CRAMER ROUNDTABLE SERIES

Annuities

September 25, 2025 | The Cosmopolitan *of* Las Vegas

CRAMER & associates

JackCramer.com

AGENDA*

8:00am	**Opening Remarks & Introductions**	**Rhonda Kulhanek**
8:20am	**State of the Industry** - Digital First Initiatives - Regulatory Updates - 1035 Exchanges	**Katherine Dease –** IRI **Chuck Divencenzo –** NAFA **Stephen Truso –** BBD
9:50am	**Tech Stacks** - Elevating the Advisor Experience - Straight Through Processing - Emergence of AI	**Jillian Hoffman –** &Partners **Cassie Onorato –** MML Investor Services **Frank Rodriguez –** Raymond James
11:10am	**Suitability and Risk** - What's Really Necessary? - Reducing Friction Points - Audit Feedback	**Jeff Heyer-Jones –** JPMorgan **Tim Jowett –** Jackson **Ann Robinson –** Farmers Financial Solutions
12:00pm	**Lunch**	
1:05pm	**Product Management** - Revisiting Product Parameters - Qualifying Product Features - The Natural Progression of Product	**Melina Adcock –** Wells Fargo **Craig Clark –** LPL **Spencer Skolout –** World Financial Group
2:00pm	**Data Presentation**	**Todd Nixon**
2:25pm	**Ask Anyone Anything**	**Open Forum**
3:35pm	**Working with Advisors** - Book Reviews - Back to Basics - Diversifying Sales	**Matt Chiccuarelli –** Commonwealth **Noel Gerena –** HSBC
4:10pm	**Closing Remarks**	**Todd Nixon**

***Times may shift based on group engagement.**