ABOUT THE INSURED RETIREMENT INSTITUTE

The Insured Retirement Institute (IRI) is the leading association for the entire supply chain of insured retirement strategies, including life insurers, asset managers, and distributors such as broker-dealers, banks, and marketing organizations. IRI members account for 90 percent of annuity assets in the U.S., include the top 10 distributors of annuities ranked by assets under management, and are represented by financial professionals serving millions of Americans.

IRI MISSION

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

IRI VISION

To lead the retirement income industry as the premier advocate, trusted voice, and thought leader.
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CEO CORNER

As I write this message, one thing is certain—we are going to remember 2020.

We experienced a global pandemic with related economic uncertainty and volatility, another nationwide reckoning on our path to racial justice, and a grueling election. Yet, despite the tumult, IRI made progress—significant progress—on our strategic priorities.

IRI and the industry rose to meet every challenge. I have never been prouder to be part of this industry for the ways that we continued to meet consumers’ needs for our products and services while moving our industry forward. This experience will have lasting effects, but the year has also underscored several key ideas about the importance of the work we do at IRI.

AN INSURED RETIREMENT MATTERS

No other financial product today offers the benefits, security, and peace of mind that annuities provide. An aging population with decreasing access to pensions makes planning, self-sufficiency, and annuities more critical. Public policy advances like the Setting Every Community Up for Retirement Enhancement (SECURE) Act, for which IRI played a substantial leadership role, and greater adoption of digital solutions will help make annuity products more available to advisors and consumers.

FINANCIAL ADVISORS ARE MORE VALUABLE THAN EVER

Industry survey data shows an increase in the number of investors who say they have an advisor. Market volatility, low-interest rates, economic downturns, and uncertainty make today’s investing environment one of the most challenging of our lifetimes. The complexity of generating income from a portfolio requires expert human guidance, and 2020 has amplified that need.

ADVOCACY STRATEGY MUST BE CONSTRUCTIVE, FLEXIBLE, & FOCUSED

This year posed several public policy challenges that we met head-on. Our unique five-point legislative plan to help retirement savers deal with the pandemic kept retirement security issues on the front-burner. We also worked with state regulators to grant flexibility to allow certain processes to occur digitally rather than through physical documents and signatures. Through constructive, flexible, creative, and focused advocacy, we will continue to advance industry priorities.
ADOPTION OF DIGITAL SOLUTIONS IS ACCELERATING

IRI is leading the industry in a transformation to digital solutions that is overdue and critical to future industry success. Rather than hinder our progress, the pandemic served as an accelerant for this IRI initiative. We acted decisively with our Board Working Group to establish four guiding principles as our roadmap. And now, we are driving widespread adoption of these goals.

DIVERSITY, EQUITY, AND INCLUSION IS PARAMOUNT

IRI and our industry have long been committed to diversity, equity, and inclusion (DEI). In the middle of the pandemic and economic uncertainty, IRI and its members added a permanent strategic pillar for DEI. We are committed to an empowered, diverse workforce serving and treating all people equitably with dignity and compassion. This is the right thing to do, and we will propel this necessary change.

THANK YOU

I want to thank the IRI Executive Committee and our Board of Directors for their leadership, counsel, and active participation in advancing our agenda. I also want to thank our members for their confidence and continued support. And I want to acknowledge and thank the IRI staff for their commitment, hard work, and passion on behalf of our industry and for doing so with skill and grace during a difficult and unpredictable year. I wish all of you a safe and healthy 2021.

Wayne Chopus
IRI PRESIDENT & CEO
ADVOCACY

RETIREMENT SECURITY BLUEPRINT
IRI staff worked to advance the legislative proposals outlined in the 2020 Federal Retirement Security Blueprint. IRI’s objectives for 2020 were to expand opportunities to save, facilitate the offering of lifetime income products in retirement plans, promote access to professional advice, protect Americans from exploitation and fraud, and maintain the current tax treatment of retirement savings.

