

**AFSI<sup>®</sup>**  
**FFSI<sup>®</sup>**

**Achieving  
Financial  
Fluency Has  
Never Been  
Easier**



## Fellow, Financial Services Institute™ (FFSI®) Associate, Financial Services Institute™ (AFSI®)

Financial services professionals are faced with complex terminology and concepts on a daily basis. Knowing what these terms mean and how they impact your business is essential to your success.

The AFSI and FFSI designations have helped countless employees across the financial services industry gain the knowledge and skills crucial to advancing their careers. These respected designation programs have conveyed a globally-recognized standard of excellence and prestige among employees who develop, manage, administer and support financial services products.

The program currently consists of seven “core” courses and three Professional Achievement Credits (PACS); together they provide a comprehensive study of the legal, economic, and business environment of financial services organizations and marketing of financial products to individuals and organization.

### Going Forward

LOMA has launched an exciting new program — the Fellow, Secure Retirement Institute™ (FSRI™) — that reflects an increased focus within the industry on meeting customer needs for retirement planning and income. The FSRI™ and ASRI™ designations will eventually replace the FFSI and AFSI designations, with certain individual courses being discontinued through the end of 2015. The last opportunity to earn the FFSI/AFSI designations will be December 31, 2015; however, the designations will continue to be recognized by LOMA on its web site and publications, and across the industry.

## AFSI/FFSI Courses

### LOMA 286 – Principles of financial Services and Products

Describes the major categories of financial services, including cash management, credit, asset protection, asset accumulation and management, and asset distribution for banking, insurance, and investment products.

*Note: LOMA 286 is no longer available for enrollment, but counts as credit in the AFSI and FFSI designations.*

### LOMA 305 – Personal Financial Planning

Provides an understanding of the concepts, decision-making tools, and applications involved in financial planning, with reviews of retirement planning, asset allocation, investing in bonds, and much more.

*Note: LOMA 305 is no longer available for enrollment, but counts as credit in the AFSI and FFSI designations.*

### LOMA 311 – Business Law for Financial Services Professionals

Presents the basic features of the legal environments in which financial services companies operate, focusing on the general principles of business law, and the special types of legal issues that affect financial services companies.

### LOMA 326 – Financial Services Marketing

Covers the basic principles and functions of marketing in a financial services environment, which include marketing strategies, customer behavior, promotion, and advertising, among others.

*Note: LOMA 326 will be offered only through the end of 2015.*

### LOMA 335 – Operational Excellence in Financial Services

Presents financial services from the perspective of a company's operations management, focusing on practical techniques to accomplish everyday tasks and provide financial services as efficiently as possible.

### LOMA 357 – Institutional Investing: Principles and Practices

Provides an understanding of the investment regulatory environment and investing for life insurance companies and similar institutions.

# AFSI/FFSI Courses

## LOMA 380 – Financial Services and Products for Organizations

Introduces an array of insurance and retirement plans provided to businesses and other groups and discusses the design, planning, and administration of those plans.

*Note: LOMA 380 will be offered only through the end of 2015.*

## AFSI Requirements

The AFSI Program consists of three required courses and two elective courses. The three required courses are:

- LOMA 286\*
- LOMA 305\*
- LOMA 357

The elective courses of the AFSI allow you to customize your learning path to meet company-specified skills or perhaps a personal area of interest. Electives include two of the following courses:

- LOMA 311
- LOMA 326\*\*
- LOMA 335
- LOMA 380\*\*

## FFSI Requirements

The FFSI Program consists of seven required courses and three Professional Achievement Credits (PACs):

- LOMA 286\*
- LOMA 305\*
- LOMA 311
- LOMA 326\*\*
- LOMA 357
- LOMA 380\*\*

\* Course is no longer available, but counts as credit in the AFSI and FFSI designations.

\*\* Course will be available only through the end of 2015.

## Professional Achievement Credits (PACs)

In addition to the seven core courses, the FFSI designation requires a total of three Professional Achievement Credits (PACs), which are a unique and exciting component of the FFSI that allows students to customize the designation to be relevant to their career.

PAC credit is earned by completing courses or by earning designations, licenses, or certificates offered by LOMA or other organizations. LOMA awards PACs for demonstrated professional achievement in financial services product areas such as:

- Annuities
- Mutual funds/brokerages
- Retirement plans
- Securities
- Banking and more



# Financial Services Fluency... Brought to You by the AFSI & FFSI

*"I believe the AFSI designation will enhance my credibility within the various financial service departments at our company. I also feel that this designation will better distinguish me among other industry professionals that I work with. It is also a great program to refresh financial knowledge, which is always important in a financial services career."*

*Michael Bruketta, AFSI  
State Farm Life Insurance Company*

*"I decided to pursue my AFSI designation because our company is not only concentrated in one financial product... This designation further reinforced my stock knowledge in financial products, financial planning and financial reporting. It provided me with new insights on how the financial services industry has evolved through the years."*

*Joseph Cabungcal, AFSI  
Prudential Life Plans Group, Inc.*

*"My FLMI and FFSI designations visibly demonstrate my commitment to continually improve my contributions to my company and its clients. I anticipate that the FLMI and FFSI designations will help distinguish me throughout my career path."*

*Timothy Sternberg, FLMI, FFSI  
Northwestern Mutual*

*"The AFSI designation will serve as recognition that I have an integrated understanding of the financial aspects of the insurance business, as it relates to the entire organization. I am looking forward to being more involved with cross-functional initiatives with this and the subsequent FFSI designation."*

*Ming Tong, ALMI, AFSI, ACS  
CNO Financial Services*

*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

