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Insured Retirement Matters

Annual Report



120

MEMBER COMPANIES



The annual report offers an update on the Insured Retirement Institute's (IRI) major activities and initiatives. IRI is committed to partnering with our members to address the challenges and opportunities faced by the insured retirement industry. Working together, we can deliver on the promises our industry makes to help America's workers and retirees achieve a secure and dignified retirement.

About IRI

IRI is the leading association for the entire supply chain of insured retirement strategies, including life insurers, asset managers, broker-dealers, banks, marketing organizations, law firms, and solution providers. IRI members account for 90 percent of annuity assets in the U.S., include the foremost distributors of protected lifetime income solutions, and are represented by financial professionals serving millions of Americans. IRI champions retirement security for all through leadership in advocacy, awareness, research, diversity, equity, and inclusion, and the advancement of digital solutions within a collaborative industry community.

Learn more at www.IRlonline.org.

Mission

To champion retirement security for all Americans through leadership in advocacy, awareness, diversity, equity, and inclusion, research, and advancement of digital first technology solutions within a collaborative industry community.



A Message from the CEO



Wayne Chopus
President & CEO

What a difference a year makes.

Last year at this time, we celebrated the enactment of the Secure 2.0 Act, a major IRI objective. The new law builds upon the Secure Act of 2019 to further expand access to workplace retirement plans and facilitate protected lifetime income products that deliver sustainable retirement income.

By October, not only was the U.S. Department of Labor (DOL) attempting again to impose a fiduciary standard of conduct on the vast majority of financial professionals, but our industry and its products were openly disparaged.

Those circumstances crystallize two critical IRI roles — we're the industry's champion to advance priorities to help consumers realize a financially secure and dignified retirement, and when necessary, we are the industry's defender.

IRI's dedication to our members and the industry is evident in every aspect of our work. This report showcases how IRI spearheads industry advancements in operations and technology, diversity, equity, inclusion, advocacy, research, and more.

Our ability to face the many challenges and opportunities head-on is thanks to the leadership and guidance of our Board of Directors. The extraordinary engagement of our board members ensures that IRI delivers the highest possible value. We also thank all members participating in IRI activities, from committees to conferences. Such broad commitment from our members is a core IRI strength.

Through this collaboration, IRI is here to lead, to be a forum to convene our members to develop strategies, to respond quickly and forcefully to events, and, ultimately, to get the job done for the insured retirement industry.



IRI's dedication to our members and the industry is evident in every aspect of our work.

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IRI Board of Directors

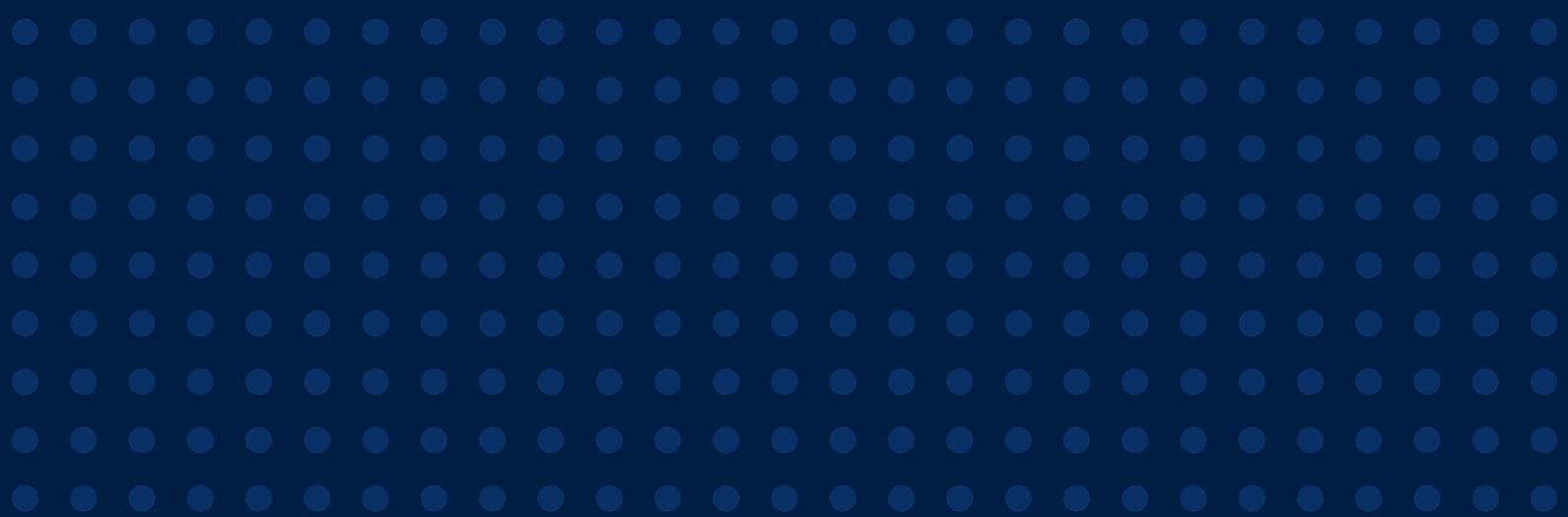
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IRI Leadership Team