FIVE-POINT PLAN
In April, IRI announced a five-point plan to help retirement savers recover from the global pandemic’s economic impact. The plan called for allowing Americans to keep their tax-deferred savings longer and offered ways to help workers save more as they return to work. IRI submitted letters to Congress and the Administration calling for action on the five-point plan, built a coalition of industry trade groups, and conducted meetings with nearly 150 congressional offices to discuss the plan.

SECONING A STRONG RETIREMENT ACT
Several IRI policy proposals from the 2020 Federal Retirement Security Blueprint and IRI’s five-point plan were included in the Securing a Strong Retirement Act of 2020 introduced by House Ways and Means Chairman Richard Neal (D-Mass.) and Ranking Member Kevin Brady (R-Texas). This bipartisan bill, a major IRI priority, was introduced in the last Congress’s waning days and did not advance. However, it is expected to be re-introduced in 2021.

ADVANCING OUR PRIORITIES
Several of IRI’s 2020 Federal Retirement Security Blueprint policy proposals advanced in Congress.

> IRI pursued a two-pronged strategy to reduce barriers to entry into the fastest-growing segment of the annuity industry — registered index-linked annuities (RILA). IRI supported the Registration for Index-Linked Annuities Act, which directs the U.S. Securities and Exchange Commission (SEC) to create a new registration form for this product. IRI also is leading the industry’s engagement directly with the SEC to advance this initiative. IRI secured Congressional committee report language in the law funding the SEC to urge the agency to take this action under its existing authority.
> The Secure and Fair Enforcement (SAFE) Act includes liability protections for participants and institutions offering and administering retirement plans for cannabis companies’ employees. Insurers are specifically covered under the bill. The U.S. House of Representatives passed two bills that included the SAFE Act’s provisions, but the Senate failed to act on them.

> The House passed legislation that included a revitalized “Build America Bond” program designed to promote and spur private investment in our nation’s infrastructure. The program would provide a significant new investment opportunity for the life insurance industry.

**IRI Recognized with Two Advocacy Awards**

The American Society of Association Executives (ASAE) presented IRI with its “Power of A Gold Award” for its advocacy efforts to enact the SECURE Act. ASAE created the “Power of A” Awards to bring attention to the association community’s valuable contributions to society at the local, national, and global levels.

IRI’s Chief Government and Political Affairs Officer, Paul Richman, was also recognized by the Advocacy Association as a “Top Twenty in 20” for his efforts related to the enactment of the SECURE Act and developing IRI’s five-point plan.

**IRI Champion of Retirement Security Award**

IRI presented the Champion of Retirement Security Award to U.S. House Ways and Means Committee Chairman Richard Neal (D-Mass.) (pictured), Rep. Mike Kelly (R-Pa.), and Iowa Insurance Commissioner Doug Ommen for outstanding contributions and leadership to enhance and strengthen retirement security for America’s workers and retirees.
The final PTE was issued in mid-December and is scheduled to take effect in mid-February 2021. However, the Biden administration is expected to temporarily delay the effective date upon taking office and will have an opportunity to either withdraw or propose changes to the final PTE before it takes effect.
SECURE ACT IMPLEMENTATION
Soon after IRI’s successful advocacy effort to enact the SECURE Act, IRI shifted its focus to supporting members’ efforts to implement the many IRI-advocated policies included in SECURE. IRI provided written comments to the DOL on several regulatory actions, including a request for information to guide possible rulemaking on pooled employer plans (PEPs), pooled plan provider (PPP) registration requirements, and an interim final rule on lifetime income illustrations.

E-DELIVERY
IRI successfully advocated for modernized guidance from the DOL on the use of electronic means of delivery for certain required disclosures to retirement plan participants. Seeking to leverage this development to expand the use of e-Delivery beyond retirement plans, IRI joined with other financial services industry groups on a whitepaper intended to encourage the SEC to modernize its existing framework for delivery of investor communications. IRI and other insurance industry groups supplemented the whitepaper with additional considerations of interest to issuers and purchasers of registered insurance products.

