The Ed Rep Guidebook

2022

LOMA

Navigate With Confidence

The Ed Rep Guidebook

2022 EDITION

Quick Reference

LOMA **770-951-1770**
6190 Powers Ferry Road
Suite 600
Atlanta, GA 30339

Website . . . . **_www.loma.org_**
Contact Center   770-984-3761
                                770-984-6415 (fax)
                                education@loma.org

LOMA Learning System . . _https://learning.loma.org_
ED Rep Tools . . . . _https://edreptools.loma.org_

Introduction

As an Educational Representative (Ed Rep), you play a crucial role in continuing the professional development of your company's employees and the success of LOMA's programs. Your responsibilities are important and your contributions are greatly appreciated by LOMA.

The 2022 issue of _The Ed Rep Guidebook (Guidebook)_ contains valuable information to assist you in carrying out your Ed Rep responsibilities. The _Guidebook_ will familiarize you with LOMA's policies and procedures. Please read this _Guidebook_ carefully and keep it for future reference.

This _Guidebook_ is intended for Ed Rep use only. All student information is on LOMA's website at _www.loma.org_.

Copyright

All statements in this _Guidebook_ are for informational purposes only and should not be construed as the basis of a contract between a student or participating organization and LOMA.

While provisions of this _Guidebook_ will ordinarily be applied as stated, LOMA reserves the right to change any provision without notice to the students. Every effort will be made to keep company Ed Reps advised of any changes. Ed Reps are not agents of LOMA.

Copyright © 2022 LL Global, Inc. All rights reserved. This text, or any part thereof, may not be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, storage in an information retrieval system, or otherwise, without prior written permission of the publisher.

LL Global, Inc., is a Connecticut nonprofit corporation having an operating division known as LOMA (collectively hereinafter referred to as "LOMA").

"LOMA®" and "I*STAR®" are registered service marks of LL Global, Inc., and use for purposes not authorized by LL Global, Inc., is prohibited.

Table of Contents

Ed Rep Role

What Is an Ed Rep?

Educational Representatives (Ed Reps) oversee and manage LOMA's Professional Development programs within their organizations. As the Ed Rep, you play a crucial role in the development and maintenance of professional development culture at your organization. LOMA holds Ed Reps in the highest regard as integral to the successful administration of LOMA's professional development programs at their respective organizations.

Your responsibilities will include:

- Promoting LOMA programs
- Overseeing enrollments and exams
- Ensuring LOMA's policies and procedures are followed
- Ordering study materials when needed
- Maintaining student records
- Motivating and encouraging employees as they work toward LOMA designations
- Coordinating award and recognition programs
- Handling all matters relating to these programs including those of a complex or confidential nature

Each LOMA member company must have one Primary Ed Rep. Each location can have one, many, or no Secondary Ed Reps. Both Ed Reps have the same rights and access to LOMA's Learning System and computerized testing system. The Primary Ed Rep will receive the designation awards earned each quarter as well as the monthly enrollment invoices.

Getting Started

As a new Ed Rep, you should begin your training by reviewing the Ed Rep Training Series videos at *https://www.loma.org/en/ed-reps/ed-rep-and-proctor-training-videos/*.

These 10 – 15 minute videos provide a great overview of your role as an Ed Rep with LOMA.

Promoting LOMA's Professional Development Programs

LOMA provides brochures on a variety of our professional development programs. All brochures, flyers, and presentations can be found online at *https://www.loma.org/en/ed-reps/promoting-professional-development/* and are available free of charge from LOMA. Also, we encourage Ed Reps to link our electronic course catalog at *https://www.loma.org/en/professional-development/catalog/* to their companies' intranets so employees can easily access course information.

Break & Educate

Our brief, virtual Break & Educate event provides learners with the knowledge and motivation needed to begin or continue along their professional development journey. Contact membersolutions@loma.org or visit *https://www.loma.org/en/events/webinars/break-educate/* to learn more about hosting a virtual Break & Educate event for your team or company.

Publicizing Enrollment

The following suggested methods can be tailored to complement your company's unique communications when publicizing enrollment:

- Publish an article mentioning your company's incentives and awards for participating in LOMA programs in all company publications and newsletters.
- Distribute interoffice memos regarding programs and procedures, both via hard copy and e-mail.
- Display notices and posters on bulletin boards.
- Download brochures or flyers and publish them on your company's intranet or electronic bulletin board.
- Make it easy for interested students to contact you by including your name, telephone number, fax number, e-mail address, etc., on all informational materials.

Whom to Contact at LOMA

LOMA makes every effort to support and assist our Ed Reps. Your primary contacts at LOMA will be the Business Agents in the Contact Center. Although many answers to your questions can be found in this *Guidebook*, or online at *www.loma.org*, it is sometimes necessary to contact someone at LOMA directly.

Please feel free to call, fax, or e-mail the Contact Center with any questions or concerns you or your students may have on the following topics:

- Awards (certificates and replacements, digital badges)
- Courses passed
- Curriculum content (for textbooks, TPGs, PDFs, etc.)
- Ed Rep changes
- *The Ed Rep Guidebook*
- Processing enrollments
- Exam administration (proctoring, location, etc.)
- Third-party exam sites

- Exam fees (billing discrepancies, processing)
- Course extensions
- LOMA student name/address changes
- Independent students
- Policies and procedures used
- Student records
- Credit for LOMA courses from other sources
- Academic or college credit for LOMA courses

The Contact Center will be happy to answer your questions concerning student records or courses passed, provide enrollment or exam information, and explain LOMA's Professional Development Program administrative procedures and policies.