Outstanding Achievement



Award-Winning Trade Association

This year, several IRI initiatives, programs, and individuals were recognized by respected outside organizations.

ACORD

IRI's efforts through its Digital First for Annuities initiative and diversity, equity, and inclusion were recognized by ACORD, an insurance industry standard-setting organization, with five awards: two organizational and three individual.

IRI's leadership and collaboration with ACORD resulted in an ACORD Standards Advancement Award and an ACORD Industry Vanguard Award for leadership in standards development and implementation and for driving the adoption and use of standards by new stakeholders and communities.

Katherine Dease, Chief Technology and Innovation Officer, and **Bryan Harmelink**, Director, Operations and Technology, received a Community Service Award for their work to identify and drive solutions that reduce costly processing delays and other friction points that impede financial professionals' ability to provide annuity solutions to consumers.

Anna Hildreth, Director, Membership and Business Development, received a Women's Insurance Advancement Award for launching IRI's Women in Leadership Initiative and executing the 2023 Women in Leadership Symposium.



Katherine Dease



Bryan Harmelink



Anna Hildreth

"Power of A" Award

IRI won the American Society of Association Executives (ASAE) "Power of A" Gold award for advocacy for its successful efforts to enact the Secure 2.0 Act. This is IRI's third ASAE advocacy award since 2020.



Wayne Chopus



Paul Richman

Most Influential Top Lobbyists

IRI President and CEO Wayne Chopus and Chief Government and Political Affairs Officer Paul Richman were recognized by two influential Washington, D.C. publications for their advocacy leadership. *Washingtonian Magazine* named Chopus and Richman to its list of the 500 Most Influential People Shaping Policy, and *The Hill* named them to its list of "Top Lobbyists."





Defending Our Industry

The DOL unveiled yet another attempt to update investment advice regulations for employer-based retirement plans and owners of individual retirement accounts. This latest version would treat more people as fiduciaries, make it harder for fiduciaries to get paid for their services, and ultimately, hurt American retirement savers.



Jason Berkowitz, Chief Legal and Regulatory Affairs Officer at IRI testified at a U.S. House of Representatives hearing to examine the DOL's proposed fiduciary rule.

IRI foresaw this latest effort and has been proactively working for several years behind the scenes to safeguard consumers and the industry from this harmful rulemaking.

IRI took swift, immediate action when the rule was announced, providing detailed information and analysis to help IRI members understand the proposal and its business impact. IRI commenced an aggressive education campaign to inform Members of Congress about how the proposed rule limits access to valuable financial products and services and could harm their constituents' retirement security. IRI's media outreach also generated substantial coverage.

IRI testified at a DOL hearing and before a House committee on the proposal and submitted comments.





Championing Retirement Security

Regulatory Affairs Mission: Advance the adoption of sensible, workable regulations governing the insured retirement industry and guide industry efforts to comply with applicable laws and rules.

Government Affairs Mission: Engage policymakers and regulators to enact federal and state policies that foster worker and retiree financial security and promote access to insured retirement products that protect and provide sustainable, lifetime income.



Defending Against SEC Regulatory Overreach

IRI is fighting back against several U.S. Securities and Exchange Commission (SEC) proposed regulations that could harm consumer retirement savings and access to protected lifetime income products.

- » IRI opposed the SEC's Swing Pricing and Hard Close proposal, which would require a total overhaul of the industry's compliance and operational systems and have profound and adverse impacts on retirement investors.
- » IRI urged the SEC to exclude annuities from the scope of its proposal to change the custody rules applicable to registered investment advisers (RIAs), which would impair IRI members' ongoing efforts to penetrate the RIA market with sales of fee-based annuities.
- » IRI called for the SEC to withdraw its proposal to establish new conflict of interest rules aimed at predictive data analytics (PDA) and artificial intelligence (AI), which would cover nearly every form of technology used with almost any type of investor interaction and goes far beyond Regulation Best Interest (Reg BI).