ADDRESSING LOW INTEREST RATES
IRI supported the successful effort to urge the NAIC to lower the guaranteed minimum interest rate under the NAIC’s Standard Nonforfeiture Law from one percent to 0.15 percent, responding to the low-interest-rate environment and current economic conditions. The decreased rate was approved and must now be enacted through legislation in each state. The Interstate Insurance Product Regulation Commission (Insurance Compact) subsequently adopted an emergency rule to delay implementing this change to evaluate potential state conflicts and determine if, when, and how the change should become effective for the Compact’s Uniform Standards.
DIVERSITY, EQUITY, & INCLUSION

IRI and its members are committed to advancing DEI across the insured retirement industry. By acting in collaboration to establish best practices, we can build workforces that reflect the communities we serve and encourage all employees to bring their authentic selves to work every day.

**OVERARCHING OBJECTIVE**
To collaborate with our member firms to establish DEI best practices and to promote widespread adoption of those practices across our industry.

**IRI TAKES ACTION**
IRI launched its DEI initiative by forming two new groups who will be essential to the success of this effort—a board-level working group and a steering committee of subject matter experts. The combination of these two committees will differentiate IRI’s approach to this important work. By engaging both stakeholder groups, we can surface best practices in lockstep with securing executive buy-in.

**BOARD WORKING GROUP**
- Comprised of 11 board members
- Oversees IRI's DEI efforts
- Provides executive support for new DEI initiatives within their organizations

**STEERING COMMITTEE**
- Comprised of 22 DEI representatives
- Participants lead and are advocates for DEI best practices in their companies
- Provides DEI expertise and executes on new DEI initiatives
DIVERSITY, EQUITY, & INCLUSION

INITIAL AREAS OF FOCUS
The DEI space is complex and broad. The sheer breadth and depth of this subject make it critical to focus our early efforts to maximize our impact. After much discussion with the Board Working Group and the Steering Committee, IRI’s initial focus will be as follows:

Population focus
Under-represented minorities with an eye to the unique needs of Black people

Issue set focus
Talent retention and acquisition

Opportunity focus
> Benchmarking
> Best practice sharing
> Advocacy

BENCHMARKING EFFORT
Recognizing the importance of establishing the baseline before undertaking to effect change, the Board Working Group and the Steering Committee directed IRI to benchmark the current state of diversity and inclusion in our industry. We are currently conducting a survey with two goals in mind. First, we are aiming to understand how widespread the practice of collecting self-reported demographic information is across member companies. Second, the survey will assess current diversity across companies and the rate of adoption for DEI best practices. With this information in-hand, we can help organizations see their individual opportunities for improvement while also informing our understanding of industry-wide opportunities for action.

CEO ACTION FOR DIVERSITY & INCLUSION
IRI joined CEO Action for Diversity & Inclusion, the largest CEO-driven business commitment to advance diversity and inclusion within the workplace. With more than 1,000 companies representing 85 industries, the CEO Action for Diversity & Inclusion aims to take action to advance diversity and inclusion in the workplace. Each signatory of the CEO Action for Diversity & Inclusion is committing to actions to help catalyze further conversation and action around inclusion within the workplace. IRI is honored to be a part of this growing movement.

NAIC’S SPECIAL EXECUTIVE COMMITTEE ON RACE AND INSURANCE
IRI President and CEO Wayne Chopus shared details of IRI’s DEI initiative during a September 17 virtual meeting of the NAIC Special Executive Committee on Race and Insurance. The committee convened to gather information on the current level of diversity and inclusion within the insurance industry and the insurance regulatory community, among other issues. IRI will continue to engage with the committee to ensure we are part of the NAIC’s ongoing efforts in this space.
IRI is leading the retirement income industry with a unique strategic objective to evolve the annuity transaction process. Our goal is to deliver the retirement security products, advice, and services that consumers need in the modernized, digital manner they expect.

