenic, open-air boat ride past luxurious homes along three beautiful lakes and canals. Following your boat tour, enjoy a lovely brunch at Park Plaza Gardens and then browse the exclusive boutiques and art galleries filled with one-of-a-kind treasures, as well as stores bearing the names of your favorite designers.

Cost: $95 per person (includes brunch).

***Sunday tours are available for all conference registrants.**

Monday, October 17

8:00 am–noon
Animal Kingdom's Backstage Safari

Take a peek behind-the-scenes at Walt Disney World's Animal Kingdom. This in-depth three hour educational tour provides guests with an insider's look at the innovative ways that Animal Kingdom is meeting challenges in conservation, nutrition and medicine, landscaping, animal care, and behavioral studies. Highlights include visits to the backstage animal housing area, forage (food) warehouse, and the Conservation Station Veterinary Hospital.

Cost: $75 per person.

Tuesday, October 18

9:15–10:30 am (in the Hospitality Room)
Living Proof: You Were Built for Something More

Lucas D. Boyce
Director of Community Relations, Multicultural Insights, and Government Affairs
NBA's Orlando Magic

Living Proof is a speech that details Lucas' journey to overcome significant obstacles to achieve three once-in-a-lifetime goals. From foster care to the White House and the NBA, he has had a remarkable journey and its only just begun. The quote by George Bernard Shaw, "Some men see things as they are and ask, why? Others dream things that can be and ask, why not?" is a fundamental theme interwoven throughout this talk. Personal history or external conditions outside of our control don't have to determine our future trajectory, success or fulfillment. Lucas shares that obstacles and limitations become irrelevant when we understand our life purpose and are willing to reach for something more. It doesn't matter what station of life we find ourselves, we were built for something more. We were meant to succeed. Lucas is living proof of this and shares his view on what it takes to overcome, stand up, and stand out.

Cost: Included in spouse registration fee.

ACCREDITATION/ANTITRUST STATEMENT

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 American Council of Life Insurers 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 have a better understanding about companies, new responsibilities involving corporate governance, learn about risks associated with stock market volatility, the potential for adverse interest rates to impact markets, public's perception and impact on products and company sales potential, learn about strategies and best practices companies are using in today's market, find out how the economic outlook will impact and should feed commercial mortgage-backed securities (CMBS), learn how to manage capital market challenges and the impact of government, regulatory, and accounting responses to the crisis; receive best practice tips on assessing and reporting financial risk, learn about important aspects of the changing regulatory landscape and integrating various departments to examine and monitor changes.

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

Instructional Method Group-live presentations with instructor in room with participants.

Recommended CPE Credits 7.5 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.

AFFILIATES

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WWW.ACLI.COM/ANN2011
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American Council of Life Insurers
Conference Development Department
101 Constitution Avenue, NW; Suite 700
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Fax: (202) 624-2425

❑ **Mr.** ❑ **Mrs.**
❑ **Ms.** ❑ **Other**

Full Name ______
Name on Badge ______
Position/Title ______
Company ______
Corporate Address ______
City ______
State ______ Zip ______
Phone ______ Fax ______
E-mail ______

Spouse/Guest Name ______
Name on Badge ______
Spouse E-mail ______
Home Address ______
Country ______ City ______
State ______ Zip ______

	Until Aug. 1	After Aug. 1	
Full Conference			
❑ ACLI Member	$925	$1,025	______
❑ Non-Member	$1,125	$1,225	______
One-Day			
❑ ACLI Member	$325	$350	______
❑ Non-Member	$425	$450	______
Spouse/Guest	$195	$195	______
		Total $	______

Identify which session topics you are most interested in (Check all that apply):

❑ Compliance
❑ International
❑ Public Policy
❑ Products
❑ Legal
❑ Investment/Financial
❑ Medical/Underwriting
❑ Reinsurance
❑ Other ______

Additional Information

❑ First-time attendee at ACLI Annual Conference?

How did you hear about the conference?

❑ ACLI Mailing
❑ ACLI Website
❑ ACLI E-mail
❑ Other ______

Special Services

❑ Check here if you are disabled, require special services, have a dietetic requirement, or special meal request. Describe or attach a separate sheet if necessary.

______
______
______

Group Discount

Register three or more people from your company at the same time for ACLI's full conference and take $50 off each registration fee. All forms must be submitted at the same time to qualify for this rate. (Group discount does not apply to spouses/guests). For online registrations please e-mail *genevabarber@acli.com* for this group discount promotional code.