How to Contact LOMA:

Contact Center
Phone: 770-984-3761
Fax: 770-984-6415
E-mail: education@loma.org

Additional LOMA Contacts

For information on this topic:	Contact:
Technical Support Exam Administration Reporting unusual occurrences or suspected violations Professional Development Program Information Exam Question Challenges	Contact Center Phone: 770-984-3761 E-mail: education@loma.org Fax: 770-984-6415 Hours of operation are Monday – Friday, 7:00 a.m. – 6.00 p.m. ET
Ordering Printed Study Materials Textbooks	LOMABooks@loma.org
Promotional Materials Resources for Break and Educate events, newsletter ideas, flyers, posters, etc.	https://www.loma.org/en/ed-reps/promoting-professional-development/
LOMA Societies	LOMA Society Support Team Phone: 770-984-3741 E-mail: lomasociety@loma.org Fax: 770-984-6415
MarketFacts: Your Resource for Industry Insights	Customer Service Phone: 860-285-7789 Email: customer.service@limra.com

Ed Rep Resources and Tools

Promotional Materials

There are a variety of materials to assist you with your Ed Rep responsibilities. Most of these materials are available to you free of charge from LOMA. Please fully read and understand all current informational and instructional materials as each new issue or edition of the *Ed Rep Guidebook* is published. See the following list of resources for Ed Reps.

Online Resources for Ed Reps

Access helpful resources and tools online at *https://www.loma. org/en/ed-reps/*.

Printed Study Materials Order Forms

Order forms for printed study materials for U.S., Canadian, and international companies at *https://www.loma.org/en/ed-reps/forms/*.

Ed Rep and Student Forms

Forms to help Ed Reps administer LOMA's Professional Development Programs including: Transcript Request Form, Transfer Credit Application, and more can be found at *https://www.loma.org/en/ed-reps/forms/*.

Designation Award Details

Information on earning certificates and diplomas, replacement awards, and more.

National CCRS Evaluations of LOMA Courses

Academic credit recommendations from the National College Credit Recommendation Service can be found at *https://www.loma.org/en/help-center/credit/academic/*.

Promotional Materials

Download digital brochures, flyers, brochures, posters, and other materials to promote LOMA's Professional Development Programs within your organization at *https://www.loma.org/en/ed-reps/promoting-professional-development/*.

Website

Familiarize yourself with LOMA's website, **www.loma.org**, as it can be a valuable resource for Ed Reps. The website provides comprehensive information on LOMA products and services. The Professional Development section includes information on all LOMA's professional development programs.

The Ed Rep section includes forms, brochures, LOMA's Spotlight On . . . blog, FAQs, and other useful information.

You can always refer your students to the website for detailed information on LOMA's professional development programs.

LOMA's Spotlight On . . . Blog

Up-to-date information and news may be found on LOMA's "Spotlight On . . ." blog *https://www.loma.org/en/news/spotlight/*.

Due Process Policy

Procedures LOMA follows to investigate potential exam violations may be found at *https://www.loma.org/en/help-center/exams/exam-standards/due-process-policy/*.

Ed Rep Policy on Student Record Privacy

Policy regarding Ed Rep access to student information is available at *https://www.loma.org/en/ed-reps/managing-professional-development/student-privacy-policies/*.

LOMA Student Information Policy

Information for students regarding LOMA's commitment to safeguarding personal information can be found at *https://www.loma.org/en/ed-reps/managing-professional-development/student-privacy-policies/*.

Examination Rules

Examination rules and regulations can be found at *https://www.loma.org/en/help-center/exams/exam-standards/loma-examination-rules/*.

LOMA's Professional Development Program Pass Rates

Pass rate averages for Fellow and Associate Program examinations.

LOMA Text Corrections

Text corrections published for LOMA study materials whenever we learn of errors that would affect students' understanding are available at *https://www.loma.org/en/help-center/study-materials/study-materials-revisions/*.

Education Survey Results

Completed by LOMA Educational Representatives, this survey reports policies and procedures used in companies administering LOMA's professional development programs.

MarketFacts: Your Resource for Industry Insights

LL Global's quarterly magazine delivering in-depth, insightful articles devoted to the critical issues of the day impacting financial services industry decision-makers is accessible at *https://www.loma.org/en/news/MarketFacts/*.

Ed Rep Tools

A set of reports for Ed Reps that provides detailed information about enrollments, awards, grades, etc. This is also a location for Ed Reps to register and enroll students through a faster bulk process. *https://edreptools.loma.org/*.

LOMA Societies

A great way to encourage participation in LOMA's professional development programs is through LOMA Societies. Local Society members can be called upon to speak with prospective students about the value of the LOMA designations and to encourage continued study.

LOMA Societies provide a forum for a free exchange of ideas, views, and experiences related to all facets of life insurance and the management of financial services companies while encouraging social interaction among their members. There are LOMA Societies all around the world. A list of LOMA Societies can be found on *https://www.loma.org/en/events/loma-societies/*.

LOMA Forms

As an Ed Rep, you will need to access certain forms such as the Ed Rep Application Form, the I*STAR Certification Form, or the Award Replacement Form. All of the request forms and others are located at *https://www.loma.org/en/ed-reps/forms/*.

LOMA's Electronic Library of Textbooks

Ed Reps at regular and affiliate LOMA member companies now have access to LOMA's electronic library of English-language textbooks. You may download the textbooks from the library and provide a printout of the textbooks to employees at your company who are enrolled or planning to enroll in the course. To gain access to the library, please send a request to education@loma.org.

You must electronically accept/sign LOMA's online electronic Licensing Agreement and Library, which is accessible through your Ed Rep account. The agreement includes guidelines for controlling access to the PDFs and printing the PDFs for student use, as well as requirements to safeguard and protect the copyrights and other Intellectual Property Rights of LOMA. To retain access to the library, you will have to renew the agreement on an annual basis. If you decide not to accept or renew the agreement, access to the library will be denied.

Once your request is received, you will receive instructions on accessing the Licensing Agreement and Library.

To learn more, contact the Contact Center at 770-984-3761 or education@loma.org

Your company's students gain access to a course's study materials by enrolling for the course. Students cannot access the full library, however. They gain access to materials on a course-by-course basis and only by first purchasing enrollment in the course.

How to Contact LOMA Societies

LOMA Society Support Team
LOMA
6190 Powers Ferry Road, Suite 600
Atlanta, GA 30339
Phone: 770-984-3741
Fax: 770-984-6415
E-mail: lomasociety@loma.org

Administering Designation Programs

LOMA's Learning System

LOMA's Learning System is an internet-based professional development administration and management system that allows you and your students to access information and enroll for LOMA exams via computer. The system offers you the convenience of carrying out many of your Ed Rep responsibilities online and gives you the option of delegating certain tasks to the students.