**A CRITICAL TIME FOR DIGITAL SOLUTIONS**

With the COVID-19 pandemic preventing the traditional, in-person interactions typically required, the industry sought ways to transact business in a physically distanced environment. In response, IRI—with strong collaboration from our members—drafted four Guiding Principles that lay out an ambitious goal: universal adoption of practical, digital solutions that improve the advisor-client experience across the annuity lifecycle. The IRI Board of Directors approved the Guiding Principles in April with the intent to drive long-term use of these digital solutions beyond the current pandemic situation.

**GUIDING PRINCIPLES**

1. Utilize e-Signature solution capabilities on all possible transactions
2. Move to a risk-based transaction supervision model in absence of an e-Signature solution
3. Suspend Medallion Signature Guarantee (MSG) requirements
4. Adopt alternative means of delivery for policy and supporting documents as the pathway to e-Delivery

**OVERCOMING REGULATORY HURDLES**

IRI will continue to advocate for the modernization of regulatory requirements as well. The regulatory environment should allow businesses to leverage current technology and position digital solutions as the preferred method of transacting business. IRI’s operations and technology, and government affairs communities are collaborating to encourage policymakers to permanently adopt any temporary measures implemented to provide relief during the pandemic.

**DRIVING ADOPTION**

IRI is implementing the initiative among IRI members while encouraging other industry partners to follow suit. Our primary focus is on e-Signature and e-Delivery capabilities that allow our members to conduct business remotely. IRI has established baseline commitments and projected adoption rates for e-Signature and e-Delivery solutions and will report progress to the Board of Directors quarterly.
OPERATIONS & TECHNOLOGY

MEASURING PROGRESS

WORKING GROUPS MAKING PROGRESS

IRI has organized select working groups comprised of leaders and experts from our operations and technology community focused on specific issue areas.

The Framework and Conformity Working Group successfully submitted ten standard enhancement requests that will be implemented by the Association for Cooperative Operations Research and Development (ACORD). Standard enhancements deliver efficient processing for IRI members’ administrative platforms to ensure favorable customer outcomes.

Our New Business Regulation Working Group is working with ACORD to create standards to drive process efficiency for compliance with the NAIC replacement guidelines. Additionally, to provide processing uniformity, the team delivered a tool for a consistent interpretation of replacement form requirements across IRI member carriers, addressing both NAIC and state replacement guidelines.

The Inforce Transactions Working Group made significant progress in supporting the four guiding principles by reducing the use of the MSG and is working toward the future elimination of signature requirements for inforce transactions.

The Licensing & Appointments Working Group is driving efficiency improvements during the onboarding, renewal, and termination process for producers. This will be achieved by creating best practices for just-in-time appointments, the utilization of the Depository Trust & Clearing Corporation (DTCC) producer appointment transaction process, product training credentials, and standardized producer communications.

The Replacement Automation Working Group improved the producer experience and efficiency by significantly decreasing the end-to-end replacement process time from two weeks to 48 hours. This was achieved by creating a new carrier-to-carrier DTCC attachment process when used in combination with the DTCC carrier-to-carrier money settlement and the ACORD e-Signature transfer form.

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MEMBER ENGAGEMENT

IRI member engagement focuses on delivering timely, valuable information and content to help members navigate marketplace, regulatory, and legislative challenges. The impact of COVID-19 led IRI to pursue a more aggressive virtual engagement strategy through webinars and our first virtual conference.

SUPPLY CHAIN SUMMIT

When the pandemic forced our annual conference cancellation, IRI quickly moved to create and successfully execute a four-week virtual event, the Supply Chain Summit (SCS). The event highlighted IRI’s unique membership composition representing the insured retirement industry’s full supply chain. It offered compelling, informative content on advocacy, product development, operations and technology, and DEI. The event achieved a record-setting registration of nearly 1,500 IRI member representatives.

VIRTUAL EDUCATION

IRI began 2020 with a plan to deliver more easily accessible educational content by increasing member webinars. Then, the pandemic heightened the need for virtual engagement. IRI developed and delivered several issue-based webinar series to educate members about developments, challenges, and opportunities arising from the SECURE Act, standard of conduct regulations, COVID-19, operations and technology, and the 2020 elections. In collaboration with IRI’s Premier Alliance Partners and sponsoring firms, IRI delivered valuable webinar content to our membership and the financial advisor community.