Compliance & Implementation Resources

IRI produced a compliance-focused industry survey providing members with valuable information on industry practices related to the crediting of post-mortem interest (PMI) on fixed annuity death claims and a supplemental report on variable annuity PMI practices.

Regulation of Registered Index-Linked Annuities (RILAs)

Federal Activity. As required by the IRI-supported RILA Act of 2022, the SEC proposed a rule to require insurers to register RILAs on Form N-4 and allow them to use financial statements based on statutory accounting principles (SAP) in their filings. IRI generally supports the proposal, which should be finalized by mid-2024.

State Activity. The Interstate Insurance Compact is developing product standards to streamline the state filing process for RILAs. IRI has actively participated in the development of these standards, which are expected to be finalized in 2024.

SECURE 2.0 Implementation

- » IRI successfully sought relief from the Department of the Treasury and the Internal Revenue Service (IRS) with respect to the effective dates for provisions of SECURE 2.0 that took effect at or shortly after the legislation was enacted.
- » IRI responded to DOL's request for information on reporting- and disclosure-focused provisions of SECURE 2.0, with a significant emphasis on operational and systems changes that may be needed to comply with those provisions.

State Standard of Conduct Rules

NAIC Best Interest Model.

Through IRI's advocacy efforts, fourteen states joined the tally of those adopting the National Association of Insurance Commissioners (NAIC) best interest model regulation. Forty-two states have adopted the model to date. The remaining states are expected to adopt the model in 2024.



NASAA Best Interest Model Proposal.

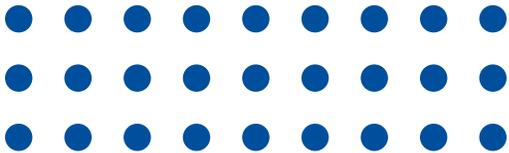
IRI led industry opposition to the North American Securities Administrators Association (NASAA) proposal to incorporate Reg BI and extensive requirements beyond Reg BI into its existing unfair trade practices model regulation.

Blueprint

IRI's [2023 Federal Retirement Security Blueprint](#) contains 28 policy proposals to expand retirement opportunities for workers and retirees. The Blueprint is the basis for IRI's federal advocacy for sustainable strategies to address the challenges America's workers and retirees face as they seek to save for and achieve a secure and dignified retirement.

Congressional Fly-In

Eleven members of the IRI Board of Directors participated in 20 meetings in which they met with three Senators, 11 members of the House of Representatives, and six congressional staffers to discuss the top policy priorities of the Blueprint.



Blueprint Progress Report

During 2023, the first year of the 118th Session of Congress, progress has been made to advance 14 of the 28 Blueprint measures.

- ✓ Nine measures have been accomplished or partially accomplished, having been included in bills introduced or voted on in either the House or Senate.
- ✓ One measure passed the House and Senate and was signed by the President.
- ✓ One measure received guidance from the IRS interpreting provisions of the SECURE 2.0 Act that clarified issues about implementing the law without the need for additional legislation.
- ✓ Three measures have passed the House.
- ✓ Four measures have passed out of Committees in the House and Senate.
- ✓ Six measures are under consideration to be introduced in either the House or Senate as bills during the remainder of this session of Congress.

Advocacy by the Numbers

118

Meetings with members of Congress and their staff to advocate for Blueprint proposals

60

Regulations on which IRI is engaged

48

Federal bills on which IRI is engaged



Transforming the Annuity Experience

Digital First Mission: Transform the annuity experience through digital-first standards that deliver necessary data quickly and efficiently. This transformation is required to meet financial professionals' and consumers' expectations and rapidly changing needs.

Digital First for Annuities

A unique IRI initiative is driving industry digital solutions to enhance the consumer and financial professional experience across the lifecycle of the annuity transaction process and ultimately increase opportunities to deliver protected lifetime income to consumers. This effort was branded [Digital First for Annuities](#) and represents a strategy of adopting fast, modern, streamlined processes consistent across the industry for each step in the financial professional and consumer journey.