What can I do in LOMA's Learning System?

- Enroll students or . . . allow students to enroll themselves for any LOMA course
- Enter or change a student's information or . . . have students enter or change their own information in the system
- Check students' course completions, histories, and progress toward completing various designations
- Complete various other administrative tasks

To learn more, contact LOMA's Contact Center at 770-984-3761 or education@loma.org.

Navigating LOMA's Learning System

Several resources about using LOMA's Learning System are available on *www.loma.org*.

View "Navigating LOMA's New Learning System," which introduces the Ed Rep features of our Learning System at *https://www.loma.org/en/ed-reps/ed-rep-and-proctor-training-videos/*.

Student tutorials for LOMA's Learning System are also available at *https://www.loma.org/en/help-center/resources/tutorials/*.

Name Changes and Corrections — Student names that contain hyphens, spaces, or variances in capitalization, e.g., Keller-Cooper, von Briesen, and MacDermott, must be manually entered into LOMA's student record files.

It is also important to remember that student awards are printed or generated directly from the student records. Student names will appear on awards exactly as they appear in the student record. **Changes or corrections must be made online before the student takes the final exam leading to an award.** LOMA will not pay for replacement awards resulting from an Ed Rep's or student's failure to check names and spellings before final award orders are processed.

Ed Rep Tools

Ed Reps can run reports on awards, enrollments, grades, and other information at *https://www.loma.org/en/ed-reps/managing-professional-development/*.

This is also where Ed Reps can register and enroll students through a quick bulk enrollment process. More information is located at *https://www.loma.org/en/ed-reps/ed-rep-and-proctor-training-videos/enrolling-students-using-ed-rep-tools/*. More information about using the reporting tool is located at *https://www.loma.org/en/ed-reps/managing-professional-development/*.

Test ID Numbers — Every student enrolled in a LOMA Professional Development course is assigned a test ID number followed by the letter "E."

Requesting Secondary Locations — Ed Reps in larger companies must provide information to LOMA's Contact Center on their companies' "secondary locations" or field locations where exams are being administered. Each secondary location will be assigned an organizational number. Use the "Secondary Locations" Form located in the Forms section on *www.loma.org* to request new secondary locations.

Exam Centers — Most students enrolled in courses with proctored exam requirements sit for their exams in their companies' home or branch offices. Students who are unable to sit for exams at their organizations can arrange to sit for their exams at a Third-Party Exam Center authorized by LOMA. In addition to administering exams to their own employees, Third-Party Exam Centers volunteer to administer exams to students who are not employed by their companies. These companies are assigned an exam site number that differs from their exam site number for their own employee use. Companies must not enroll their own company students under their Third-Party Exam Site Number. If your office is able to accommodate additional students and you would like to volunteer as a Third-Party Exam Center, please contact the Contact Center for details.

Enrolling Students for Exams

I*STAR

I*STAR is LOMA's cloud-based system for providing computerized exams within company offices.

The advantages of I*STAR testing include:

- The convenience and flexibility of administering exams year-round
- Immediate online grade reporting
- Individualized student performance analysis

Using I*STAR

To become an I*STAR user, Ed Reps must complete and return the "*I*STAR Certification Form*" and be approved by LOMA. This form is available online at www.loma.org.

I*STAR Examination Availability

Every LOMA course with a proctored exam requirement has an exam available on I*STAR. I*STAR and the learning systems are available 24 hours a day. I*STAR Support is available Monday – Friday, 7 a.m. to 6 p.m., Eastern Time, except on designated LOMA holidays when the Contact Center is closed.

I*STAR Coordination With Curriculum Changes

When students enroll, they'll have six months to take the I*STAR exams. I*STAR exams are based on the study materials that were available at the time of enrollment. If a course's study materials are updated after a student enrolls but before the student completes the I*STAR exam, the student should complete their studies from the original study materials. Their I*STAR exam will be based on the original study materials, rather than the revised study materials. After a course's study materials are revised, all new enrollments will include access to the revised materials and an I*STAR exam based on those revised materials.

*NOTE: If a student does not complete their I*STAR exam during the six-month course access period and chooses to re-enroll after course materials have been updated, the student will be enrolled in the course with the new course materials and will be given the I*STAR exam based on those new materials.*

Proctoring Regulations

The proctor of an I*STAR exam is responsible for assuring that all regulations for administering exams are observed. The proctor may be the Ed Rep or another responsible individual. Appointment of the proctor must be requested from LOMA's Contact Center at education@loma.org. **If the regulations are not observed, LOMA may refuse to accept exam grades, suspend a company's privilege to administer I*STAR exams, or impose additional sanctions. New proctors should review the *Exam Proctoring* video on *www.loma.org* in the Ed Rep section.**

*Note: Ed Reps who are also LOMA students may sit for I*STAR exams as long as an appropriate proctor is available.*

Please refer to the I*STAR Certification Form on *www.loma.org* for more detailed information on the procedures for proctoring I*STAR exams. New proctors should also view the I*STAR demo video at *https://www.loma.org/en/ed-reps/ed-rep-and-proctor-training-videos/using-lomas-istar-testing-system/*.

I*STAR Procrastination

Due to the fact that I*STAR exams are not administered on a specific date, many students postpone taking the test. Also known as "I*STAR Procrastination," this practice can not only cause Ed Rep problems, but also cost the company money. **If a student is enrolled for an I*STAR exam and fails to sit for it before the end of the access period, exam fees are forfeited** unless the student purchases a discounted course extension for the course within 30 days of the end of the course access period. After that, full fees will apply.

We encourage Ed Reps to establish policies to prevent I*STAR Procrastination. Here are a few suggestions from fellow Ed Reps:

- Have the student commit to an exam date when they enroll in the course.
- If demand for I*STAR time slots is high, you can establish a "waiting list." Any student who does not sit for their exam test at the scheduled time is moved to the bottom of the list.
- Set a reasonable time limit for the student to prepare for and take the exam.

*Note: I*STAR exams may not be cancelled unless LOMA's Contact Center is contacted within three business days of enrollment.*

Current Enrollments Report

Ed Reps can retrieve the *Current Enrollments Report* from Ed Rep Tools at *http://edreptools.loma.org/* to confirm LOMA enrollments. It is important that you check the report against your records for accuracy immediately. Exam materials are provided based on the information contained in this report. Changes or deletions cannot be made to the *Current Enrollments Report* except to correct any errors made by LOMA.