Total Webinar Registrants

- 11,970 in 2020
- 3,600 in 2019
- 232% increase

- 1460 registered SCS attendees (a record for an IRI event)
- 32 member firms participated in SCS through enterprise registration
MEMBER ENGAGEMENT

IRI WINS INDUSTRY MARKETING AWARD
ASAE awarded IRI with a 2020 Gold Circle Award in the convention/meetings marketing campaign category for our 2019 annual event marketing. The event saw attendance improve by 44 percent and sponsorship revenue increase by 23 percent. An attendee survey found high levels of satisfaction.

THE LONG VIEW
IRI created The Long View, a new interview series designed to celebrate exemplary leadership within the insured retirement industry. The Long View spotlights individuals who have proven adept at seeing change on the horizon and adapting accordingly. We conducted one-on-one interviews with four exemplary industry leaders (pictured below). In each edition, we shared information about each highlighted leader’s career, successes, lessons learned, and proudest moments.

IRI upgraded its quarterly publication, Insight, to a monthly distribution, gave it a new look, and added all IRI members to the distribution. Previously, Insight had been reserved only for our financial advisor community. Insight is a resource that highlights content by our Premiere Alliance Program members and law firm partners. Each month, we thematically focus the publication on a particular topic and invite members to share relevant content, research, best practices, and resources to educate and move our industry forward.

Esfand Dinshaw
Chairman & CEO
Sammons Financial Group

Rich Romano
Chief Executive Officer
FIDx

Roger W. Ferguson, Jr.
President & CEO
TIAA

Daniel J. Houston
Chairman, President, & CEO
Principal Financial Group®
**RESEARCH**

IRI research provides data-driven information to generate IRI thought leadership, analyzes consumer survey data, and harnesses IRI members’ collective information analysis. This helps to establish policy foundations for sound legislation and regulation to advance retirement security.

**THOUGHT LEADERSHIP**

IRI published a brief guide for members explaining the regulatory standards and protections for annuity owners to help advisors reassure their clients in the first few months of COVID-19.

IRI produced a position paper on annuity concentration limits in portfolios to advance a goals-based approach to evaluate an appropriate allocation percentage to annuities instead of arbitrary percentage limits. In addition to IRI members, the paper was shared with Financial Industry Regulatory Authority (FINRA) senior staff.

IRI’s Retirement Fact Book is the definitive guide for the retirement income industry and a go-to resource for financial professionals, elected officials, and regulators.

The State of the Insured Retirement Industry is an annual publication listing important trends in annuity and retirement markets, product development, and legislative and regulatory initiatives and priorities.

**MEMBER AND INDUSTRY PARTNERSHIPS**

IRI partnered with the American Council of Life Insurers, LIMRA, and Oliver Wyman to study and address challenges stemming from the protracted low-interest rate environment. As challenges arose due to the COVID-19 environment, this industry task force pivoted to research the impact of social distancing and remote work postures on distributors and advisors.

IRI and Jackson National Life Insurance Company partnered to survey financial advisors and consumers to understand how COVID-19 impacted retirement readiness, confidence, and receptivity to annuities.

**REMOTE WORK POSTURE SURVEYS**

IRI fielded three surveys to IRI member firms on COVID-19 related workplace policies and practices to help members understand how companies were modifying workplace environments and processes to protect employees and ensure business continuity. The surveys were fielded in May, July, and November. Overall, the November results show that the adoption of measures with little or no business impact is roughly in line with what firms were planning in July. Measures that would be expected to have a greater impact on business continuity and workflow were less likely to be adopted.
IRI Communications is a strategic hub of organization activities that streams information to essential stakeholder audiences—members, media, policymakers, industry allies, and consumers. This occurs through media relations efforts, member communications, and social media channels.

