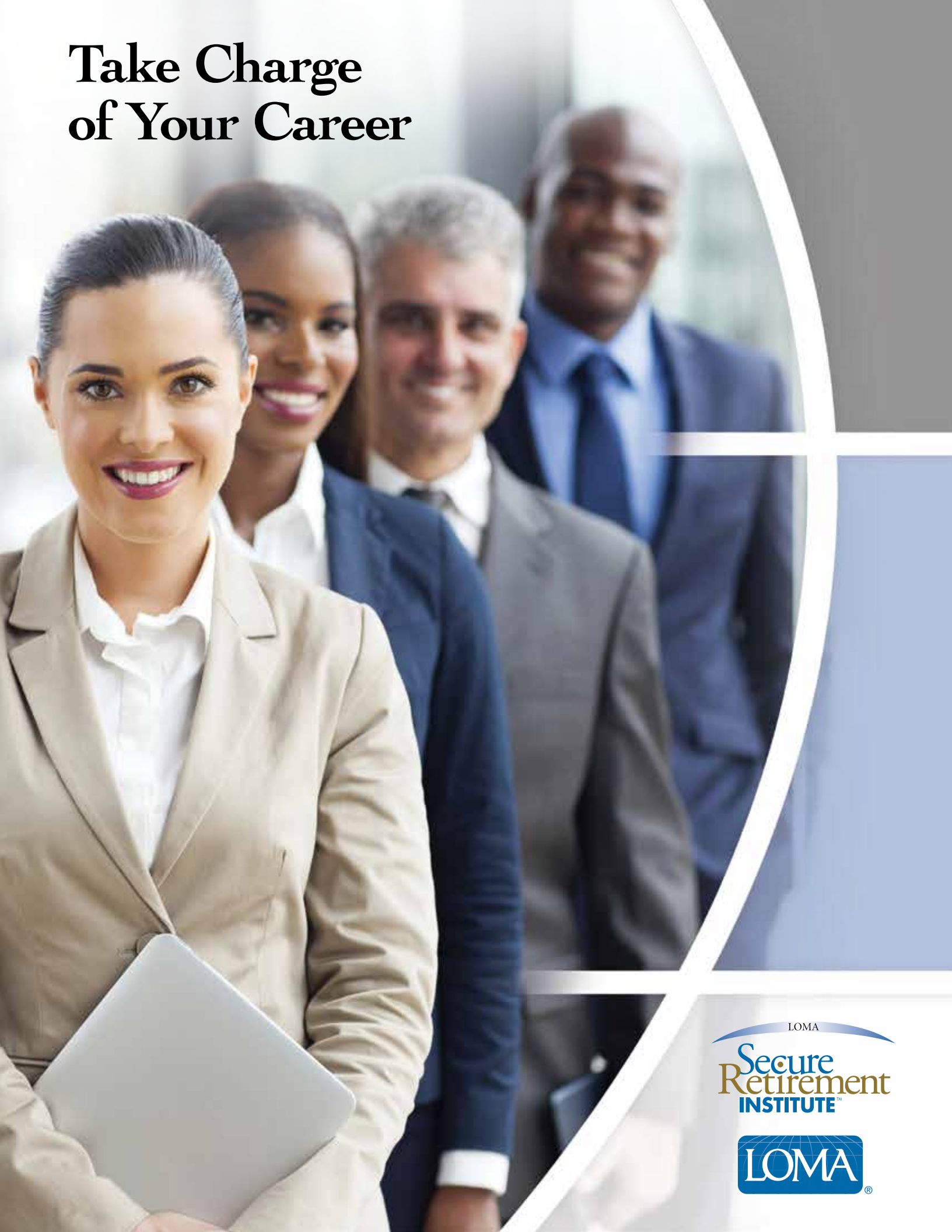


# Take Charge of Your Career



LOMA  
Secure  
Retirement  
INSTITUTE™



# Take Charge of Your Career!

LOMA's Education and Training programs equip industry professionals with the knowledge they need to improve their on-the-job performance and accelerate their career success. With a variety of topics and delivery formats, our programs will help you **ignite your potential!**

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# Associate, Life Management Institute (ALMI) Fellow, Life Management Institute (FLMI)

## *A Recognized Sign of Industry Expertise*

LOMA's Associate and Fellow, Life Management Institute (ALMI/FLMI) curriculum provides you with an industry-specific education in the context of the insurance and financial services industry. The program delivers need-to-know information about insurance products and operations and job-relevant knowledge about core insurance functions. It also strengthens your business and financial acumen while teaching advanced insurance and financial concepts.

