



FELLOW TALK

October, 2009

A Message from Our President

Inside This Issue

- 1 **President's Message**
- 1 **2009 Scholarship Announcement**
- 2 **Fall Recognition Dinner Meeting**
- 3 **Bob Ehren's Bio**
- 3 **LOMA 2009 Annual Conference**
- 4 **2009 Spring Seminar Recap**
- 5 **2009 Board Members**
- 5 **2010 Board Nominees**
- 6 **New Designees**
- 7-8 **Fall Meeting Registration Form**



Genevieve Stadler, President
FLMI, ACS, AALU

Dear Society Members,

It has been my pleasure and honor to preside as your president for 2009. My role has afforded me a wonderful growth and development opportunity as an individual. I want to thank you and my fellow board members for supporting the organization during some very challenging times. I was very pleased with your response and support of the Society's event offerings this year. I especially want to thank Catholic Aid and Securian for their support by offering us a place to gather. I want to thank Catholic Aid, Securian and Hartford for providing the Society with informative and exciting speakers. The support from these organizations helped us to sponsor our events at reduced costs to our members during a very insecure economic period. I will miss the challenge of planning and leading our organization, however, I look forward to my future role in the society as an Education Representative for Prudential and the Education Chair for Twin Cities LOMA Society.

"It has been my pleasure and honor to preside as your president for 2009."

2009 Scholarship Announcement

The 2009 Scholarship Committee is pleased to announce that this year's recipient of the LOMA Society's scholarship is Kimberly Miller, the daughter of Dawn Miller.

Kimberly is a junior at the University of Wisconsin-Madison and is majoring in chemical engineering. She would like to work in the food industry, helping to develop systems to keep food products safe, healthy, and affordable to customers. She is also the Vice President of Communications for the Society of Women Engineers on campus. This past summer Kimberly worked for Kraft Foods as a research and development engineering intern.

Dawn Miller is an Executive Underwriting Consultant at Hartford Life. She earned her FLMI designation in 1983 and has been a long-time member of the LOMA Society of the Twin Cities.

2009 Fall Recognition Dinner Meeting Tuesday, October 6, 2009



Mark your calendars:

LOMA Annual
Conference
September 13-15

Fall Recognition
Meeting
Tuesday, October 6

Location: Securian Financial Group
400 Robert St N
St Paul, MN 55101
Parking in 401 Bldg for \$2
(\$1 bills or quarters preferred)

Cost: Members - \$25
Non-members - \$35

Program: 5:30 Registration & Social Hour
6:00 Dinner Buffet
6:45 Business Meeting
7:00 Keynote Speaker
Bob Ehren, FSA, CLU
Minnesota Life Ins. Co.
Senior Vice President
Life Product Manufacturing
(Bob's bio is on page 3.)

Buffet: Pasta Bar – Top your own penne pasta with grilled chicken, Italian sausage, marinara sauce, meat sauce, Alfredo sauce, parmesan cheese, crushed red peppers
Caesar salad, Chef's vegetables, Bread sticks, Beverage and Assorted Mini Desserts



Keynote Speaker's topic: "The Economy, the Insurance Industry and You"

The turbulent times in the economy are re-shaping the insurance industry at a record rapid pace. The skill sets of insurance professionals need to keep up with the times, as they are a changin'. Bob Ehren will discuss the top 10 changes he sees occurring in the insurance industry and the impact on the associates at the companies.

Directions: Get to Highway 94 in St Paul, then

From the west: Take Exit 242C toward 7th St.
Merge onto Wall St.
Turn right onto 6th St E.
Turn right onto Minnesota St.
Go to ramp doors near center of building.

From the east: Take 6th St, Exit 242D, on the left toward US 52.
Take 6th St exit on the left.
Stay straight to go onto 6th St E.
Turn right onto Minnesota St.
Go to ramp doors near center of building.

Bob Ehren's Bio



Bob Ehren, FSA, CLU

Minnesota Life Insurance Company
Senior Vice President
Life Product Manufacturing

Bob Ehren oversees the Minnesota Life Insurance product line (underwriting, new business, service, marketing, finance and product).