Strong Progress

Transforming the annuity experience is a wide-ranging and complex process. Still, the Digital First for Annuities initiative made substantial progress through effective member leadership and collaboration with crucial industry standard-setting and data-enablement organizations. This year's progress included establishing three critical short-term goals and several new best practices.

New Best Practices

IRI established several new [best practices](#) to start the drive toward digital first for annuities.



Just-in-time restrictions

IRI led an industry effort to align carrier interpretations of just-in-time restrictions. Implementation of this best practice is underway.



Email address inclusion

IRI created a best practice to promote e-Solutions requiring an email address on applications. An alert for consumers and financial professionals was also drafted to promote the advantages of electronic communication and services such as e-Delivery.



Medallion Signature Guarantee (MSG) reduction

IRI developed a best practice recommendation to end MSG use. IRI recommended alternative methods of identification.

Driving Solutions

IRI established critical short-term goals to eliminate friction and bottlenecks in understanding, transacting, and managing annuities so that more financial professionals will enter the annuity market.

- » **Financial Planning Tools** — Adding education, generic annuity modeling, and showing an annuity's value in financial professionals' planning tools will help attract new financial professionals looking to create holistic plans for clients.
- » **Activity Status** — Creating a real-time view into the status of submitted new business which is critical to provide the transparency and efficiency financial professionals demand.
- » **CanSell Messages** — Establishing a real-time or close to real-time status on financial professional training status that can quickly indicate whether training requirements to sell annuities have been met.

Multifaceted Communications: IRI's Operations and Technology team instituted a robust communications program to share news of the Digital First for Annuities efforts, progress, and planning.

Momentum

IRI launched Momentum, a monthly newsletter for the Operations and Technology community.



Visionary Posts

Katherine Dease, Chief Technology and Innovation Officer, penned three [IRI Vision blog posts](#) detailing the strategy and progress of IRI's initiative to streamline the annuity experience.

Leaders Speak

IRI hosted an informative webinar describing the Digital First for Annuities initiative that was moderated by Katherine Dease, Chief Technology and Innovation Officer at IRI, and featured four IRI Board Members:



Phil Pelligrino

IRI Board Chair

Head of US Wealth Planning
and Insured Solutions
UBS Financial Services, Inc.



Paula Nelson

*IRI Board Treasurer
and Secretary*

Managing Director &
Head of Strategic Growth
Global Atlantic Financial Group



Dev Ganguly

IRI Board Member

Executive Vice President,
Chief Operating Officer
Jackson Financial Inc.



Rob Pettman

IRI Executive Committee

Executive Vice President,
Wealth Management Solutions,
Investor and Investment
Solutions
LPL Financial



Celebrating Commitment to Excellence

IRI acknowledges and [celebrates leaders](#) who make valuable contributions to the insured retirement industry and champion retirement security for all Americans.

Industry Champion Of Retirement Security

IRI honored Bill Lowe, President of Sammons Institutional Group, as its [Industry Champion of Retirement Security](#) at the association's annual meeting. Lowe is recognized as a visionary leader dedicated to the insured retirement industry. Throughout his 35 years in the industry, Lowe's knowledge, experience, and energy have made him a powerful advocate and a vital force in establishing strategic goals for IRI and advancing retirement security for all Americans.



IRI Chairman Award

IRI celebrated Paul Richman as the first recipient of the IRI Chairman Award for his leadership of IRI's legislative advocacy program, which resulted in 15 specific IRI policy proposals included in the Secure 2.0 Act. Richman was cited as a consummate professional dedicated to IRI's mission. The Chairman Award recognizes an IRI team member who has shown leadership and commitment to facilitate outcomes that advance the mission and vision of IRI and the industry to help America's workers and retirees achieve a secure and dignified retirement.



Helene Rayder (left) and Rhonda Wolverton (right) accept IRI Leadership Awards.

Champions of Retirement Security

IRI presented its [Champion of Retirement Security Award](#) to Sen. Tina Smith (D-Minn.) and Sen. Thom Tillis (R-N.C.) for their leadership in spearheading the enactment of the Registered Index Linked Annuities Act of 2022. The new law will ensure that investors considering a RILA have clear, direct information that strengthens their understanding of this unique financial product.

IRI Leadership Awards

IRI presented its inaugural [Leadership Award](#) to Helene Rayder, Vice President, Federal Relations at Lincoln Financial Group, and Rhonda Wolverton, Director, Relationship Management at Jackson National Life Insurance Company. The IRI Leadership Award recognizes industry leaders who have made exemplary contributions towards advancing one of IRI's strategic pillars in advocacy, operations and technology, diversity, equity, and inclusion, member engagement, and other critical areas.