Students whose names do not appear on the *Current Enrollments Report* may not be enrolled. If you have any questions about the information in the report or if you find any discrepancies, please contact the Contact Center immediately. After you retrieve the report, pay particular attention to the following:

- Correct number of students are enrolled
- Examination site locations are correct
- Students' names are spelled correctly and in the proper sequence
- Students are registered and enrolled for the correct exam and language

Other Questions?

Contact: LOMA's Contact Center
Monday – Friday
7:00 AM – 6:00 PM ET
Phone: 770-984-3761
E-mail: education@loma.org

Student Use of LOMA's Learning System

Some features of the system, such as enrolling for exams, are available to students as well. Please note, however, that the options you have access to differ from those of your students. Students can use the Learning System to:

- Request forgotten or misplaced passwords or update their passwords
- Check their progress toward earning various designations
- Update or review their personal profiles
- Enroll for LOMA exams
- Re-enroll in courses
- Review important announcements from LOMA administrators

Ed Reps who use the Learning System also have the option of allowing students who enroll for exams to invoice enrollments to their companies. If you do not grant students this authority, they will have to provide valid credit card information in order to enroll for exams. To maintain confidentiality, the student ID number and corresponding password are required to access a student record. Please remind students to keep their passwords in a safe location.

Students who lose or forget their passwords may have their login IDs or passwords e-mailed to them immediately by utilizing the Forgot your login ID? or Forgot your password? functions found on the login screen. Just make certain that their e-mail addresses are correct so that the information can be verified.

How Students Can Navigate LOMA's Learning System

The Learning System is a web-based system that allows students to access their information and enroll for LOMA examinations. In order for students to access information in the system, they will need their login IDs and their passwords.

- To register as a new student, students should go to *www.loma.org*, click on the LEARNING SYSTEM LOGIN button, and then click on the Create Account button.
- Students should next enter the information requested. The system will assign a random number as a Test ID.
- When they are finished, they should click "Submit." Students can create their own Login IDs and passwords when they create their accounts.
- Students who register for the first time will need to enter their LOMA Organizational Number to be associated with their companies.

Once students have logged in, they will have access to the various features that can be initiated within the system. Tutorials for navigating the Learning System are located at *https://www.loma.org/en/help-center/resources/tutorials/*. The students can also contact LOMA's Contact Center for more instructions.

- Click on the appropriate LOMA course code to enroll in. If the student is enrolling for a proctored exam through LOMA's I*STAR system, the Company Exam Sites screen will appear.
- Select the button adjacent to the appropriate Exam Site Number and click "next." This will open the Enrollment and Payment Details screen.
- Review the information summarized at the Enrollment and Payment Details screen. Click "back" to return to the previous screen if any information needs to be changed.
- Select the first option by clicking on the checkbox to denote that the company will be invoiced.
- After providing payment information, click "enroll" to complete the enrollment. The Enrollment Confirmation page will appear and can be printed for student records.

Study Materials

Online Interactive Courses

LOMA's popular online interactive courses teach important industry concepts through an engaging, highly interactive, multimedia approach that often includes integrated video, audio, and scenario-based learning. Online interactive courses are designation courses with integrated, self-proctored, end-of-module exams that are built right into the course as part of the learning experience. No separate exam enrollment or exam proctoring is required!

Consult *www.loma.org* to view all online interactive courses.

Text-Based Courses

Assigned texts and study aids are provided with all enrollments and are listed in the online course catalog at *https://www.loma.org/en/professional-development /catalog/*. Study materials available in print are listed on the current "Textbook Order Information Sheet." It is essential that students use the proper texts when preparing for exams. Students should be aware that they are responsible for:

- Obtaining the correct edition of the assigned study materials in sufficient time to prepare for the exam
- Using the correct assignment for the exam which they will sit
- Knowing all information in the study materials and their glossaries and appendices

Printed study materials must be purchased separately and are not automatically provided when students enroll for an exam.

As text changes are anticipated, notices are published on the online on LOMA's "Spotlight On . . ." blog. Every effort is made to let Ed Reps know of study material and pricing changes as far in advance as reasonably possible. For more information on assigned texts and study materials, please see the online course catalog at *https://www .loma.org/en/professional-development/catalog/*.

Course Portals

Study materials for text-based courses are delivered via an online Course Portal. LOMA's Course Portals provide a multimedia learning experience for students!

The Course Portal provides learners with access to a wide array of different types of learning resources, including several multimedia components, to help them better understand course content and prepare for the exam.

Students must be enrolled in a course in order to access its Course Portal. A Course Portal typically includes the following learning resources:

- E-books and/or PDFs of the assigned study materials
- Interactive Practice Questions and a Sample Exam for the course
- Recommended study plans to help learners set goals and manage their study schedules
- Animations of important concepts covered in the course to help learners better understand and retain what they have learned
- **For text-based courses that include a self-proctored exam option, students will use the Course Portal to access their exams as well.**

Encourage your students to access the Course Portals so they can benefit from all of these great features. They can help your students reinforce concepts from the course and improve students' overall exam performance!