Bob graduated from St. Olaf College with a B.A. in Math & Economics and joined Minnesota Life as an actuarial student in 1990. He obtained the Fellow of the Society of Actuaries (FSA) designation in 1994 and the Chartered Life Underwriter (CLU) designation in 1996.

Prior to becoming Sr. Vice President of Life Product Manufacturing, Bob served 15 years in various capacities, including product development, pricing, marketing, competitive support and finance.

Bob and his wife Kristen reside in Woodbury, Minnesota with their two children.

The 2009 LOMA Annual Conference & Conferment will be held at the Hyatt Regency Grand Cypress in Orlando, Florida, September 13 through September 15. The conference addresses timely issues affecting the insurance and financial services industry, while honoring those who have recently earned a LOMA designation. The program features outstanding speakers who are sure to challenge and inspire, while offering top-level analysis about the state of our industry. Concurrent sessions inform about specific topics—leadership skills, time management, and more. For more information go to: <http://www.loma.org/annualconference.asp> or to register on line, go to: <http://www.loma.org/annualconference.asp> and click on “Register Online.” Registration includes a fun-filled day excursion to your choice of one of four Disney theme parks – The Magic Kingdom, Epcot, Hollywood Studios or The Animal Kingdom – and much, much more!

The LOMA Society of the Twin Cities of Minneapolis and St. Paul hosted its half-day Spring Seminar on Tuesday, May 19, at the Catholic Aid Association in Arden Hills, Minnesota. The theme of this year's Seminar was, "Weathering Challenging Times."

Following a breakfast buffet, Society Vice President Dixie Carroll welcomed the attendees and introduced the first of four speakers.

Lynn Card, Human Resources Staffing Consultant at Hartford Life, presented a talk entitled, "Preparing Resumes to Advance Your Career Within Your Company." Her talk explored the process of preparing a successful resume and also discussed internal networking and informational interviews.

Lynn talked about the importance of a straightforward resume that is easy to read and provides specific information about previous job titles, responsibilities, and achievements. She also stressed the importance of being well prepared for an interview by thoroughly researching the position for which you are applying.

Lynn also commented that networking might be very useful when trying to advance your career. She suggested volunteering for a team project, or joining an interdepartmental committee or industry association. She also suggested conducting informational interviews before posting for a position or scheduling an actual interview.

The next speaker, Kerry Geurkink, Marketing Director at Securian Financial Group, spoke on, "Financial Security for the Long Run." She began her talk by discussing Securian's response to the current financial crisis. Securian concluded that clear and immediate communication with clients was of utmost importance. A corporate database was created in order for all divisions to share and access the same material and to speed up and standardize communications. Securian's web page was strengthened to address questions and concerns that might arise, and a letter was sent to all clients from CEO Bob Senkler. These communications stressed the financial strength of Securian and the value of mutuality.

Kerry explained that her division set a 2009 goal to develop and implement an ongoing constituent communication plan that they called, "Calm and Confident". They also created a market response committee that meets weekly. The committee obtains feedback from front line sales and service associates in order to understand what they are hearing from clients and also what they need in order to effectively respond.

Kerry concluded her talk by summarizing the important lessons that were learned as a result of Securian's efforts to respond to the crisis. First, the importance of communication became very clear; and also the need to be prepared to respond quickly, whether to bad news, or any change in general. The crisis also taught Securian that the collaborative approach used to address the crisis proved to be a highly successful model for the company.

The third speaker, Dan Cassada, Manager of the Minneapolis Life Sales Office, Hartford Life, presented a talk entitled, "Complete the Dream." His talk focused on a strategy to help clients recover the lost market value of assets that they intended to use to create a legacy for the next generation. Rather than waiting for the market to recover, which may not be a feasible option, life insurance can recover the loss without the wait through the "Hartford Bicentennial Universal Life Freedom" plan.

The policy provides life insurance and also includes a Life Access Accelerated Benefit Rider. The rider allows the client to access the policy's death benefit in the event of a chronic health condition. To qualify, the client must be unable to perform two or six Activities of Daily Living (ADLs). The client can then access up to 2% of the policy's death benefit each month, but there are no restrictions on how the funds are spent.