Sen. Tina Smith
(D-Minn.)



Sen. Thom Tillis
(R-N.C.)



Elevating the Member Experience



589

Registrants

2023 Annual Conference

IRI's 2023 Annual Conference was a resounding success with attendance and sponsorship exceeding expectations. The conference provided an in-depth exploration of business, technology, political, and regulatory issues facing the insured retirement industry.



66

Speakers



43

Sponsors



20

Exhibitors



Asset Manager Symposium

IRI hosted its third asset manager symposium at Invesco's New York City office. The event is an exclusive opportunity for IRI asset manager members to experience highly tailored content and unique collaboration with our insurer and distributor members. The discussion and insights shared by the speakers were compelling and informative and undoubtedly sparked ongoing conversations. Invesco and Conning sponsored the symposium.



2023 Board Retreat

IRI's annual board of directors retreat is an opportunity to convene our industry leaders to discuss strategy and industry trends. These highly engaging exchanges are crucial to IRI's ability to plan ahead for the challenges and opportunities of tomorrow.

Giving Back

Deployed U.S. troops received care packages packed by IRI and its members during IRI's 2023 Annual Conference in Miami, Florida. IRI teamed with Troopster, a 501(c)(3) veteran-operated military care package organization that helps families, friends, communities, and companies send personalized care packages to U.S. troops. Athens sponsored the community activity.

Critical Member Dialogue

One of the most critical roles of an association is to communicate with, and listen to, members. Throughout the year, IRI's leadership team engages with senior executives from our member firms in one-on-one conversations and roundtable discussions.

Each interaction represents an opportunity to discuss critical issues that strengthen IRI's ability to deliver high-value services and learn about the particular concerns of individual members.



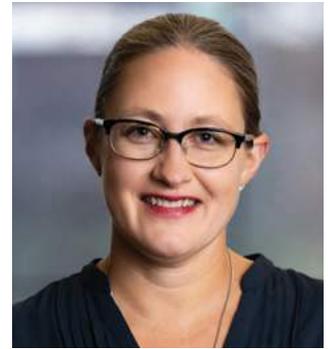


The Long View

IRI's Long View Series is a multi-format spotlight on industry executives, delivering diverse perspectives on the latest industry trends, lessons learned, and much more. The Long View is a one-on-one interview with industry executives who have proven adept at seeing change on the horizon and adapting accordingly. Long View Voices is an IRI podcast that brings the voices of the industry's leaders to your earbuds as they share perspectives on the issues that matter most.



Darryl Button
President & CEO
Pacific Life



Jasmine Jirele
President & CEO
Allianz Life Insurance
Company of North America



Laura Prieskorn
President & CEO
Jackson Financial Inc.



Ron Shurts
CEO & Co-Founder
Annexus



Jonathan Thomas
President & CEO
American Century
Investments



Helene Rayder
*Vice President, Federal
Relations*
Lincoln Financial Group



Rhonda Wolvertson
*Director, Relationship
Management*
Jackson National Life
Insurance Company

New Member Spotlight

IRI leads as a collaborative industry community and our strength is in our diverse membership, which represents the entire supply chain of insured retirement strategies. The following companies are new IRI members:

2023

AMERILIFE


**CAPITAL
GROUP**

 **CONNING**

 **dpl** financial partners


ENSIGHT

 **FINANCIAL
INDEPENDENCE
GROUP**

RetireOne

ROCKEFELLER
CAPITAL MANAGEMENT

 **SIMPLICITY
GROUP**

 **TheStandard**

 **STELLAR
NATIONAL LIFE**

2024

American Life

**AMERICAN
NATIONAL**

 **AMS**
FINANCIAL
SOLUTIONS
GROUP


ASPIDA

AuguStar
Financial

**Bank of American
Securities**

DFIN

**PGIM Quantitative
Solutions**

Prosperity Life

TCW Investments



Facilitating DEI Progress

DEI Mission: Identify opportunities for change and partner on plans for transformative action that help IRI members and the industry reach their DEI goals.



Women in Leadership Symposium

IRI's Women in Leadership Initiative provides opportunities for networking and education through shared experiences and storytelling to promote the advancement and inclusion of women in the financial service industry.

