



SOCIETY OF ACTUARIES

475 North Marquette Road, Suite 600
Schaumburg, IL 60173
www.soa.org

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THE SOCIETY OF ACTUARIES

LIABILITY

NEXUS GENERATIONS

MANAGEMENT

Techniques and Practices for Insurance Companies

CO-SPONSORED WITH STANDARD AND POOR'S

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EUROPEAN VENUE
SCANDIC COPENHAGEN
COPENHAGEN, DENMARK

MAY 8-11, 2006

Actuaries

The Best-Kept Secret in Business™

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FIRST CLASS
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PERMIT NO. 58



Not so long ago, ALM was synonymous with interest rate risk management. And while interest rate risk remains a focal point of ALM, the scope today has broadened considerably.

Over the last few years, Enterprise Risk Management (ERM), has been the center of attention in the risk management world. ERM comprises the management of all the risks facing an enterprise—both financial and non-financial. Notwithstanding the much deserved fanfare ERM has received of late, there has been a lot of activity in the area of ALM, which remains a vital part of an overall ERM framework and scope.

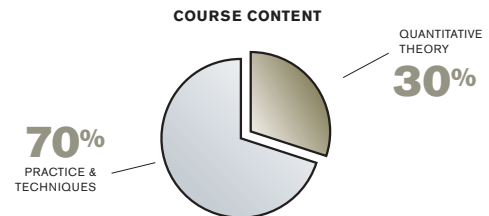
BEYOND RISK MITIGATION

Companies recite different reasons for doing ALM. While some companies view ALM as a compliance and risk mitigation exercise, others have started using ALM as a strategic framework to achieve the company's financial objectives. Some of the business reasons companies now state for implementing an effective ALM framework include gaining competitive advantage and increasing the value of the organization. The way in which ALM is practiced has also changed. Many will recall that ALM used to stand for "Asset Liability Matching" before becoming known as "Asset Liability Management." ALM has gone beyond measurement and mitigation of the risk exposure and contemplates an optimization framework for management of the financial risks.

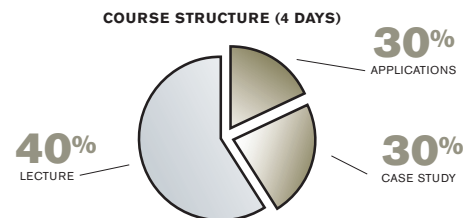
FROM THEORY TO PRACTICE

One of the first things ALM practitioners discover is that a lot of what they need to know to do their jobs is not found in any textbook. While the current literature offers a sound grounding in ALM theory, there is a paucity of industry specific and nation specific guidance for the practitioner. ALM, as practiced, differs between banks and insurance companies, and further differences exist for life insurance, P&C and pension plans. Nation specific issues relating to accounting methods, regulatory requirements and/or products offered shape the way ALM is practiced in Canada, the U.S. and abroad.

This course covers the theory behind ALM, then provides the practitioner with the knowledge needed that is not covered in the textbooks. The focus of the course is on ALM techniques and practices for insurance companies.



Through the case studies and in-class applications, participants will learn by "doing." The state of ALM practice will be explored, and participants will gain an appreciation of how the ALM paradigm has changed and how companies can take ALM beyond risk mitigation.



Enrollment is limited to ensure the quality of the case studies and applications and provide the optimal learning environment.

WHO SHOULD ATTEND

This four-day course is targeted to four distinct groups:

- **Senior Management** looking to gain a firm grasp of the financial risks facing their organizations, make more effective business decisions and use ALM strategically, beyond risk mitigation and compliance
- **ALM Practitioners** perhaps already well versed in the underlying theory, but who want to gain further deep insight into the tools and techniques that are used in industry practice today
- **Professionals** looking to enter into the field of ALM and who are willing to invest some additional time pre-course to learn the basic concepts
- **Actuaries** looking to gain a more in-depth knowledge of this key area of practice and fulfill PD credits towards their FSA designation

WHAT YOU WILL GAIN

This course takes the participant beyond the theory that can be learned in text books and provides a unique hands-on training experience not found anywhere else. In addition to the case study approach, which is used heavily, the participant will learn and apply various ALM tools and techniques to quantify the risk exposure and execute various ALM strategies. Case study groups will be carefully selected to ensure complementary backgrounds. Participants can expect the following:

- Learn how to implement ALM as a strategic decision-making framework to gain competitive advantage and increase organizational value
- Ensure that appropriate policies and control procedures are in place
- Practice advanced techniques for measuring risk exposure
- Learn the limitations and pitfalls of various risk metrics
- Learn how to understand and effectively communicate risk exposure and how to make more effective decisions
- Formulate an ALM strategy
- Execute a dynamic hedging strategy with equity guarantees
- Produce an ALM report that effectively communicates the exposure
- Participate in a mock ALM Committee meeting

Pre-reading material will be provided so that valuable class time is not spent covering topics that may already have been learned in advance by some and to ensure a threshold level of knowledge for all participants.