**DRIVING PUBLIC POLICY DEBATE**

Op-ed: This legislation will create a retirement recovery plan for millions of Americans

Op-Ed: Here’s a game plan to help create retirement security for millions of Americans

IRI secured two Wayne Chopus bylined op-ed placements on CNBC.com. One promoted IRI’s five-point recovery plan for retirement savers and a second urged support for the Securing a Strong Retirement Act. Thought leadership articles are shared with Members of Congress and other stakeholders to help advance IRI-supported public policy goals.

**FIRST-CALL ORGANIZATION**

IRI is a “first-call” resource for many top-tier general, trade, and Capitol Hill news organizations, including the Wall Street Journal, CNBC, MarketWatch, The Hill, Politico, and others. IRI offers expert commentary and insights on the key industry issues of the day as the voice of the retirement income industry.

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**MEDIA OUTREACH**

**BY THE NUMBERS**

**SINCE JANUARY 1, 2020**

1.3K MEDIA MENTIONS

70 PRESS RELEASES

70 MEDIA INTERVIEWS

35% INCREASE IN LINKEDIN FOLLOWERS
A LOOK AHEAD

A preview of some of the key initiatives and issues IRI will tackle in 2021.

NEW ADMINISTRATION AND NEW CONGRESS
President Biden’s Administration and a new Congress offer opportunities to educate incoming Members of Congress and the leadership of regulatory agencies, including the Treasury Department, Labor Department, and the SEC, about our industry and issues.

BIPARTISAN RETIREMENT SECURITY LEGISLATION
Advocating for re-introduction and action on bipartisan retirement security legislation will be a top legislative priority. House and Senate versions are anticipated to encompass several measures included in IRI’s Federal Retirement Security Blueprint.

MEASURING DEI PROGRESS
As part of our industry-leading DEI initiative, IRI will release benchmarking survey results early in 2021 to support our efforts to drive the adoption of DEI best practices across our industry.

MOMENTUM ON STATE BEST INTEREST REGULATIONS
IRI will aggressively pursue uniform adoption and implementation of the NAIC best interest model regulation in all states while working with the NAIC to obtain guidance on key interpretational issues such as the comparable standards safe harbor and training requirements.
A LOOK AHEAD

DIGITAL REVOLUTION CONTINUES
The 2020 pandemic accelerated IRI’s initiative to advance digital solutions to ensure members’ continued operations in a nearly all-virtual environment. This future-facing initiative will continue to evolve in 2021 on our journey to drive transformational change to our industry.

SECURE IMPLEMENTATION
Advocating for the adoption of rules and further agency guidance to implement the SECURE Act will be a critical regulatory priority to ensure workers and retirees realize the full benefits of this significant retirement security law.

KEEPING FEDERAL BEST INTEREST REGULATIONS ON TRACK
IRI will work with the Biden Administration to maintain progress on the SEC’s Reg BI and the DOL’s new investment advice PTE. We will also encourage new leadership to assess the effectiveness of these enhanced consumer protection rules objectively before considering whether any further changes are needed.

STAYING CONNECTED AND INFORMED
A new year and a new event. IRI’s 20 in 21 virtual conference will feature twenty sessions on influential issues affecting the retirement income industry in 2021. Sessions will be held each Wednesday starting April 14 through May 5.