Classes

LOMA does not officially sponsor or regulate formal classes for students in LOMA Professional Development Programs. Many companies, LOMA Societies, and other organizations offer classes based on LOMA texts and study materials to help students better prepare for the exams.
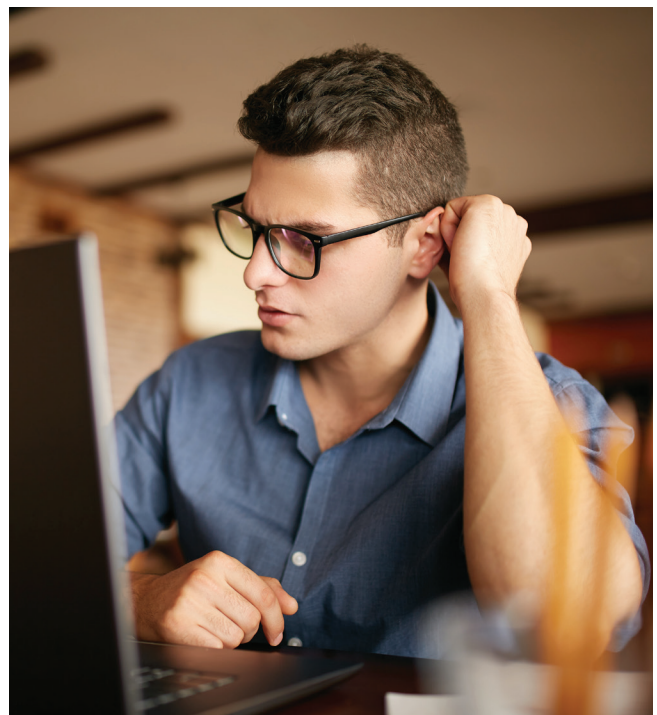
Offering LOMA Self-Study Courses in a Classroom Setting

Organizations that offer LOMA courses in a classroom setting find the experience beneficial for students. Some companies regularly offer classes for some or all LOMA courses, while others offer classes on an "as-needed" basis. Many times companies allow employees from other firms to attend. Some LOMA Societies also sponsor classes. Classes can be highly effective and are especially helpful in the following situations:

- A company requires completion of a course in a certain time period
- The company wants to add to the professional development experience by relating course material to its own products or procedures
- Students are not motivated to study on their own
- Students need remedial assistance, extra help, or guidance to bring their skills up to the level required to pass the course exam

Class attendance is not a substitute for reading assigned textbooks and will not sufficiently prepare students to pass LOMA exams. Instead, attending classes reinforces studying and will increase a student's chances for success.

Study Groups

In addition to offering classes, many Ed Reps like to offer employees the opportunity to participate in study groups, if their companies are able to offer this option.

Exam Administration

Self-Proctored Exams

The vast majority of LOMA students worldwide take their LOMA exams using a self-proctored exam option.

Online interactive courses include several short, self-proctored, end-of-module examinations, which are integrated into the course content as part of the learning experience. No separate exam enrollment is required. System controls prevent learners from accessing the course materials while taking the exam components. In order to receive credit for these courses, students must score at least a 70 percent on all end-of-module exams during the six-month course access period.

Text-based courses offer self-proctored exam options as well. Depending on the course, self-proctored exams for text-based courses may be comprehensive (covering the entire text) or modularized (covering one module at a time). These exams include a time limit (equivalent to two minutes per question) and students have two attempts to score at least a 70 percent on each exam component.

Most text-based courses also offer proctored exam options. The remainder of this section is specific to proctored exams.

Proctored Exams

LOMA's primary method for delivering proctored exams is through I*STAR, our cloud-based exam delivery system. Administering proctored LOMA exams is not a difficult process, but it is one that requires careful attention to detail.

Key Details for Successful Proctored Exam Administration

- **Exam Schedule —** I*STAR exams must be completed within the six-month course access period for the enrollment.
- **Exam Location —** Students must choose an exam site when they enroll for an I*STAR exam. Students generally sit for examinations at their companies Primary or Secondary locations (as defined by LOMA for the purposes of exam administration — see the "Glossary"). Students unable to sit for the exams in their own offices may sit for exams at Third-Party Exam Sites authorized by LOMA.
- **Proctor —** The proctor is responsible for monitoring and administering exams. In most companies, the Ed Rep serves as the proctor. If the Ed Rep is enrolled for an exam, they must appoint someone else as proctor. Students taking exams in branch offices will need a proctor appointed in those offices.

  When appointing proctors, select trustworthy individuals who will uphold the standards of the LOMA programs. Students who have completed the FLMI or FSRI designation, for example, make excellent proctors because they have a vested interest in preserving the integrity of the designation. Avoid situations where one of the students sitting for an exam is the manager or division head of the proctor's department. This can create a difficult situation for the proctor if proper exam standards are not followed.

- **Exam Room —** Ed Reps are responsible for providing appropriate proctored exam administration facilities. Testing rooms should ensure that all enrolled students are seated far enough apart to prevent any incentive or appearance of cheating. The room should be conducive to students focusing on their exams without any distractions or obstacles. Complete requirements are located in the Official Exam/Proctor Instructions and on the I*STAR Certification Form.

Proctored Exam Length

Most proctored exams have 60 questions and a time limit of two hours. The following proctored exams have 50 questions and a time limit of two hours: ARA 440 and UND 386. Please make sure all students are aware of these time limits.

Students With Disabilities

We make every effort to accommodate the needs of students with disabilities by granting permission for special arrangements on a case-by-case basis. Ed Reps interested in receiving special accommodations for a student should forward a detailed e-mail to the Contact Center as far in advance as possible. Please email: education@loma.org.

Course Extensions

Students who are unable to take their proctored exams, for any reason, or who are unable to complete their course requirements for self-proctored courses in the allotted six-month course access period may re-enroll for the same course for a discounted fee. Self-proctored and I*STAR enrollments must be re-enrolled within 30 days of the course expiration date.

Retakes

Students who receive a grade of F or F+ for any course with graded exam requirements (proctored exams or graded self-proctored exams) may re-enroll at a discounted cost. To receive the discount, the student must re-enroll for the course within six months of failing the original enrollment.

NOTE: This differs from the discounted course extension in that course extensions are only available if the student has not failed the course and if re-enrollment takes place within one month of the end of the original course access period.

Grades and Awards

Digital Badges and Printed Awards

LOMA has several ways for learners to proudly share their professional development accomplishments. Names appear on all awards exactly as they appear in student records. Please encourage your learners to ensure that their names and email addresses are correct in LOMA's Learning System before they take the final course required to earn a designation. LOMA is not responsible for incorrect student information.

Digital badges are awarded for all currently offered Associate and Fellow designations, as well as for the FLMI and FSRI Level 1 certificates. Students can use digital badges on social media, email signatures, business cards, stationery, or on their resumes or CV. All badges can be verified at our verification site: _https://verify.loma.org_. Digital badges are sent via email to students within 24 hours – 48 hours of completing program requirements.