REGISTRATION & HOTEL

SESSIONS/EVENTS

Day	Sessions	Registrant	Spouse/ Guest
Sun. Oct. 16			
800 am	Forum 500: Board of governors meeting	_____	
9:00 am	Tour: Airboat Adventure ($75)	_____	_____
9:00 am	Tour: Winter Park ($95)	_____	_____
9:45 am	Forum 500: Welcome and business meeting	_____	
10:00 am	Forum 500: General session	_____	
12:30 pm	Luncheon with speaker (Schneider)	_____	_____
5:00 pm	Reinsurance reception (invitation only)	_____	
5:30 pm	Welcome reception and exhibitor marketplace opening	_____	_____
Mon. Oct. 17			
7:30 am	Hot issue breakfast	_____	_____
8:00 am	Spouse Tour: Animal Kingdom ($75)		_____
8:30 am	General session: Global Drivers & Trends in Regulatory Reform	_____	
10:30 am	Concurrent sessions (choose one)		
	Social Media – What Are You Afraid Of?	_____	
	View from Your Peers – A CIO/CFO Panel	_____	
	Who is a Fiduciary Now?	_____	
12:15 pm	Luncheon with speaker (Williams)	_____	_____
2:00 pm	Concurrent sessions (choose one)		
	An Update on Fraud	_____	
	Securitized Markets: A Focus on CMBS	_____	
	Secure Your Business with Cybersecurity	_____	
	Impact of Global Regulatory Reform	_____	
3:00 pm	Ice cream social in exhibitor marketplace	_____	_____
3:30 pm	Concurrent sessions (choose one)		
	Dodd-Frank Implementation	_____	
	Interstate Insurance Compact	_____	
	Reinsurance: A Brave New World	_____	
	Grassroots Today	_____	
5:00 pm	Reception in exhibitor marketplace	_____	_____
Tues. Oct. 18			
7:30 am	Hot issue breakfast	_____	_____
8:30 am	General session: The Global Economy	_____	
9:15 am	Spouse program with speaker (Boyce)		_____
9:45 am	Concurrent sessions (choose one)		
	Global Solvency & Accounting	_____	
	Risk Management	_____	
	Genetic Medicine	_____	
11:00 am	Concurrent sessions (choose one)		
	How Much STOLI Exists?	_____	
	M&A: Emerging Trends and Predictions	_____	
	Tax Expenditures	_____	
12:15 pm	Luncheon with speaker (Barry)	_____	_____
2:00 pm	Closing session: Legs and Regs Challenges	_____	

FEE SUMMARY

Activity	Details and Cost	Per Person	Participants	Total
Sun. Oct. 16	Tour: Airboat Adventure	$75	_____	_____
Sun. Oct. 16	Tour: Winter Park	$95	_____	_____
Mon. Oct. 17	Spouse Tour: Animal Kingdom	$75	_____	_____
Subtotal	Optional activities and sessions			$_____
Subtotal	Registration (bring total from first page)			$_____
Total	Amount Due (registration plus optional items)			*$_____

*** USD only**

METHOD OF PAYMENT

- ❑ Visa
- ❑ MasterCard
- ❑ American Express
- ❑ Diners Club
- ❑ Discover

Name on card (print) ______________________________

Signature ______________________________

Card number ______________________________

Card expiration date ______________________________

*Check enclosed $ ______________________________

CONFERENCE CANCELLATIONS/ REFUNDS

Conference cancellations received before **Monday, September 12, 2011** will be refunded, less a $100 administrative/cancellation fee. Optional activity cancellations received before **Monday, September 12, 2011**, will be refunded less a $10 administrative/ cancellation fee. All cancellations and requests for refunds must be submitted in writing. No refunds will be issued after **September 12, 2011**. For inquiries, or more information regarding administrative policies such as complaint and refund, contact ACLI registration at (202) 624-2424.

HOUSING

ACLI has reserved a block of rooms at the Hilton Orlando Bonnet Creek until Monday, **September 12, 2011**. Reservations may be made online, or via phone. To make reservations online please visit www.hilton.com. To make reservations by phone please call (800) HILTONS (445-8667). The group rate is $209 single/double per night plus applicable taxes. The deadline to make hotel reservations is Monday, **September 12, 2011**, or once the room block is filled. Requests received after the cutoff date will be accepted on a space available basis, at the hotel's prevailing rate.

CHAIRMAN

A.M. BEST

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101 CONSTITUTION AVENUE NW, SUITE 700
WASHINGTON, DC 20001-2133

STRATEGIC PARTNERS

EXHIBITOR MARKETPLACE

Visit the Marketplace to review the most innovative products and services available to the industry. The Exhibitor Marketplace will host a welcome reception on Sunday, and an afternoon ice cream social and evening reception on Monday.

To reserve a booth, call (202) 624–2405.

Sunday, October 16, 5:30–7:00 pm
Monday, October 17, 3:00–3:00 pm, 5:00–7:00 pm

Scan the QR code to visit **www.acli.com/ANN2011** on your phone and get the latest information about the 2011 Annual Conference.