LAPTOP COMPUTERS

Course delegates are required to bring their own personal laptop computer to be used during the course. Required software includes Microsoft Excel (2000 or later; with macros enabled) and Adobe Acrobat Reader (5.0 or later)¹.

A CD drive is necessary.

¹Adobe Acrobat Reader can be downloaded at www.adobe.com

PROFESSIONAL DEVELOPMENT

This course has been approved for 15 units of Professional Development Credit by the Society of Actuaries.



This course has been approved by the CFA Institute for 23 credit hours.

Visit the SOA Web site (www.soa.org) for more information on PD units.

ATTIRE

Business casual attire is appropriate for this seminar.

ABOUT

NEXUS GENERATIONS

Nexus Generations provides ALM and asset management solutions to the financial services industry. More information about Nexus Generations is available at www.nexusgenerations.com.

SOCIETY OF ACTUARIES

The Society of Actuaries is a nonprofit professional society of 18,000 members involved in the modeling and management of financial risk and contingent events. The mission of the SOA is to advance actuarial knowledge and enhance the ability of actuaries to provide expert advice and relevant solutions for financial, business and societal problems involving uncertain future events.

STANDARD AND POOR'S

Standard & Poor's is one of the world's preeminent providers of credit ratings. In addition, Standard & Poor's maintains financial-market indices, such as the S&P 500R, and provides a wide range of other products and services designed to help individuals and institutions around the world make better-informed financial decisions with greater confidence.

FACULTY

CHARLES L. GILBERT, FSA, FCIA, CFA

Charles L. Gilbert is president and founder of Nexus Generations, providing advanced risk management solutions to the financial services industry. He is also a director of the Society of Actuaries Board of Governors and serves on numerous task forces and working groups related to risk management.

Mr. Gilbert does a wide range of Asset Liability Management-related work for several insurance and reinsurance companies in Canada and the U.S. Through a number of joint ventures he also conducts on going research, training, and asset management.

Prior to forming his own firm, Mr. Gilbert was the leader of the Asset Liability Management initiative for Tillinghast – Towers Perrin in North America and was also responsible for building the Equity Risk Management initiative for the firm. Mr. Gilbert has more than 19 years of experience in the life insurance industry.

Previously, Mr. Gilbert was assistant vice president of Asset Liability Management and corporate actuary at ING Life, where he was responsible for asset liability management, as well as the valuation, pricing and financial management for investment products. He developed innovative strategies to immunize the interest rate risk exposure on universal life and other life products and researched various ways to manage the risk associated with investment guarantees on variable annuities and segregated funds. Other past work experience has included U.S. and Canadian taxation, valuation and financial management.

Mr. Gilbert has conducted training sessions on Asset Liability Management for regulators, rating agencies, Wall Street investment analysts and the World Bank and is a frequent speaker and moderator at industry gatherings.

K. RAVINDRAN, PH.D.

Dr. K. (Ravi) Ravindran is the founding principal of Annuity Systems Inc. (ASI) and the former chief executive officer of RGA Financial Products. Dr. Ravindran works with companies worldwide in all aspects of the risk management process including trade execution. He has personally managed the risk exposure associated with variable annuity products on assets under management of more than \$100 billion and has provided risk management consulting on the equity exposure associated with assets under management of almost \$200 billion. Dr. Ravindran has also helped risk-manage equity indexed annuity business and has provided extensive risk management services to the energy markets.

Dr. Ravindran ran the exotic derivatives desk for Toronto Dominion Bank globally and has executed derivatives trades for clients as part of his risk management services. He has traded and made markets in nearly every category including equity, interest rate, currency, commodity, mortality and credit.

Dr. Ravindran is currently an adjunct professor at Reykjavik University. He was previously an adjunct professor at the University of Waterloo and the University of Calgary. He is the author of the book "Customized Derivatives: A Step-by-Step Guide to Using Exotic Options, Swaps, and Other Customized Derivatives." Some of his other articles have formed part of the Society of Actuaries examination syllabus.