The ALMI/FLMI is the world's largest university-level education program and has provided more than 114,000 industry professionals with a comprehensive understanding of insurance and financial services!

### **ALMI/FLMI Courses**

#### **Level I Certificate**

LOMA 280/LOMA 281 – Principles of Insurance/Meeting Customer Needs with Insurance and Annuities

LOMA 290/LOMA 291 – Insurance Company Operations/Improving the Bottom Line: Insurance Company Operations

#### **ALMI**

*Level I courses plus:*

LOMA 301 – Insurance Administration

LOMA 307 – Business and Financial Concepts for Insurance Professionals

LOMA 320/LOMA 321 – Life and Health Insurance Marketing/Marketing in Financial Services<sup>1</sup>

#### **FLMI**

*ALMI plus:*

LOMA 311 – Business Law for Financial Services Professionals

LOMA 335 – Operational Excellence in Financial Services

LOMA 357 – Institutional Investing: Principles and Practices

LOMA 361 – Accounting and Financial Reporting in Life Insurance Companies

LOMA 371 – Risk Management and Product Design for Insurance Companies

<sup>1</sup>**LOMA 321 – Marketing in Financial Services** is a new online interactive course within the ALMI and FLMI Programs!

### **Designation Benefits**

When you successfully earn your FLMI, you will receive a personalized diploma and can proudly include the designation after your name. In addition, you can enjoy the benefits of:

- **LOMA Society Membership** – Network with industry professionals in your area
- **Resource Magazine and additional publications** – Stay current on issues affecting the industry
- **LOMA's Annual Conference and Conferment** – Celebrate in style...

Boston, Massachusetts

TBA

September 9 – 11, 2015

2016

Sheraton Boston Hotel

# Associate, Secure Retirement Institute (ASRI) Fellow, Secure Retirement Institute (FSRI) *Retirement Education for Financial Professionals*

The Associate and Fellow, Secure Retirement Institute (ASRI/FSRI) delivers knowledge of broad challenges facing society and the retirement industry, as well as strategic approaches for meeting these challenges, to equip employees for problem solving, innovation, and advancement in their careers. This comprehensive professional development curriculum covers the entire retirement planning and income marketplace and will help companies ensure that their employees have the knowledge and skills to:

- Support retirement plans and products
- Deliver effective service and solutions to clients and advisors
- Address the challenges and opportunities presented by the evolving retirement marketplace

## **Level 1: Certificate in Retirement Essentials (delivered in highly interactive online format)**

SRI 111 – Retirement Marketplace<sup>1</sup>

SRI 121 – Retirement Savings and Investments

SRI 131 – Planning for a Secure Retirement<sup>2</sup>



## **ASRI (delivered in highly interactive online format)**

*Level I courses plus:*

SRI 210 – Successful Retirement Outcomes

SRI 220 – Retirement Marketing and Business Acquisition<sup>3</sup> (Projected for 2015)

SRI 230 – Retirement Administration and the Customer Experience (Projected for 2015)

## **FSRI**

*ASRI plus:*

SRI 500 – Transforming Retirement Security (Projected for 2016)

<sup>1</sup> Learners who have credit for LOMA 286 or AAPA 273 automatically receive credit for SRI 111.

<sup>2</sup> Learners who have credit for LOMA 305 automatically receive credit for SRI 131.

<sup>3</sup> Learners who have completed the FFSI, AAPA or FLMI designation automatically receive credit for SRI 220.

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

## *Achieve Fluency in Financial Services*

LOMA's Associate and Fellow, Financial Services Institute (AFSI/FFSI) curriculum provides you with a comprehensive understanding of the legal, economic, and business environment of financial services organizations and marketing of financial products to individuals and organizations.