Printable certificates are available within LOMA's Learning System immediately upon completion of each individual course. In addition, designation certificates become available upon completion of all designation requirements. Students can access, download, and print course completion certificates in their Learning History, and designation certificates are found in the Designations section of LOMA's Learning System.

In addition, **printed awards for Associate and Fellow designations** are sent to the Primary Ed Rep each quarter for distribution to new designees.

Designations earned in:	Will be mailed in:
January, February, or March	April
April, May, or June	July
July, August, or September	October
October, November, or December	January

Students who wish to order a replacement award (for example, if their original award has been lost or damaged, or if the student has had a name change) may do so at their own expense. replacement award order forms are available at _www.loma.org_.

Recognizing Students' Accomplishments

One of the best ways to promote greater participation in LOMA's Professional Development Programs is by recognizing student achievements. Recognition in the "public eye," monetary or otherwise, lets other employees take notice of these opportunities and motivates participants to continue their studies. When your students have earned awards, recognize their achievements by holding an awards ceremony. Formats for awards ceremonies vary from company to company, and within some companies, from cycle to cycle. You may choose a breakfast reception, luncheon, or even a dinner ceremony. Most companies distribute framed certificates to students.

The following are some other ideas to consider for publicizing your students' accomplishments:

- Publish information in your company's newsletter
- Post the names of students who have earned awards on company bulletin boards and electronic bulletin boards
- Compose a memo to your students' managers and supervisors regarding their professional development accomplishments
- Send news releases to your local area newspapers and any civic, community, or professional groups to which your students belong

Policies

Establishing LOMA's Policies

LOMA's policies are established by the Professional Development Council, composed of industry executives, and the Educational Administrative Committee comprising of Ed Reps from member companies. These two groups meet several times each year to review and set the policies that govern LOMA's Professional Development Programs.

Ed Rep Change

LOMA must be notified immediately in writing when there is any change of an Ed Rep. The "Application Form" is available at _https://www.loma.org/en/ed-reps/forms/_. When the Ed Rep at a company changes, ideally, the new Ed Rep receives training from the former. The new Ed Rep should be thoroughly trained in all accountabilities and fully understand promoting and administering LOMA Professional Development Programs. If the new Ed Rep has not been determined before the current Ed Rep leaves, an intermediary should be appointed to ensure important information is received.

Failing Grades

Students who receive a grade of F or F+ will not receive their numerical score. We believe it is in the best interest of the industry to encourage students to study thoroughly before sitting for the exam again. The current policy was developed out of concern that students who received a specific numerical failing grade would study only enough to earn the minimum passing score. It is LOMA's hope that in releasing a general failing grade versus specific numerical score, students will be encouraged to undertake a very thorough course review before sitting for the examination again.

Did-Not-Sit

Any student who enrolls for a course with a proctored exam and does not take the exam, or who does not complete all of the requirements for a self-proctored course, will receive a grade of Did-Not-Sit (DN). This does not have a negative effect on a student's records and will not affect the student's ability to sit for future exams.

Old Exams

LOMA does not provide or recommend studying from previously administered exams. The most effective way to prepare for a LOMA exam is to read the study materials and review them carefully. All LOMA courses include a practice sample examination with the course materials, which students should use prior to sitting for the exam.

Calculators

Calculator use is **not necessary** to pass any LOMA exams. However, many students like to have a calculator handy during testing.

Students can use any basic 4-function calculator as long as it offers no internet access or other special features or functions.

Before administering any LOMA exam, examination proctors MUST inspect all calculators in the testing room to ensure they meet LOMA's specifications. We recommend that company proctors maintain a supply of approved 4-function calculators for student use while in the exam room.

Acceptable calculators offer:

Basic 4 functions (+ / − / × / ÷)
Square root function (√) is acceptable
Solar or battery powered

Students MAY NOT use cell phones or internet-accessible devices as calculators.

Due Process Policy

LOMA's designations have earned respect worldwide by providing a broad, relevant, well-researched curriculum and challenging, well-written exams. The superiority of curriculum and exams means little unless exams are administered under the highest standards.

LOMA has established exam administration standards to guarantee the integrity of the examinations and examination procedures. Ed Reps, proctors, and students must be aware of these standards, and must understand that any violation of these standards endangers the respect afforded the designation. The appropriate committees of the Professional Development Council continually review these standards, policies, and practices.

To protect the integrity and professionalism of LOMA Professional Development Programs, students must accept the "Integrity Statement" at the beginning of all I*STAR exams, or accept the "Honesty Statement" included in self-proctored online courses. These statements affirm that all LOMA policies and procedures were followed during the exam regardless of format.

If a violation is suspected, the procedure that ensures the proper investigation and handling of apparent or suspected violations of exam administration standards is the Due Process Policy. The Due Process Policy outlines how investigations into suspected violations are to be conducted, possible sanctions in the event that violations are confirmed, and an appeal process for contested decisions. The Due Process Policy procedure is intended to protect the integrity of LOMA's designations, while at the same time ensuring the credibility and rights of organizations and individuals participating in LOMA's Professional Development programs.

To review the complete _Due Process Policy,_ visit LOMA's website, _www.loma.org_.

Initial Determination of a Possible Violation

Whenever an Ed Rep or student is aware of a possible violation of exam administration standards and procedures, that Ed Rep or student is responsible for notifying the Contact Center immediately.

LOMA Privacy Policies

Ed Rep Access to Student Information

The student data you access as a LOMA Ed Rep for your employer is to be used only for the administration of the Professional Development programs sponsored by LOMA and is not to be used in any way outside your duties as an Ed Rep. Access to this information is granted solely on the condition that the information may not be shared with any person that is not appointed by your employer to receive such information.

Any other use is strictly prohibited and may lead to civil or criminal prosecution in the event that the information is used to compromise a person's privacy rights or in connection with the employment or termination of a student. Student information may not be used in relation to any performance evaluation, change, or transfer of work responsibilities. As the assigned Ed Rep, you will be held responsible if student data is used for any purpose other than that for which it was intended as stated herein. LOMA is not responsible for the accuracy or completeness of the student records you maintain.