IRI hosted an interactive session during its 2023 annual conference that discussed working across generations, diversification of leadership and board access, male allyship, and mental health in the workplace.

The session achieved substantial attendance and was rated highly by audience members, many of whom expressed excitement for continued discussion in this area.

Leaning into Unique Talents

IRI's Women in Leadership initiative included a webinar focused on the power of releasing insecurities and leaning into unique talents. The discussion was led by Lisa Sun, founder and CEO of the lifestyle and fashion company GRAVITAS. The event was held with support from the Money Management Institute and sponsored by Symetra Financial.



FARE Coalition Events

IRI is a member of the Financial Alliance For Racial Equity (FARE). IRI Chief Membership and Marketing Officer Shani Armon serves on the board of directors. In the spring and fall, IRI teamed up with FARE in a series of events to introduce students from Historically Black Colleges and Universities to leaders and opportunities in the financial services industry.



Industry Alignment with NAIC Recommendations

In early December, IRI provided NAIC's Special Committee on Race and Insurance with an update on efforts underway across the industry to advance DEI priorities. The discussion focused specifically on the alignment between the committee's recommendations issued in September of 2022 and the work being done by IRI member companies to recruit a diverse population of college students, assess opportunities and set goals related to DEI, develop and distribute DEI resources, and to embed DEI into advocacy and access efforts.



Coalition for Equity in Wholesaling

IRI is a member of the Coalition for Equity in Wholesaling. IRI Chief Operating Officer Christina Brady chairs the group's Engagement Committee. Currently, IRI is fielding the second iteration of the Coalition's Wholesaler Diversity Benchmarking study to measure progress toward hiring, retention, and career advancement of a diverse wholesaler workforce.

EveryIncome

EveryIncome

This year, IRI teamed up with EveryIncome, a financial empowerment platform that seeks to help people generate income to last a lifetime. IRI will work with member companies to sponsor access to EveryIncome to ensure more people are introduced to critical financial wellness resources.

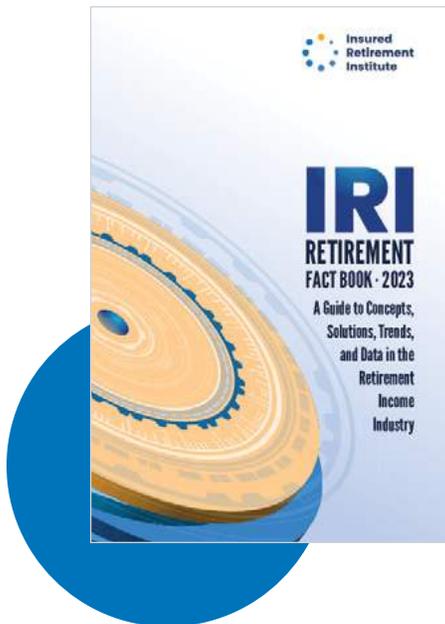


Discovering New Insights

Research Mission: Develop original research that illuminates and contextualizes retirement issues, support the annuity education and marketing efforts of IRI members and provide substantive support for IRI's advocacy and digital solution efforts.

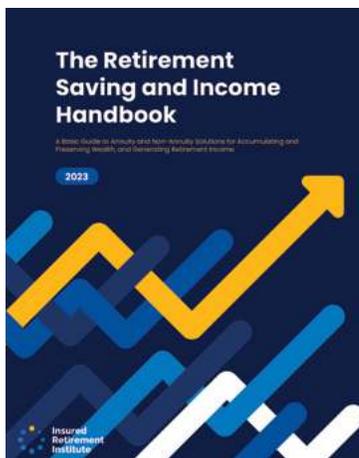
IRI Fact Book

The IRI Retirement Fact Book 2023 is the definitive guide for the retirement income industry and the go-to resource for financial professionals and public policymakers.



Retirement Saving and Income Handbook

The first edition of the Retirement Saving and Income Handbook is a guide to commonly available annuities and non-annuity alternatives as an educational resource for financial professionals.



e-Capabilities for Annuities

This members-only report is based on a survey of 800 financial professionals conducted and sponsored by 12 IRI member firms. The findings summarize financial professionals' use and expectations of e-Signature, e-Delivery, and other electronic services, such as carrier and distributor dashboards and interactive voice response systems.

