



# Take Charge of Your Retirement Knowledge

**FSRI™**  
**ASRI™**



# Retirement Education for Financial Professionals

## The New World of Retirement

The passage of the DOL Fiduciary Rule is more than a compliance issue; it represents a business transformation. The ramifications of the Rule will have significant impact in multiple areas of the retirement function. Effectively managing this change is best accomplished with a strong foundational understanding of the business. This foundational knowledge is available through the Fellow, Secure Retirement Institute™ (FSRI™) program.

The Associate, Secure Retirement Institute™ (ASRI™) and Fellow, Secure Retirement Institute (FSRI) helps give company employees a holistic view of the industry and how it works, and more importantly, how to serve the needs of clients. Additionally, the program has been updated to reflect DOL fiduciary rules.



### The FSRI program helps you:

- Gain an understanding of the plans and products you support (as well as the role they play within a retirement plan) and complex retirement planning decisions
- Understand how sponsors, participants and advisors connect to the business
- Improve your job performance and readiness for future job opportunities by providing a strong foundation that complements company specific training
- Enhance your value to the company and earn a portable, job-relevant professional designation from a highly regarded industry education provider
- Acquire the knowledge you need to prepare for your own retirement



# Retirement Education for Financial Professionals

## FSRI Level

Transforming Retirement Security

## ASRI Level

Successful Retirement Outcomes

Retirement Marketing & Business Acquisition

Retirement Administration

## Certificate Level

Retirement Marketplace

Retirement Saving & Investments

Planning for a Secure Retirement

The six courses within the Certificate and ASRI Levels are available in our popular highly interactive online format!

*"SRI 111, 121 & 131 were very informative. I have learned a lot taking the online courses and am very happy I did it."*

*"I really like the new online course structure versus the textbook option. This is engaging... and allows a person to learn better, in my opinion. I am looking forward to taking my next FSRI course soon."*

*"SRI 210 applies directly to my job and [to] my own personal retirement planning. It was very informative and easy to understand."*



# Level 1: Certificate in Retirement Essentials

The first level in the Fellow, Secure Retirement Institute (FSRI) provides an overview of the retirement marketplace and a strong foundation in retirement principles, products, and planning.

## ***Achieve Level 1: Certificate in Retirement Essentials:***

### **SRI 111 – Retirement Marketplace**

Provides foundational knowledge to help employees understand the retirement savings and income industry; including the retail and institutional marketplaces and qualified/non-qualified retirement plans/products.

- The personal and financial risks people face before and during retirement
- Techniques individuals use to manage risks
- Important concepts related to retirement income and savings

### **SRI 121 – Retirement Savings and Investments**

Takes a close look at the retirement plans and products, focusing on:

- Various types of investments, annuities, and IRAs; understand and how each can be used as a retirement product
- How annuities and investments are taxed under U.S. federal tax laws
- The advantages and disadvantages of annuities, investments, traditional IRAs, and Roth IRAs as retirement products

### **SRI 131 – Planning for a Secure Retirement**

Examines the retirement planning process, identifies available tools to help individuals create a retirement plan, and describes the primary components of a comprehensive retirement plan.

- Factors that make retirement planning a top priority for many people and the primary activities people perform during the accumulation phase of retirement
- How inflation and longevity influence a person's retirement income needs, and the methods people use to determine income needs at retirement
- Strategies retirees can use to manage risks during the decumulation period





## Level 2: The Associate, Secure Retirement Institute (ASRI)

The **ASRI** teaches advanced concepts in generating successful retirement outcomes and the application of retirement industry knowledge to marketing, business acquisition, administration/operations, service, and other functions that support the retirement business.

### ***Achieve Level 1: Certificate in Retirement Essentials, plus:***

#### **SRI 210 – Successful Retirement Outcomes**

Focuses on the increasingly significant business of retirement income. With the number of retirees projected to grow to 64 million by 2025, providing retirement income will be vital for leading retirement providers of all types.

- Post-retirement risks and specific solutions to these risks
- The different sources of retirement income, and important decisions individuals must make with regard to these sources
- Retirement Readiness and recommended solutions to a potential retirement shortfall
- Income-generating strategies used in the decumulation phase, and the importance of asset allocation and periodic rebalancing during retirement

#### **SRI 220 – Retirement Marketing and Business Acquisition**

Educates professionals about the stakeholders and dynamics of the business acquisition process for **both** institutional and retail retirement markets; with primary focus on market segmentation, product development, distribution and customer engagement. Also examines the impact of government policies, consumer behavior, and economic conditions on marketing and distribution strategies.

- Product development processes, strategies, and distribution methods, and the regulatory requirements in the design of qualified retirement plans
- How provider companies design and install retirement plans in the retail and institutional markets
- The business acquisition process in both institutional and retail markets
- How successful customer experience management (CEM) programs help to create, maintain, and manage long-term relationships with retail and institutional customers

#### **SRI 230 – Retirement Administration**

Delivers knowledge about administrative functions for retirement products and plans while enhancing the customer experience.

- The primary stakeholders, processes, activities, and documents involved in the administration of retail and institutional retirement plans
- The importance of an exceptional customer experience to asset retention and company success
- The impact of regulation, quality control measures, risk management and information technology on retirement administration



## Level 3: The Fellow, Secure Retirement Institute (FSRI)



### ***Achieve the ASRI, plus:***

#### **SRI 500 – Transforming Retirement Security**

Provides an overview of the current retirement system in the U.S. and examines forces for change, public policy, megatrends and innovations that impact the retirement system.