### **AFSI/FFSI Courses**

LOMA 286 – Principles of Financial Services and Products

(Discontinued as of 12/31/14 but counts as credit in the AFSI/FFSI and ASRI/FSRI Programs)

LOMA 305 – Personal Financial Planning

(Discontinued as of 12/31/14 but counts as credit in the AFSI/FFSI and ASRI/FSRI Programs)

LOMA 311 – Business Law for Financial Services Professionals

LOMA 326 – Financial Services Marketing

LOMA 335 – Operational Excellence in Financial Services

LOMA 357 – Institutional Investing: Principles and Practices

LOMA 380 – Financial Services and Products for Organizations

Plus – Three Professional Achievement Credits (PACs)

### **Professional Achievement Credits (PACs)**

PACs are credits granted by LOMA for demonstrated professional achievement in financial services product areas such as annuities, mutual funds/brokerages, retirement plans, securities, and banking. Students earn PACs by completing courses or by earning designations, licenses, or certificates that LOMA has approved for use in the FFSI Program. Students must have credit for 3 PACs to earn the FFSI.

**NOTE:** LOMA is replacing the FFSI and AFSI designations with the Fellow, Secure Retirement Institute (FSRI), described on page 4. FFSI and AFSI designation holders will be encouraged to continue to use these designations indefinitely without restriction. Students may complete the FFSI and AFSI designations through **December 31, 2015**.

*Courses required for the FFSI/AFSI that are also required for other LOMA programs will continue to be available for those other programs. **However, a student who does not complete all courses required in the FFSI or AFSI curriculum before December 31, 2015 will not qualify to earn the FFSI or AFSI designation.***



Visit [www.loma.org](http://www.loma.org) or e-mail [education@loma.org](mailto:education@loma.org)

## Associate, Customer Service (ACS)

### *Everyone has a Customer*

The financial services industry is constantly changing, but one thing remains constant – customers expect more from your company. LOMA's Associate, Customer Service (ACS) Program allows you to select courses from several “line of business” tracks, so you can tailor the designation to your career objectives.

The ACS Program helps you

- Increase your knowledge of financial services
- Understand customer expectations, patterns and behavior
- Organize an effective customer service team
- Improve your company's bottom line

### **ACS Courses & Tracks**

You may earn your ACS designation in one of the following tracks:

- ACS – Life Insurance
- ACS – Property & Casualty (Specialized programs for U.S. and Canada)
- ACS – Annuities

The ACS Program features the popular highly interactive online **ACS 101 – Customer Service for Insurance Professionals** course. For detailed information about each track's required and elective courses, visit [www.loma.org](http://www.loma.org).

*“Being able to offer excellent customer service is a critical component to anyone's career. I believe the ACS designation has given me the tools to better understand the insurance and financial services industry. It has also helped me to further develop both my customer service and professional skills.”*

– Joanne Landry, FLMI, ACS, ARA  
Medavie Blue Cross

*“The ACS designation helped me appreciate customers better and created that desire to form solid and sincere relationships with them via participation in various company initiatives geared to make us more responsive to customer needs.”*

– Paulita Agos Sioson, FLMI, AFSI, ACS  
The Insular Life Assurance Company, Ltd.

# Associate, Annuity Products and Administration (AAPA)

## *Distinguish Yourself As An Annuity Authority*

The courses in LOMA's Associate, Annuity Products and Administration (AAPA) Program will teach you annuity-related terminology and underlying concepts, so you can effectively deliver real solutions for internal and external customers.

### **AAPA Courses**

AAPA 273 – Annuity Principles and Products

(Discontinued as of 12/31/14 but counts as credit in the AFSI/FFSI and ASRI/FSRI Programs)

AAPA 283 – Marketing, Distribution, and Uses of Annuities

AAPA 303 – Annuity Systems and Administration

AAPA 313 – Financial Aspects of Annuities

AAPA 323 – Regulation and Taxation of Annuities

**NOTE:** LOMA is replacing the AAPA designation with the Fellow, Secure Retirement Institute (FSRI), described on page 4. AAPA designation holders will be encouraged to continue to use designation indefinitely without restriction. We also encourage AAPA designation holders to enhance their industry knowledge through participation in the FSRI program. Students may complete the AAPA designation through **December 31, 2015**.



