

**KAREN GIVENS  
PRODUCT REVIEWER  
INTERSTATE INSURANCE PRODUCT REGULATION COMMISSION**

Karen Givens has been a Product Reviewer with the Interstate Insurance Product Regulation Commission (“IIPRC”) since March 21, 2011. The Product Reviewer’s primary responsibility is the review of all products filed with the IIPRC, including reviewing for compliance with the IIPRC Uniform Standards and all applicable IIPRC Operating Procedures.

Prior to joining the IIPRC, Karen was a Senior Compliance Analyst with Pacific Life Insurance Company from January 2008 until joining the IIPRC. While at Pacific Life, she had primary responsibility for the drafting and filing of all individual, fixed, and variable annuity products. Prior to joining Pacific Life, Karen served as the Director of Compliance for the Retirement Plans Division at Mutual of Omaha Insurance Company. Karen was with Mutual of Omaha from August 2002 until January 2008. As the Director of Compliance, Karen was responsible for managing the compliance functions of the Division that supported group fixed and variable annuities, accumulation products and institutional investments. Karen has extensive experience in annuity administration, product development, forms compliance and state filing functions.

Prior to joining the insurance industry, Karen was employed as an attorney in private practice.

Karen received her Bachelor of Arts degree in Sociology and Political Science from Creighton University. She also received her Juris Doctor from Creighton University School of Law and is licensed to practice law in the state of Nebraska. Karen is also Series 7 & 26 licensed and recently served as a Registered Principal with Mutual of Omaha and Pacific Life.