Sign up and learn out more at IRIVirtualEvents.com.
# IRI Board of Directors

## Board of Directors Executive Committee

<table>
<thead>
<tr>
<th>Name</th>
<th>Title and Company</th>
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<tr>
<td><strong>Drew Bowden</strong></td>
<td>Chairman, Executive Vice President, General Counsel, Jackson National Life Insurance Company</td>
</tr>
<tr>
<td><strong>John Kennedy</strong></td>
<td>Vice Chairman, Head of Retirement Solutions Distribution, Lincoln Financial Distributors</td>
</tr>
<tr>
<td><strong>Paula Nelson</strong></td>
<td>Treasurer &amp; Secretary, President &amp; Managing Director, Global Atlantic Financial Company</td>
</tr>
<tr>
<td><strong>Kevin Kennedy</strong></td>
<td>Immediate Past Chair, Senior Vice President, Sales and Chief Marketing Officer of Retirement Solutions Division, Pacific Life Insurance Company</td>
</tr>
<tr>
<td><strong>Peter Cieszko</strong></td>
<td>Head of Strategic Development, American Century Investments</td>
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<tr>
<td><strong>Terri N. Fiedler</strong></td>
<td>President and Chief Executive Officer, AIG Financial Distributors</td>
</tr>
<tr>
<td><strong>Melissa Kivett</strong></td>
<td>Managing Director, Head of Enterprise Strategic Relationship Management, Prudential Financial</td>
</tr>
<tr>
<td><strong>Wayne Chopus</strong></td>
<td>President &amp; Chief Executive Officer, Insured Retirement Institute</td>
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## At-Large Board Members

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<thead>
<tr>
<th>Name</th>
<th>Title and Company</th>
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<tbody>
<tr>
<td><strong>Chris Adam</strong></td>
<td>Managing Director, Head of Personal Retirement Solutions Product Management, Merrill a Bank of America Corporation</td>
</tr>
<tr>
<td><strong>Jacob Armstrong</strong></td>
<td>Senior Vice President, Head of Insurance Strategic Distribution, Franklin Templeton</td>
</tr>
<tr>
<td><strong>Joe Boan</strong></td>
<td>Senior Vice President, Senior Managing Director Individual Markets, Transamerica</td>
</tr>
<tr>
<td><strong>Melissa Buccilli</strong></td>
<td>Head of Retirement Insurance, BlackRock</td>
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<tr>
<td><strong>John M. Davis</strong></td>
<td>Principal, Retirement Products, Edward Jones</td>
</tr>
<tr>
<td><strong>Joseph A. Fournier</strong></td>
<td>Executive Vice President, PIMCO</td>
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IRI BOARD OF DIRECTORS

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

Peggy Ho
Executive Vice President, Government Relations, Chief of Staff — Compliance, Legal & Risk
LPL Financial

Dylan Huang
Senior Vice President and Head of Retail Annuities, Investment Solutions and Wealth Planning
New York Life Insurance Company

Robert L. Jameison
Senior Vice President, Head of Institutional Insurance & DCIO Relationship Management
Fidelity Institutional Asset Management

Myles Lambert
Executive Vice President, Chief Distribution & Marketing Officer
Brighthouse Financial

Bill Lowe
President
Sammons Institutional Group

Ian MacEachern
Head of Investment Products
Wells Fargo Advisors

Joe Neary
Chief Risk Officer
Cetera Financial Group

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

Philip J. Pellegrino
Executive Director, Head of Annuities
UBS Financial Services, Inc.

Robin M. Raju
Managing Director, Head of Individual Retirement Business
Equitable

Srinivas Reddy
Senior Vice President
Principal Financial Group

George Riedel
Head of U.S. Intermediaries
T. Rowe Price

Wes Severin
Executive Vice President, Retirement Division
Symetra Financial

Joseph Toledano
Managing Director, Head of Insured Solutions
Morgan Stanley Wealth Management

Tim Walsh
Senior Managing Director
TIAA

Corey Walther
President
Allianz Life Financial Services, LLC

Vacant
Raymond James Insurance Group
IRI LEADERSHIP TEAM

Wayne Chopus
President & Chief Executive Officer

Christina Brady
Chief Operating Officer

Shani Armon
Chief Membership & Marketing Officer

Jim Quinn
Chief Technology & Innovation Officer

Jason Berkowitz
Chief Legal & Regulatory Affairs Officer

Paul Richman
Chief Government & Political Affairs Officer
IRI’s new virtual conference, 20 in 21, will feature twenty sessions on influential issues affecting the retirement income industry in 2021. The event will include presentations by leaders in legislation and regulation, DEI, economic policy, fintech, and more. Content will be delivered as single, concise presentations designed to spark thought and inspiration.

Each Wednesday beginning April 14 – May 5

Visit IRIVirtualEvents.com for more information.