- The achievements of the retirement system in terms of providing secure retirement outcomes
- Understanding the retirement system, its role in society, and potential future improvements in retirement system outcomes
- Innovations now under way in the retirement system, and strategies for improving the retirement system for the future

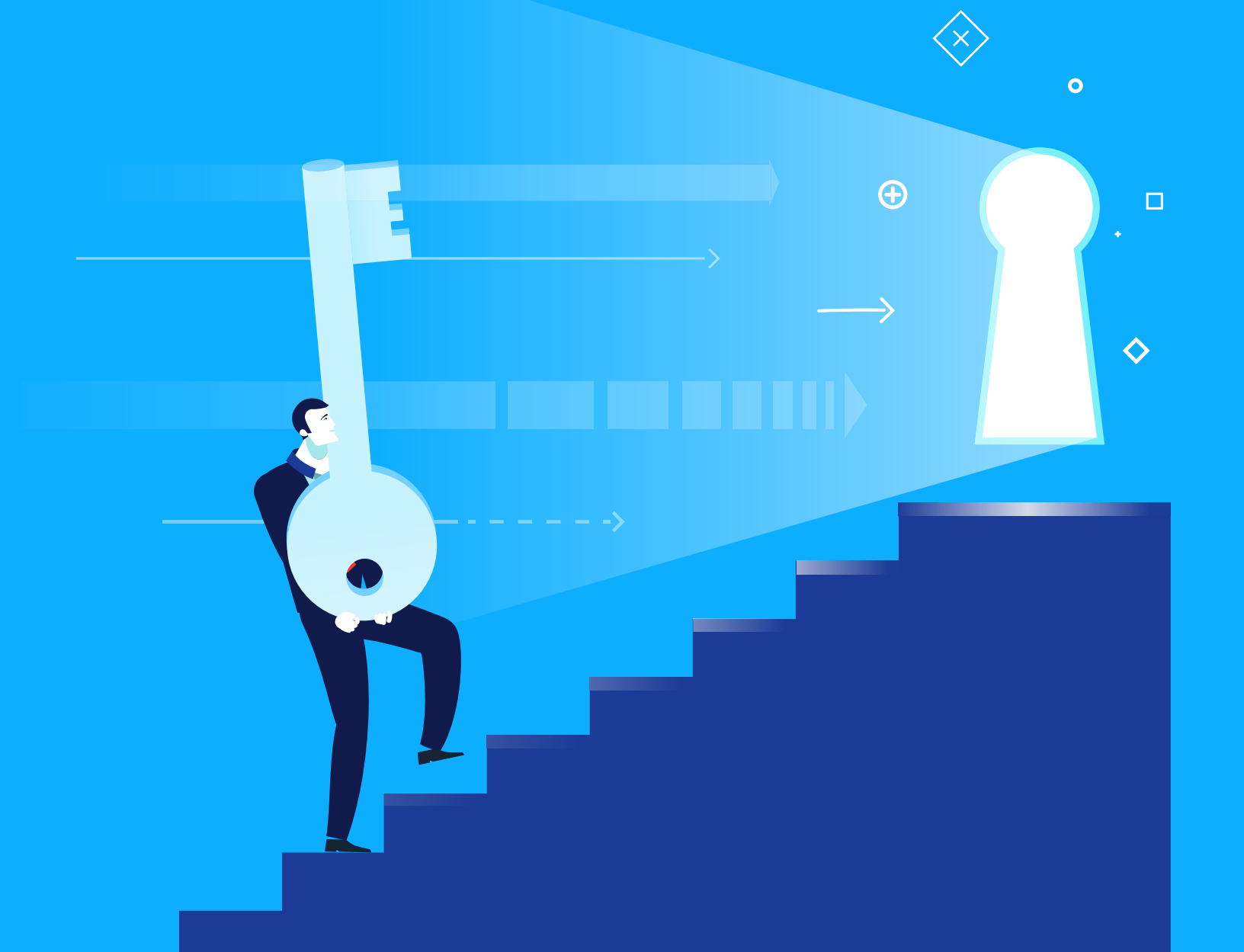
# DOL Solutions

Among the DOL fiduciary solutions we have developed for the industry, workforce education is an important component. The coursework is intended to stand alongside training programs that individual firms may be developing, based on their own policies and procedures.

These programs, whether geared to all employees, or specific groups, such as advisors, contact center representatives, or wholesalers, are built to an industry standard with modular components, so that they can easily be integrated with each firm's training and education objectives.

- ***DOL Fiduciary Basics for Employees*** is suitable for everyone in the organization and provides foundational knowledge about the DOL rule, establishes a common language and understanding in your organization, and helps your workforce understand the changes your company is making to comply with the rule.
- ***Fiduciary Education for Sales & Service Professionals*** provides client-facing employees with a fundamental understanding of the DOL's Conflict of Interest Rule on Retirement Investment Advice. Emphasis is placed on how the expansion of the fiduciary standard will impact the information and/or advice provided to prospects and clients.





## For more information

Contact your company's LOMA Educational Representative.  
If you are an independent student,  
contact LOMA's Office  
of the Registrar.

[www.loma.org](http://www.loma.org)  
1-800-ASK-LOMA

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