Dan concluded by noting how this strategy sends a very positive message to clients by providing the means to counter their market losses and create the legacy they intended. But the plan also addresses a very real concern to clients by offering a very effective way to handle the potential impact of a chronic health condition.

The Spring Seminar's final speaker, Harald Borrmann, Senior Vice President and Secretary/Treasurer at Catholic Aid Association, presented a talk on, "How the Economy is Affecting a Fraternal Benefit Society." Harald explained how fraternal companies date back to the 18th century to companies like Lloyd's of London.

Fraternal companies are chartered as non-profit organizations and are created to support their members. There are currently about 90 fraternal companies in the United States that serve a small but important market niche. They exist not just to make a profit, but will reinvest their earnings to support education and other social endeavors.

Harald stated that Catholic Aid's main goal is the preservation of assets and to earn a reasonable return. The company offers only fixed rate products and invests heavily in bonds, which they buy to hold. As result, Catholic Aid was largely sheltered from the current economic crisis. But Harald noted that the company made a point to quickly address client concerns. Moreover, he said the crisis provided an important lesson that we should all become savers again, and live within our means.

As part of the Society's on-going charitable activities, donations were collected for Ready for Success, a non-profit organization that provides low-income women with clothing and accessories suitable for job interviews and the workplace. LOMA Society Communication Chair, Barb Prinz, who volunteers at Ready for Success, talked about how the organization operates and described the important role it serves in helping women to succeed. Society members donated clothing and cash contributions of \$280.00 to the organization.

2009 LOMA Twin City Board Members

Genevieve Stadtler, President and Education Chair,
FLMI, ACS, AALU
Prudential Financial
(763) 519-2435
genevieve.stadtler@prudential.com

Dixie Carroll, Vice President and Society Committee
Chair, FLMI, AIRC, ACS
Ameriprise Financial Services, Inc.
(612) 678-4177
dixie.carroll@ampf.com

Kevin Laskowski, Secretary, ChFC, CLU, FLMI, FFSI,
AAPA, AIRC, ARA, ACS, AIAA
Thrivent Financial for Lutherans
(612) 844-6834
kevin.laskowski@thrivent.com

LuAnn Maxfield, Treasurer and Past President, FLMI,
ACS, FALU
Hartford Life
(763) 255-7390
luann.maxfield@hartfordlife.com

Julie Printz, Program Chair, FLMI
Thrivent Financial for Lutherans
(612) 844-8372
julie.printz@thrivent.com

Rolf T. Anderson, Membership Chair, FLMI, FFSI,
ACS, AIRC
New York Life Insurance Company
(952) 885-1229
rolf_t_anderson@newyorklife.com

Barb Prinz, Communication Chair, FLMI, AIRC, ACS
Ameriprise Financial Services, Inc.
(612) 678-7259
barbara.x.prinz@ampf.com

Claudia Wiebold, Member at Large, FLMI/M, ACS
Securian Financial Group
(651) 665-3032
claudia.wiebold@securian.com

Paul Lindemann, Member at Large, CLU, FLMI, ACS
Catholic Aid Association
(651) 470-0170
plindemann@catholicaid.org

2010 LOMA Twin City Board Nominees

The nominating committee of the LOMA Society of the Twin Cities recommends the following slate of officers and board members for 2009-2010 be placed in nomination for election at our next membership meeting on October 6, 2009:

President

LuAnn Maxfield (Hartford Life)

Vice President/Society Committee Rep

Dixie Carroll (Ameriprise Financial)

Treasurer

Claudia Wiebold (Securian Financial)

Secretary/Program Chair

Julie Printz (Thrivent Financial)

Membership Chair

Rolf Anderson (New York Life)

Communication Chair

Barb Prinz (Ameriprise Financial)

Education Chair/Past President

Genevieve Stadtler (Prudential Financial)

Member at Large

Kevin Laskowski (Thrivent Financial)

Member at Large

Anne Randazzo (Catholic Aid)

Congratulations to our New Designees!

If you received a designation since Sep 2009 & are not listed below, contact Genevieve Stadtler-LOMA society president.