Dr. Ravindran has recently reduced the amount of time spent on consulting and trading assignments to focus on lecturing and setting up a hedge fund to arbitrage mispriced products across different markets.

LAURA SANTORI, IAI

Laura Santori is a director at Standard & Poor's Financial Services Europe. She is the head of the Paris insurance team and head of Enterprise Risk Management Europe. Ms. Santori initially focused on the analysis of southern European groups. She is currently the lead analyst for AXA.

Laura joined Standard & Poor's in February 2001 from Bacon & Woodrow, an actuarial consultancy firm based in London, where she was responsible for various consulting assignments for European companies, primarily in the area of embedded value methodology. Ms. Santori also participated in several M&A assignments and she was involved in ALM projects for large European groups.

Prior to joining Standard & Poor's, Ms. Santori worked in the Hong Kong branch of Assicurazioni Generali, where she was primarily in charge of the regional coordination of their international pooling arrangement business. In 1997, Ms. Santori moved back to Paris with Generali Finances, where she was in charge of developing ALM for the group's French subsidiaries.

Ms. Santori qualified as a life actuary in Rome in 1994 and joined Towers Perrin in Paris as a junior consultant. Her mother tongue is Italian, but she's fluent in French, English and Spanish.

ANDREW D. SMITH, BA

Andrew D. Smith is a partner with Deloitte in London, England. He leads a team of analysts and IT specialists who develop, support and market Deloitte's flagship capital market modeling technology: The Smith Model.

For many years Mr. Smith has been at the forefront of developing stochastic investment models for use in Asset Liability Management and pricing. He has led technical projects on multinational arbitrage-free yield curve models and ways of modeling discontinuous price processes. He has also worked with stochastic models on the liability side, and has experience in modeling such delicate issues as premium cycles, reserving variability, bonus strategies, new business elasticity, frictional costs, option pricing and quantitative operational risk measures.

Mr. Smith has published many papers in insurance, pensions and financial matters. In 1996 he won the Institute of Actuaries' prize for his paper "How Actuaries can use Financial Economics," and another prize in 2002 for his joint paper "Corporate Bond Models." Mr. Smith serves actively on a number of professional working parties. He is a spirited critic of actuarial mumbo jumbo, and is well-known for his ruthless debunking of financial myths. He is frequently quoted in the press, and is widely respected as an entertaining and informative conference speaker. Readers of The Actuary magazine in 2003 voted Mr. Smith the second greatest British actuary ever.

ACCESS TO FACULTY

In addition to scheduled class time, questions and discussion are encouraged outside of the lectures and practice sessions. Participants will have the opportunity to interact with faculty informally throughout the course.

ALM Techniques and Practices for Insurance Companies—a four day course split into two programs:

Techniques and Practices combines ALL of the course content, utilities and templates from both ALM Essentials and Techniques and Practices into three days of intensive hands-on training.

Advanced Techniques and Applications is an advanced 1 day program providing seven hours of hands-on applications and case studies.

MONDAY, MAY 8, 2006

TECHNIQUES AND PRACTICES-DAY 1

- 7:30 Registration
- 8:00 Breakfast
- 8:30 **Welcome, Course Overview and Introductions**
C. Gilbert
- 9:20 **Anatomy of a Failure**
C. Gilbert
- Overview of ALM Risk Metrics and Strategies**
C. Gilbert, A. Smith, L. Santori
- Rating Agency's View of ERM**
L. Santori
- 10:45 Break
- 11:00 **ALM Framework Implementation**
C. Gilbert, L. Santori
- The Term Structure of Interest Rates**
A. Smith
- 11:15 **Derive Spot Rate Curve Using Bootstrapping Techniques**
C. Gilbert
- Calculate Implied Forward Curve**
C. Gilbert
- 13:00 Lunch
- 14:00 **Valuation Methods**
C. Gilbert
- Value Assets and Liabilities**
C. Gilbert
- Identifying Risks**
A. Smith
- Measuring Exposure**
C. Gilbert
- 16:00 Break
- 16:15 **Calculate Risk Metrics and Analyse Exposure (Part I)**
C. Gilbert
- Quantify Interest Rate Risk Exposure**
C. Gilbert
- 18:00 **Apply ALM Techniques**
C. Gilbert, K. Ravindran, A. Smith
- Formulate ALM Strategies**
C. Gilbert, K. Ravindran, A. Smith
- 19:00 Reception with Faculty/Informal Q&A
- 20:30 End

