

CLTC 2026

The Leadership Summit

Creating a Path Forward

September 14-16, 2026

The Marquette Hotel
Minneapolis, Minnesota

MONDAY

September 14, 2026

5:00 - 6:15 p.m.

Arrivals/Registration

TUESDAY

September 15, 2026

Day 1: ADDRESSING THE MACRO ISSUES FACING OUR INDUSTRY

7:30 - 8:15 a.m.

Breakfast

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8:30 - 8:45 a.m.

Welcome

Amber Pate, Executive Director, Certitrek Group (CLTC)
Celeste Cobb, Summit Committee Chair

8:45 - 9:45 a.m.

Keynote: How Consumer Behavior Undermines Extended Care Planning

Speaker: Richard Mathera, Managing Director, Irrational Labs

9:45 - 10:00 a.m.

Break

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10:00 - 11:00 a.m.

How Underwriting is Being Rewritten: Tools, Data and Decisions

- What opportunities exist for a better experience (all around)
- What gets in the way of improving the process?
- Technologies to get excited about
- How the process has changed over the past 3 - 5 years

Moderator: Beth Ludden, SVP LTC Product Development, CareScout

Panelists: Paddy Horan, Actuarial Technology Lead, Assured Allies; Arlene Hendricks, Underwriting Account Executive, Lincoln Financial; Chad Osmanski, Actuary, Milliman IntelliScript; David Swaim, Chief Underwriter, CareScout

11:00 - 12:00 p.m.

Where Will H.R. 1 (a.k.a. Big Beautiful Bill) Take Our Industry?

- What is in the bill and what are the implications?
- What are local providers expecting and how are they preparing?
- What will be the impact on consumers, the availability of care and who has access?
- What are the implications for inforce policyholders?

Moderator: Natalie Kean, Director, Federal Health Advocacy, Justice in Aging

Panelists: Rajeen Moone, Faculty Director & Director of Graduate Studies - LTC Administration and Leadership, University of MN; Toby Pearson, President/CEO, Care Providers of MN

12:00 - 1:00 p.m.

Lunch

SPONSORED BY NATIONAL GUARDIAN LIFE & NATIONWIDE

1:00 - 2:00 p.m.

Where Intelligence Meets Impact: AI's Role in LTCi Outcomes

- Microsoft's entrance into LTCi – with whom, why and how?
- Carrier experience and wins to date with AI
- Where do opportunities exist? What are the challenges?
- Case studies of success

Moderator: Robert Eaton, Principal and Consulting Actuary, Milliman

Panelists: Steve Cain, Chief Sales Officer, LTCI Partners; Peter Goldstein, CEO, illumifin; Ian Levinsky, CEO and Co-Founder, Pathwork; Ruby Grace Reyes, LTC Product Leader, New York Life; Jeffery Williams, Managing Director, Insurance Industry Advisor, Microsoft

2:00 – 3:00 p.m.

Diana Cose, Founding Executive Director, Lorenzo's House

Bringing light to families impacted by early onset dementia

3:00 – 3:30 p.m.

Break

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3:30 – 4:30 p.m.

Financial Services Executive Roundtable

- Why support insurance sales and LTCi specifically?
- What can carriers and distribution partners do to drive sales?
- What is the biggest barrier to driving insurance sales?
- How has the focus on insurance sales changed over the past several years?
- What do you see for sales in the future?

Moderator: Carol Goetsch, Vice President of Institutional Markets, LIBRA Insurance Partners

Panelists: Dan Courtney, VP, Head of Life, LTC and Disability Distribution, Raymond James; Don Davenport, Executive Director, Life Insurance Product Management Senior Manager, Investment Solutions, Wells Fargo; Ryan Hughbanks, Director, Insurance Products – Wealth Management Solution, Ameriprise; Caroline Kahn, Executive Director, Morgan Stanley; Phil Pellegrino, President, UBS Financial Services Insurance Agency; Troy Randall, Director Insured Solutions Distribution, RBC

4:30 – 4:45 p.m.

Group Discussion – What's Next? Expectations and Priorities for CLTC

5:30 – 7:00 p.m.

Meet and Greet Cocktail Reception

SPONSORED BY THRIVENT & JOHN HANCOCK

Day 2: A DEEP DIVE INTO ALL THINGS PRODUCT

7:30 – 8:15 a.m.

Breakfast

SPONSORED BY MUTUAL OF OMAHA AND LUMOS

8:30 - 9:15 a.m.

Winning Sales Strategies and Power Phrases**Moderator:** Steve Cain, Chief Sales Officer, LTCI Partners**Contributors:** Audience Members

9:15 – 10:15 a.m.

Calming the Storm: Defining and Addressing Turbulence in LTCi Claims

- What is creating the turbulence?
- What is the impact to customers, distribution and the industry?
- How can we calm the storm?

Moderator: Bill Comfort, Comfort Insurance/CLTC Instructor**Panelists:** Sean Collins, Esq., Principal Attorney, Law Offices of Sean K. Collins; Linda Jahnke, Owner, Jahnke Consulting; Jon Thomas, VP National and Strategic Accounts, Amada Senior Care; Nolan Tully, Partner, Feagre Drinker

10:15 – 10:30 a.m.

BREAK

SPONSORED BY LINCOLN FINANCIAL GROUP

10:30 – 11:30 a.m.

Chart Toppers: The Products and Trends Fueling LTCi Sales

- What's being sold today and who's buying?
- How did these products evolve?
- What has the positioning (for consumers and agents) been?
- Is reality meeting expectations?
- Are there changes on the horizon?

Moderator: Andy Clark, LTCi and DI Business Development, Thrivent**Panelists:** MacKenzie Madsen, AVP Head of Competitive Intelligence, Lincoln; Courtney Moody-Crenshaw, Managing Associate, Rethink Wealth; Ramona Neal, President, Living Benefit Review; Karen Terry, Corporate Vice President, Insurance Research, LIMRA; Jennifer White, Director, Living Benefits, John Hancock

11:30 – 12:30 p.m.

Short-Term Care Insurance – the Next Frontier?

- Is this an emerging market?
- Can it help us scale the mass middle market?
- What's the appeal to buyers?
- How do we make progress in the regulatory environment?

Moderator: Dennis Rinner, Director of Strategic Accounts, GoldenCare

Panelists: Erin Buettel, Director of Product Solutions, Wellabe; Kemp Cole, Regional VP of Sales, Manhattan Life; Robert Eaton, Principal and Consulting Actuary, Milliman; Zack Parker, National Account Manager, Guarantee Trust Life; Tom Wright, Director of Health and Medicare, GoldenCare

12:30 p.m.

Closing Remarks