Release of Students' Personal Information

LOMA respects students' privacy rights and is committed to safeguarding each student's personal information. A LOMA student is defined as any person who is registered in the LOMA database and/or enrolls for any LOMA course. Student personal information is defined as any information that LOMA receives and records when a student participates in a LOMA Professional Development Program. LOMA releases information about students to third parties only in accordance with the following guidelines:

- LOMA confirms, upon request, whether a student holds a designation or certificate from LOMA and the date the designation was earned, because completion of LOMA programs is a matter of public record.

- LOMA releases a student's pass/non-pass grade information along with the student's name and other identifying information (such as the student's Test ID) to the Ed Rep or other company-designated recipients as the student's employer.

- LOMA releases limited contact information to LOMA Societies about students who have completed or are in the process of completing a LOMA designation. The Societies use this information to invite new designees and students to join the Society and to attend the Society's functions.

LOMA does not release students' contact information to third parties for marketing purposes except noted herein. Credit card information is encrypted and is not sold, shared, or rented by LOMA to third parties. Students who do not wish their information released to a local LOMA Society or to receive promotional emails from LOMA may request that their information remain confidential by contacting LOMA's Contact Center.

Please note that selecting this option does not delay the employer's receipt of pass/no-pass information, but this option will prevent students from receiving information about LOMA Society membership and other interesting and beneficial opportunities for students.

Students who have completed LOMA courses may be eligible to use their LOMA courses for:

- Academic credit at participating colleges and universities
- Meeting continuing education requirements by state licensing or professional societies
- Fulfilling requirements in other industry education programs

For more information on receiving credit for LOMA courses, please visit *https://www.loma.org/en/help-center/credit/academic/*.

Credit for LOMA Courses

Academic Credit for Traditional Colleges and Universities

Direct Transfer of Prior Learning Credits

The National College Credit Recommendation Service (National CCRS) has evaluated all LOMA courses to make them comparable to college semester hours. Many colleges and universities use this information from National CCRS to help them determine the number of credit hours to grant for a LOMA course. LOMA sends the National CCRS evaluation summary to learners requesting transcripts for academic credit. The chart for current National CCRS recommendations is located on LOMA's website at *https://www.loma.org/en/help-center/credit/evaluations/*.

Students should check with their colleges or universities to find out if credit for LOMA courses is available. Students interested in receiving credit for LOMA courses should meet with their advisors to discuss this possibility and then request an official "Professional Education Transcript" as needed.

Requesting a LOMA Professional Education Transcript

Transcripts can be ordered through a form on LOMA's website at *www.loma.org*. Preparing and mailing student records and transcripts takes two to four weeks after receiving a completed request.

College Credit

LOMA Courses can count towards more than earning a professional designation, including:

- Academic credit towards a bachelor's or master's degree from accredited colleges and universities
- Professional designations offered by other associations

Please note that LOMA no longer provides CE credits for agents taking LOMA education courses. For additional information, please email education@loma.org.

LOMA Courses and Other Insurance Industry Programs

Many other professional education programs require the completion of LOMA courses or grant credit in their programs for completed LOMA courses. Additionally, students who have earned other insurance industry designations may be eligible to receive credit toward their LOMA designations.

The chart on the following page highlights some of the education programs that accept LOMA courses. To view courses available for credit in LOMA programs visit *www.loma.org*.

ACS P&C Track

The customer service designation includes a Property and Casualty (P&C) track. LOMA and The Institutes jointly sponsor a track for US students. The Insurance Institute of Canada (IIC) and LOMA jointly sponsor a customer service designation for Canadian students. Students with credit from The Institutes can receive credit towards the ACS designation by completing the request form located at *www.loma.org* and providing proof of the P&C credit.

Designation Programs Known to Require or Grant Credit for LOMA Courses

Designation Program	Organization	Contact Information
Associate, Life & Health Claims (ALHC) and Fellow, Life & Health Claims (FLHC)	International Claims Association (ICA)	ICA 1800 M Street, NW, 400 South Washington, DC 20036 202-452-0143 www.claim.org
Associate, Academy of Life Underwriting (AALU) and Fellow, Academy of Life Underwriting (FALU)	Academy of Life Underwriting (ALU)	ALU 1800 M Street, NW, Suite 400S Washington, DC 20036 (202) 495-3130 www.alu-web.com
Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC)	The American College	The American College Office of Student Services 630 Allendale Road, Suite 400 King of Prussia, PA, 19406 888-263-7265 or 610-526-1000 www.theamericancollege.edu
Accredited Insurance Examiner (AIE)	Insurance Regulatory Examiners Society (IRES)	Insurance Regulatory Examiners Society 10340 Democracy Lane Suite 300 Fairfax, VA 22030 708-820-8112 www.go-ires.org
Chartered Insurance Institute Programs (CII)	Chartered Insurance Institute	Chartered Insurance Institute 3rd Floor, 20 Fenchurch Street London EC3M 3BY Tel: +44 (0)20 8989 8464 www.cii.co.uk
Chartered Financial Services Broker (CFSB)	Independent Financial Brokers of Canada	Independent Life Insurance Brokers of Canada 740-30 Eglinton Avenue West Mississauga, Ontario, Canada L5R 3E7 905-279-2727 http://ifbc.in-development.ca/
Certified Insurance Data Manager (CIDM)	Insurance Data Management Association (IDMA)	Insurance Data Management Association 545 Washington Blvd., 19TH Floor Jersey City, NJ 07310-1686 201-469-3069 www.idma.org

Administering LOMA Short Courses

LOMA offers a variety of short format courses through the Learning System. These courses range from 15 minutes to two hours. These courses are a good way to get a new employee or employee new to an area up to speed in a short time. Go to https://www.loma.org/en/professional-development/training/short-online-courses/ to see more about the courses.

Facilitated Learning Programs

LOMA offers a variety of live, facilitated, activity-based programs for employees at all levels. Our expert facilitators teach concepts, answer questions, and lead hands-on application exercises.

Learning Live Series

This program offers a series of live, virtual, two-hour sessions, each on a specific industry topic. Facilitators and industry experts share high-quality educational content, lead discussions, and facilitate group activities to encourage strategic thinking and problem-solving.

New sessions are added regularly. Check our website for upcoming sessions:
https://www.loma.org/en/professional-development/facilitated-learning/learning-live/.