TUESDAY, MAY 9, 2006

TECHNIQUES AND PRACTICES-DAY 2

- 8:00 Breakfast
- 8:30 **Rebalance Portfolio to Within Risk Limits**
C. Gilbert, K. Ravindran, A. Smith
- Measure Impact of Change in Interest Rates**
C. Gilbert, K. Ravindran, A. Smith
- 10:30 Break

- 10:45 **Financial Markets and Market Mechanics**
K. Ravindran
- Financial Economics - Review of Essential Concepts**
A. Smith
- Portfolio Theory**
A. Smith
- Determine Asset Mix Using Efficient Frontier Analysis**
C. Gilbert
- 12:15 Lunch
- 13:15 **Derivatives**
K. Ravindran
- Exotic Derivative Structures**
K. Ravindran
- Binomial Model**
A. Smith
- 15:00 Break
- 15:15 **Introduction to Simulations**
A. Smith
- Generate Risk Profile Using Stochastic Techniques**
C. Gilbert
- Simulation Models for Interest Rates**
A. Smith
- Variable Interest Models: Equities, Property**
A. Smith
- 17:30 End

WEDNESDAY MAY 10, 2006

TECHNIQUES AND PRACTICES-DAY 3

- 8:00 Breakfast
- 8:30 **Dynamic Hedging**
K. Ravindran
- Execute Dynamic Hedge for Variable Annuity**
K. Ravindran
- 10:00 Break
- 10:15 **ALM Practices**
C. Gilbert, L. Santori
- Policies and Controls**
L. Santori
- Risk Reporting and Communication**
C. Gilbert, K. Ravindran, A. Smith, L. Santori
- 12:00 Lunch
- 13:00 **Review ALM Practices of Leading Insurance Companies**
C. Gilbert, K. Ravindran, A. Smith, L. Santori
- Prepare ALM Report**
- 14:15 **Working Session/Break**
C. Gilbert, K. Ravindran, A. Smith, L. Santori
- 15:00 **Participate in Mock ALM Committee Meeting**
C. Gilbert, K. Ravindran, A. Smith, L. Santori
- 17:00 Review and Closing Remarks
C. Gilbert
- 17:15 End

THURSDAY, MAY 11, 2006

ADVANCED TECHNIQUES AND APPLICATIONS

- 8:00 Breakfast
- 8:30  **Welcome, Course Overview and Introductions**
C. Gilbert
- 8:50  **Calculate Risk Metrics and Analyse Exposure (Part II)**
C. Gilbert, K. Ravindran, A. Smith, L. Santori
-  **Build Asset Model**
C. Gilbert, K. Ravindran, A. Smith, L. Santori
- 10:30 Break
- 10:45  **Deconstruct and Analyse Liability Cash Flows**
C. Gilbert, K. Ravindran, A. Smith, L. Santori
-  **Generate Interest Rate and Equity Return Scenarios (Part I)**
C. Gilbert, K. Ravindran, A. Smith, L. Santori
- 12:30 Lunch
- 13:30  **Generate Interest Rate and Equity Return Scenarios (Part II)**
C. Gilbert, K. Ravindran, A. Smith, L. Santori
-  **Calibrate Models Using Observed Market Prices**
C. Gilbert, K. Ravindran, A. Smith, L. Santori
- 15:00 Break
- 15:15  **Quantify Cost of Guarantees/Embedded Options**
C. Gilbert, K. Ravindran, A. Smith, L. Santori
-  **Calculate Economic Capital Using Various Risk Measures**
C. Gilbert, K. Ravindran, A. Smith, L. Santori
- 17:00 End

KEY

- | | |
|---|--|
|  Lecture |  Case study |
|  Application |  Open forum |

CASE STUDY

The case study approach will be used heavily throughout this course. Participants will interact with other industry professionals and learn through doing. Case studies for this course include:

- Reviewing ALM practices of leading insurance companies
- Rebalancing Portfolio (recommending trades based on existing exposure and calculating resulting exposure)
- Participating in a mock ALM Committee Meeting
- Developing an ALM strategy for a block of business

Small workgroups will be assigned for the case studies.

Some case studies will require the use of a laptop computer.