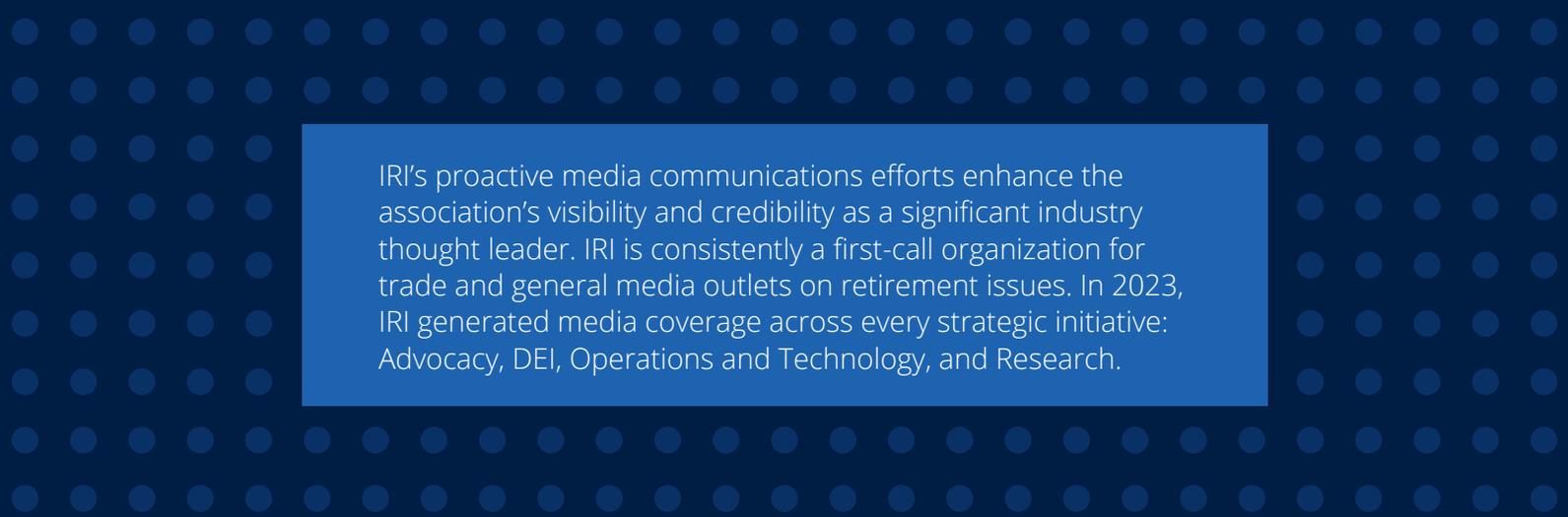
Research Briefs

IRI launched a new product in 2023 by publishing brief excerpts from our larger research reports. The new "Research Briefs" highlight important and actionable findings. IRI published Evolving "Retirement Expectations Among American Workers and Retirees," "Advisor Views on Client Goals, Concerns, & Preferences," and "Advancing "Digital First" for Annuities."





Amplifying Our Efforts



IRI's proactive media communications efforts enhance the association's visibility and credibility as a significant industry thought leader. IRI is consistently a first-call organization for trade and general media outlets on retirement issues. In 2023, IRI generated media coverage across every strategic initiative: Advocacy, DEI, Operations and Technology, and Research.

By the Numbers

920

Mentions in Media Stories

42

Press Releases

27

Reporter Attendees at
3 IRI Media Briefings

66

Media Interviews

340

LinkedIn Posts

IRI Online

IRI's website is the industry's digital information hub for members and external audiences. IRI continuously updates the site with new information. Among the most significant updates in 2023 was new Operations and Technology content that details the work and progress of IRI's Digital First for Annuities Initiative and provides access to newly created best practices. IRI also created substantial members-only content and resources for the DOL's proposed fiduciary rule and Secure 2.0 Act implementation.

IRI Vision

In 2023, IRI kicked off Vision, a blog highlighting thought leadership within the insured retirement industry. IRI published 19 blog posts on IRI initiatives and critical industry issues.

19



IRI Board of Directors

Board of Directors Executive Committee

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Head of US Wealth Planning & Insured Solutions
UBS Financial Services, Inc.