Insurance Immersion

This program provides a high-level overview of the insurance industry, life insurance, and annuity products, how insurers make money, and key operational areas. Ideal for professionals who are new to the industry or emerging leaders who need a broader perspective, Insurance Immersion is offered in a variety of formats. Learn more about this versatile program at https://www.loma.org/en/professional-development/facilitated-learning/insurance-immersion/.

Guidelines for Use of LOMA and LL Global, Inc., Materials

It is unlawful to make unauthorized copies of LOMA and LL Global, Inc., texts, study aids, exams, software, this catalog, or any other materials. When companies or students make unauthorized copies of LOMA and LL Global, Inc., materials, they engage in illegal activity thereby depriving LOMA of revenues used for association activities such as new research, training, and development of cutting-edge education programs.

Unless your company has specific written permission from LL Global, Inc., in advance, any photocopying, inputting or recording via computer or tape, or smart phone or tablet devices, copying of software, storing or accessing materials via company intranets or networks, or incorporation of any LOMA materials into other works, may subject you and your company to substantial liability for damages under the Copyright Act. Member companies may apply to LOMA for permission to use LOMA materials on a case-by-case basis by contacting LOMA at education@loma.org.

Permission to use LOMA or LL Global, Inc., materials is granted on a case-by-case basis. To request permission, send a written request to: LOMA, 6190 Powers Ferry Road, Suite 600, Atlanta, GA 30339, ATTN: Intellectual Property Coordinator, via fax at 770-984-6415, or email education@loma.org.

Your request for permission to use LOMA materials should include the following information:

- Company name, address, phone number, and contact name
- Title, nature, and/or description of the work that will contain LOMA materials
- Expected publication or issue date
- Total number of pages and/or computer screens of your work
- Total number of copies to be published or number of users
- Description of intended audience (please state whether the work is being developed for in-house use, for commercial sale, or both)
- Intended distribution method for work (in-house use, commercial sale, internet/network, etc.)
- Sale price of work, if any
- Title and copyright date of LOMA materials you plan to use
- List or description of selections from LOMA publication to be used in your publication

If you have any questions on the reproduction of LOMA or LL Global, Inc., copyrighted materials, please contact LOMA's Intellectual Property Coordinator through the Contact Center at 770-984-3761.

Use of LOMA Logos

Electronic versions of several logos can be downloaded from our website. The official LOMA logo can be used by Ed Reps and member companies for the purpose of marketing LOMA programs to their employees and students. The FLMI and FSRI keys and associate program logos can be used on business cards, stationeries, etc. by students who have received official notification from LOMA that they have earned the designation.

Glossary

ACS — Associate, Customer Service, the designation earned upon successful completion of LOMA's five-course program designed for the specific customer service needs of insurance industry employees at all levels.

AIRC — Associate, Insurance and Regulatory Compliance, the designation earned upon successful completion of LOMA's course program designed to explain the complex compliance environment. LOMA has developed this program with the support of the Life and Health Compliance Association.

ALMI — Associate, Life Management Institute, the designation earned upon successful completion of five courses within the FLMI program curriculum, two of which are electives.

ARA — Associate, Reinsurance Administration, the designation earned upon successful completion of LOMA's course program designed for employees in all areas of reinsurance.

ASRI — Associate, Secure Retirement Institute, the designation earned upon successful completion of six courses within the FSRI program curriculum.

Did-Not-Sit (DN) — Indicates that a student was not present for the administration of a proctored examination or did not complete the requirements for a self-proctored course in the allotted course access period. A score of "Did-Not-Sit" does not count as a failure, nor does it impact a student's ability to enroll in the course in the future.

Educational Representative (Ed Rep) — Representative/employee who is responsible for administration and promotion of LOMA's Insurance Professional Development Programs. Ed Reps are appointed by company management and are not agents of LOMA.

Enrollment — The process by which students are enrolled or registered for exams.

Exam Center — A company serving as a facility for exam administration for students not employed by that company who are unable to sit for exams in their own workplaces. Companies DO NOT serve as an exam centers for their own students; their centering capacity refers only to outside students to whom they administer exams. Companies who serve as centers DO NOT use their center number as the exam location codes for their own students.

FLMI — Fellow, Life Management Institute, the designation earned upon successful completion of LOMA's 10-course independent-study program featuring management-oriented courses at the university level.

FSRI — Fellow, Secure Retirement Institute, the designation earned upon successful completion of eight LOMA courses that offer retirement education for retirement industry professionals.

I*STAR — LOMA's cloud-based exam delivery system. I*STAR allows students the flexibility of taking LOMA exams via computer year-round.

LOMA — An international association of life and health insurance and financial services companies around the world.

Member Companies — LOMA members are divided into three categories:

1. Regular members are life insurance and retirement companies in the United States and Canada.

2. Associate members are life insurance and retirement companies outside the United States and Canada.

3. Affiliate members are individuals and organizations that provide services to the industry.

Participation in LOMA Professional Development Programs or any other LOMA-sponsored program or activity does not constitute membership in LOMA, nor does it qualify the organization for member company rates. Nonmember companies are urged to contact LOMA's Membership Department for information regarding membership eligibility. (Nonmembers generally pay higher prices for LOMA products and services.)

Primary Location — For the purposes of enrollment and examination administration, the Primary Location is the home office or company location where an employee serves as an official Ed Rep.

Principal Representative — The Principal Representative, usually the chief operating or senior administrative officer of the company, oversees all relations between a Regular or Associate LOMA member company and LOMA. In Affiliate Companies this LOMA representative is called the Corresponding Representative. LOMA representatives are appointed by company management and are not agents of LOMA.

Proctor — The third party who administers the LOMA exams. Proctors are trustworthy individuals who can be counted on to uphold the standards of the program. Persons who have completed the FLMI or FSRI designation make excellent proctors because they have a vested interest in preserving the integrity of the designation.

Professional Education Transcript — An official document showing credit for completed courses. This document, which must be requested in writing, is used by students requesting college credit, continuing education credit, and/or professional licensing credit for LOMA courses.

Secondary Location — For the purposes of enrollment and exam administration, the Secondary Location is a branch office or company location other than the Ed Rep's location where exams are administered.