APPLICATION

Applications are hands-on training exercises where participants learn by applying tools and techniques to real life examples. Applications covered in this course include:

- Calculating interest rate risk and equity risk exposures
- Bootstrapping the term structure and calculate implied forward curve
- Using stochastic techniques to develop a risk profile
- Preparing ALM report
- Quantifying the value added by ALM
- Executing a dynamic hedging strategy for a product

The exercises in the application sessions are designed to be completed by each participant individually. All applications require the use of a laptop computer. ALM tools and analytics will be provided.

COURSE MATERIAL

PRE-COURSE PACKAGE

1. Detailed Course Overview
2. Pre-reading Package
3. Bibliography / List of Suggested Background Readings
4. SOA ALM Specialty Guide
5. Survey Questionnaire
 - (used to determine group assignments for case study, focus presentations)

ON-SITE PACKAGE

1. Handouts of All Presentations (bound copy and CD)
2. ALM Tools (coded in Excel)
 - Bootstrapping techniques
 - Price sensitivity charts and statistics
 - Approximation techniques using Taylor Series Expansion
 - Impact of changes in interest rates on economic value
 - Stochastic models
 - Risk profile
 - Replicating portfolios and hedging techniques
 - Calculating volatility and building correlation matrices
 - Dynamic hedging techniques
3. Case Study Material
 - Annual reports
 - Regulatory frameworks regarding risk management
4. Sample Policy Templates
 - ALM Policy Statement and Procedure Manual
5. Sample ALM Report Template
6. ALM Committee Package
 - Agenda
 - Minutes
 - Reports
7. Group Assignments

ALL LECTURES AND COURSE MATERIALS
WILL BE CONDUCTED IN ENGLISH.

WHAT SOME OF OUR PARTICIPANTS HAD TO SAY:

"This was by far the best course I have ever attended." – HONG KONG

"Good coverage of current topics and practices. The contents and the program were demanding and also very rewarding." – TOKYO

"You guys not only thoroughly covered the theoretical concepts, but gave me some step-by-step instructions on how to implement ALM back home at work. Great job - thanks!" – NEW YORK

"Hands-on experience through case studies, in particular the mock ALM Committee meeting, brings theoretical knowledge into practice and helps visualize what I will need to be tackled in real-life." – TOKYO

"The staff was fabulous in providing support and guidance. This was a very positive experience." – PHOENIX

"The life analyst now has a better understanding and an arsenal of tools and questions to better analyse the risks of the life insurance companies." – LONDON

"I especially liked the opportunity to participate by doing the applications. The utilities provided are very helpful." – QUEBEC CITY

"Course material is comprehensive, practical and very useful. Case studies and applications are very useful in cementing ideas." – LONDON

PAST ALM COURSES

More than 200 professionals world-wide have participated in ALM Techniques and Practices:

PHOENIX, UNITED STATES
DECEMBER 4-7, 2003

QUEBEC CITY, CANADA
SEPTEMBER 26-30, 2004

LONDON, UNITED KINGDOM
JUNE 20-24, 2004

NEW YORK, UNITED STATES
APRIL 4-7, 2005

STANDARD AND POOR'S*
NEW YORK, UNITED STATES
JULY 13-14, 2004

BRUSSELS, BELGIUM
MAY 16-19, 2005

TOKYO, JAPAN
JULY 27-31, 2004

HONG KONG, P.R.C.
NOVEMBER 8-10, 2005

* SPECIAL CUSTOMIZED EDITION OF ALM TECHNIQUES AND PRACTICES

CUSTOMIZED IN-HOUSE TRAINING IS ALSO AVAILABLE FOR YOUR ORGANIZATION. CONTACT NEXUS GENERATIONS FOR MORE INFORMATION.

HOTEL INFORMATION

HOTEL INFORMATION

Scandic Copenhagen

Vester Soegade 6

1601 Copenhagen

Denmark

Phone: (45) 33 14 35 35

Reservations: (45) 33 75 71 25

Fax: (45) 33 32 12 23

Room Rates: DKK 195 single, DKK 1595 double

Rate includes breakfast buffet, 15% service charge and 25% VAT

Additional fee of DKK 50

Cutoff date: 14 April 2006

Make hotel reservations by calling the reservation department directly. To reserve the rate quoted in the brochure, the following procedures should be completed:

- Make your reservation by the cutoff date 14 April 2006
- Call Reservation # at 45 33 75 71 25 and identify yourself as part of the Society of Actuaries (group ref cod SOC070506)

Rooms are available at the rate quoted above as long as there are rooms remaining in the Society of Actuaries' block or until the cutoff date of 14 April 2006. After this date, rooms will be on a space and rate available basis.