Corey J. Walther — Vice Chair
President
Allianz Life Financial Services, LLC

Paula Nelson — Treasurer & Secretary
Managing Director & Head of Strategic Growth
Global Atlantic Financial Group

Terri N. Fiedler — Immediate Past Chair
President, Retirement Services
Corebridge Financial

Wayne Chopus
President & Chief Executive Officer
Insured Retirement Institute

Robert L. Jameison
Senior Vice President, Head of Insurance/Recordkeeper Segment & Investments
Fidelity Institutional Asset Management

John Kennedy
Executive Vice President, Chief Distribution and Brand Officer
Lincoln Financial Group

Kevin Kennedy
Senior Vice President, Sales and Chief Marketing Officer of Retirement Solutions Division
Pacific Life Insurance Company

Bill Lowe
President
Sammons Institutional Group

Laura Pantaleo
Managing Director, Wealth Management — Insurance and Retirement Solutions
J.P. Morgan

Robert Pettman
Executive Vice President, Wealth Management Solutions, Investor and Investment Solutions
LPL Financial

At-Large Board Members

Jacob Armstrong
Senior Vice President & Head of the Insurance & Subadvisory Business
Franklin Templeton

Sean Baker
Director
BlackRock

Doug Brigman
President
Raymond James Insurance Group

Graham Day
President
Eagle Life Insurance Company

Michael Eustic
Head of Insurance and Subadvisory
Invesco

Dev Ganguly
Executive Vice President, Chief Operating Officer
Jackson Financial Inc.

Christopher Grady
Executive Vice President and Head of Retail
Athene USA

Marci Green
Managing Director, Head of Retail Insurance
Goldman Sachs Asset Management

Eric Henderson

President, Nationwide Annuity
Nationwide Financial

Melissa Kivett

*Executive Vice President, Corporate Retirement Solutions
& Business Development*
TIAA

Myles Lambert

*Executive Vice President, Chief Distribution
& Marketing Officer*
Brighthouse Financial

Peter Landry

*Senior Vice President, Director, Insurance
and Annuities*
Wells Fargo & Company

Christina Loftus

Head of Retirement National Accounts
T. Rowe Price

Paul Lucas

Senior Vice President and Account Manager
PIMCO

Bob McGowan

*Managing Director & Head of the Americas Institutional
Partnership Sales*
State Street Global Advisors

Joe Neary

Chief Risk Officer
Cetera Financial Group

Jamie Ohl

President, Individual Solutions
Transamerica

Sri Reddy

Senior Vice President
Principal Financial Group

Katherine Roy

Principal, Retirement Products
Edward Jones

Steve Scanlon

Managing Director, Head of Individual Retirement
Equitable

John Schobel

Founder & RegEd Board Member
RegEd

Joe Schultz

Senior Vice President, Chief Client Officer
American Century Investments

Wes Severin

Executive Vice President, Retirement Division
Symetra Financial

Michael Sturm

Managing Director, Retirement Product Executive
Bank of America

Todd Taylor

Senior Vice President and Head of Retail Annuities
New York Life

Joseph Toledano

*Managing Director, Head of Insured
Solutions Group*
Morgan Stanley Wealth Management

Dylan Tyson

President, Retirement Strategies
Prudential Financial

●
●
●

IRI Leadership Team



Wayne Chopus
*President &
Chief Executive Officer*



Christina Brady
Chief Operating Officer



Shani Armon
*Chief Membership &
Marketing Officer*



Jason Berkowitz
*Chief Legal &
Regulatory Affairs Officer*



Katherine Dease
*Chief Technology &
Innovation Officer*



Frank O'Connor
Vice President, Research



Paul Richman
*Chief Government &
Political Affairs Officer*



Dan Zielinski
*Chief Strategic
Communications Officer*



2024 IRI ANNUAL CONFERENCE

April 2-4, 2024
JW Marriott Nashville

The Insured Retirement Institute's (IRI) [2024 Annual Conference](#) will gather representatives from the entire supply chain of the insured retirement industry to explore the leading business, political, regulatory, and technology issues of the day.

We look forward to seeing you at the 2024 IRI Annual Conference, April 2-4, 2024 at the JW Marriott Nashville.

Our 2023 Annual Conference saw record breaking attendance of nearly 600 industry professionals representing all member communities including insurers, asset managers, broker-dealers, banks, marketing organizations, law firms, and solution providers. We expect even more attendees in 2024.

Who should attend?

The three-day conference will include expert insights, networking experiences, and opportunities for committees to connect and discuss important topics in their business disciplines.

- >> Sales
- >> Communications
- >> Legal
- >> Product Development
- >> Operations and Technology
- >> Advocacy
- >> Marketing
- >> Compliance
- >> Public Policy

IRIConference.com





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