AAPA

ING ReliaStar Life Insurance
Laura Sampair

TATA Consultancy Services
Annand R N
Gururajan Ramasethu

ACS

Allianz Life
Charles Brewster
Lindsay Dahmen
Thomas Walker

Assurant
Michael Schwanz
Kathryn Sims

CC Services, Inc
Tamara Mehlhop

Federated Life Ins. Co.
Jane Benson
Tyler Blackman
DiAnn Buker
John Haas
Gregory Koetter
Susie Luschen
Kelly Masche
Lori Moyer
Shawn Seavey
Komis Torres

Hartford Life
Stacey Geyer
Mary Hertwig
Bernadette Zasada

Thrivent Financial for Lutherans
Tracy Steinke
Delana Romenesko

AIAA

Allianz Life Insurance
Jessica Combs
Mary Lou Fleischhacker
Mark Ruud
Thomas Walker

Hartford Life
Patricia Martin

Securian Financial Group
Korey Houska

AIRC

Ameriprise Financial Inc
Barbara Prinz

Hartford Life
Rita Gary
Barbara Gjerstad

Securian Financial Group
Korey Houska
Nina Rhines

ARA

Allianz Life Insurance
Linn Drury

Assurant Health
Jodi Fuchs

Hartford Life
Lori Angeli
Lynne Grey
Michael Spark
Debra Tschida

ING ReliaStar Life Insurance
Laura Sampair

Securian Financial Group
Korey Houska

TATA Consultancy Services
Harish Balakrishnan

FFSI

Hartford Life
Chad Deitering

ING ReliaStar Life Insurance
Laura Sampair

PCS

Assurant Health
Deborah Cherland
Evelyn Hanson
Marika Mataitis

Hartford Life Insurance
Jessica Hassler

ING ReliaStar Life Insurance
Laura Sampair

Securian Financial Group
Susan Bertrand
Leah Reckin-Mahoney

FLMI

Ameriprise Financial Inc
Susan McClure
Anthony Niemeier
Elizabeth Richter
Michaela Voor Vart

Assurant
Michael Schwanz

Blue Cross Blue Shield of Minnesota
Linda Chapman

Capgemini India Private Limited
Shiji Thomas

CC Services, Inc
Paul Kuhlman

Federated Life Ins. Co.
Tiffany Haney

Independent
Tami Zunker

Hartford Life
Kathryn Condon
Melissa Dube
Stacey Fischbach
Ryan Kuehn

Mutual of America Life Ins Co
Jason Ashline
Joseph Lenartz

Prudential Financial
Vicki Hughes
Leslie Regehr
Nancy Salovitch

Securian Financial Group
Karrie Knutson
Leah Reckin-Mahoney

TATA Consultancy Services
Harish Balakrishnan

Thrivent Financial for Lutherans
Mona Diebold
Julie Sherwin



**LOMA Society of the Twin Cities
Fall Recognition Dinner Meeting
Tuesday, October 6, 2009**

Social Hour: 5:30 pm Dinner: 6:00 pm Speaker: 7:00 pm Recognition: 7:30 pm
Speaker: Bob Ehren, Senior VP-Life Product Manufacturing,
Minnesota Life Ins. Co.

Topic: The Economy, the Insurance Industry and You

Location: Securian Financial Group
400 Robert St N
St Paul, MN 55101

Please respond by Friday, September 25, 2009 to:
LuAnn Maxfield, FLMI, ACS, FALU, CLU
Hartford Life Companies
500 Bielenberg Drive
Woodbury, MN 55125
Phone: (763) 255-7390
Fax: (763) 255-8523
E-mail: luann.maxfield@hartfordlife.com

LOMA Society Fall Recognition Dinner Meeting

Fee: \$25 members
\$35 non-members

Company Name (if applicable): _____

Name: ** _____ member _____ non-member

Designation(s): _____

Please submit this form and a check payable to LOMA Society of the Twin Cities to the above address by Fri, Sep 25. Thank you.

**Company Reps: Please submit this form with table of attendees (next page) to the address above by Fri, Sep 25. Send check payable to LOMA Society of the Twin Cities to the above address by Oct 20.

Thank you.