HOTEL CANCELLATION

A deposit, with a major credit card, equal to one night's stay is required to hold each reservation. This deposit is refundable if notice of cancellation is received 24 hours prior to your scheduled arrival and a cancellation number is obtained. All deposits will be charged at the time the reservation is made. No show reservations will forfeit the full first night's deposit.

EARLY DEPARTURES:

All guests will be asked to check-in to verify their departure date. At that time you may change your departure date without penalty. An early departure fee may be charged to any guest who decides to depart before that verified date.

ATTIRE

Business casual attire is appropriate for this seminar.

LOCATION & AIRLINE

The Scandic Copenhagen is located in the heart of Copenhagen, near good train and bus connections and 10 km from the international airport.

REGISTRATION

You may register using two methods:

Register **ONLINE** (credit card required):

Payment must be received no later than Monday, May 1, 2006.
Go to www.soa.org and click on *Meetings/Seminars, Events, and Continuing Education Programs*.

Register **BY MAIL**:

Payment must be received no later than Monday, April 24, 2006.
Mail your registration form with check payable to:
Society of Actuaries
ALM Course - Copenhagen
P.O. Box 71293
Chicago, IL 60694

If you wish to send a wire transfer as payment please e-mail us at wiretransfer@soa.org for specific wire transfer instructions.

Payment in full must accompany your registration and must be made in U.S. funds or equivalent.

Participants are strongly encouraged to register before April 7 in order to gain access and go through the Pre-Course Material.

If registering within five business days of the program, you are required to register on-site at the program. Please call the Society of Actuaries, Continuing Education Department at 847.706.3540 to confirm space availability.

REGISTRATION CONFIRMATION

Confirmations are e-mailed upon completion of registration.

REGISTRATION FEE

Registration fees are shown for **Techniques and Practices** and **Advanced Techniques and Practices**

Your registration fee includes:

- All breakfasts, lunches and networking receptions as indicated
- All related course materials including policy templates and utilities
- Opportunities for one-on-one Q&A with the faculty

FEE	TECHNIQUES & PRACTICES*	ADVANCED TECHNIQUES & PRACTICES	BOTH EVENTS
Member of an Actuarial Organization	\$4,300 USD	\$900 USD	\$5,100 USD
Non-Member	\$4,575 USD	\$975 USD	\$5,375 USD

ALL CANCELLATIONS MUST BE MADE IN WRITING NO LATER THAN APRIL 24, 2006. TO THE CUSTOMER SERVICE DEPARTMENT (CANCEL@SOA.ORG) IN ORDER TO OBTAIN A REFUND OF THE REGISTRATION FEE. THE SOCIETY OF ACTUARIES WILL REFUND THE REGISTRATION FEE, MINUS A PROCESSING FEE OF \$500. REFUND REQUESTS RECEIVED AFTER THE CONCLUSION OF THE COURSE WILL NOT BE HONORED. THE SOCIETY RESERVES THE RIGHT TO CANCEL ANY COURSE IF CONDITIONS WARRANT. IN THE EVENT OF SUCH CANCELLATIONS, REGISTRATION FEES WILL BE REFUNDED IN FULL. WE ARE NOT RESPONSIBLE FOR ANY DISCOUNTED AIRFARE OR HOTEL PENALTIES THAT AN ATTENDEE MAY INCUR DUE TO CANCELLATION.

REGISTRATION FORM

Payment must be made in full in order to register.

Please print:

Preferred First Name on Badge _____

First Name _____

Last Name _____

Company _____

Address _____

City _____

State/Prov. _____

ZIP/PC _____

Phone _____

E-mail Address _____

Check all that apply:

Member of an Actuarial Organization

Techniques & Practices \$4,300 USD Advanced Techniques & Practices \$900 USD Both Events \$5,100 USD

Non-Member

Techniques & Practices \$4,575 USD Advanced Techniques & Practices \$975 USD Both Events \$5,375 USD

For registration using a credit card please register online at www.soa.org. Click on *Meetings/Seminars, Events, and Continuing Education Programs*.

PAYMENT INFORMATION

Check Enclosed (Payable to Society of Actuaries)

TOTAL ENCLOSED

00-230012-00000-1011

Special meal requirements: Kosher Vegetarian Fruit Plate

Please check here if you require specific aids or services to fully participate in this meeting. Audio Visual Mobile

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