Visit [www.loma.org](http://www.loma.org) or e-mail [education@loma.org](mailto:education@loma.org)

# Associate, Insurance Regulatory Compliance (AIRC)

## *Know The Rules*

Compliance is one of the most critical issues facing financial services companies today. LOMA's Associate, Insurance Regulatory Compliance (AIRC) Program provides you with comprehensive knowledge of the complex issues surrounding state and federal regulation of the life and health insurance industry and its products. Whether you are just starting out in the industry, or are a senior level executive, the AIRC Program will give you a better understanding of:

- Compliance concepts, terms, processes, and regulatory requirements
- The ways that states and the federal government regulate insurance companies
- Financial examinations and market conduct examinations
- Required filings for life insurance products, health insurance products and annuities
- The ways that federal securities laws apply to the sale of financial products
- Specific regulations governing insurance and annuity products

### **AIRC Courses**

LOMA 280/LOMA 281 – Principles of Insurance/Meeting Customer Needs with Insurance and Annuities

LOMA 290/LOMA 291 – Insurance Company Operations/Improving the Bottom Line: Insurance Company Operations

LOMA 311 – Business Law for Financial Services Professionals

LOMA 320/LOMA 321/LOMA 326 – Insurance Marketing/Marketing in Financial Services/Financial Services Marketing<sup>1</sup>

AIRC 411 – The Regulatory Environment for Life Insurance<sup>2</sup>

AIRC 421 – Regulation of Life Insurance Products, Sales, and Operations<sup>2</sup>

<sup>1</sup>LOMA 326 – Financial Services Marketing is only available through the end of 2015.

<sup>2</sup>A Certificate in Regulatory Compliance Essentials is awarded for completion of these two highly interactive online courses!





## Associate, Reinsurance Administration (ARA)

### *Understand How Reinsurance Affects Your Work and Your Company*

Reinsurance plays a vital role in insurance and financial services. LOMA's Associate, Reinsurance Administration (ARA) Program helps you grasp reinsurance principles, the financial importance of reinsurance, and the development, administration and auditing of reinsurance products. The ARA Program gives you a better understanding of:

- Key players and the reasons for using reinsurance
- Laws and regulations affecting reinsurance transactions
- Provisions of a reinsurance contract and how they affect the administration of reinsurance transactions
- Processes involved in the administration of new business, in-force business, and terminations

#### **ARA Courses**

LOMA 280/LOMA 281 – Principles of Insurance/Meeting Customer Needs with Insurance and Annuities

LOMA 290/LOMA 291 – Insurance Company Operations/Improving the Bottom Line: Insurance Company Operations

LOMA 301 – Insurance Administration

LOMA 361 – Accounting and Financial Reporting in Life and Health Insurance Companies

ARA 440 – Reinsurance Administration

LOMA 311/AIRC 411/AIRC 421 – Business Law for Financial Services Professionals/The Regulatory Environment for Life Insurance/Regulation of Life Insurance Products, Sales, and Operations



*Visit [www.loma.org](http://www.loma.org) or e-mail [education@loma.org](mailto:education@loma.org)*

# Insurance Immersion

LOMA's Insurance Immersion Program is an interactive learning experience that delivers industry-specific knowledge essential to success in the life insurance and annuity environment. The program, led by a skilled facilitator, involves instruction by industry experts, participation in group activities, and interaction with peers.

Insurance Immersion is designed for employees who need a broad understanding of industry fundamentals.

Program content includes:

- Industry overview, regulation, and compliance
- Life insurance and annuity products, product profitability, and distribution
- Life insurance and annuity operations, including underwriting, customer service and claims
- Finance and risk management

**Note:** This program does not cover health insurance or group insurance.

Insurance Immersion can take place anywhere – in the delivery method that works best for you:

- In-Person Classroom Sessions: public, open-enrollment Immersion sessions offered in the U.S. and Canada
- Virtual Classroom Sessions: public, open-enrollment Immersion sessions delivered through web conferencing technology; covers U.S. industry and regulations
- Onsite company sessions: Bring Immersion to your employees by hosting a customized onsite Insurance Immersion program for 12-30 participants, available in half-day, one-day and two-day in-person sessions; we can also provide a program for your company virtually.

For more information about our Insurance Immersion Program:

Visit: [www.loma.org](http://www.loma.org)

E-mail: [insuranceimmersion@loma.org](mailto:insuranceimmersion@loma.org)

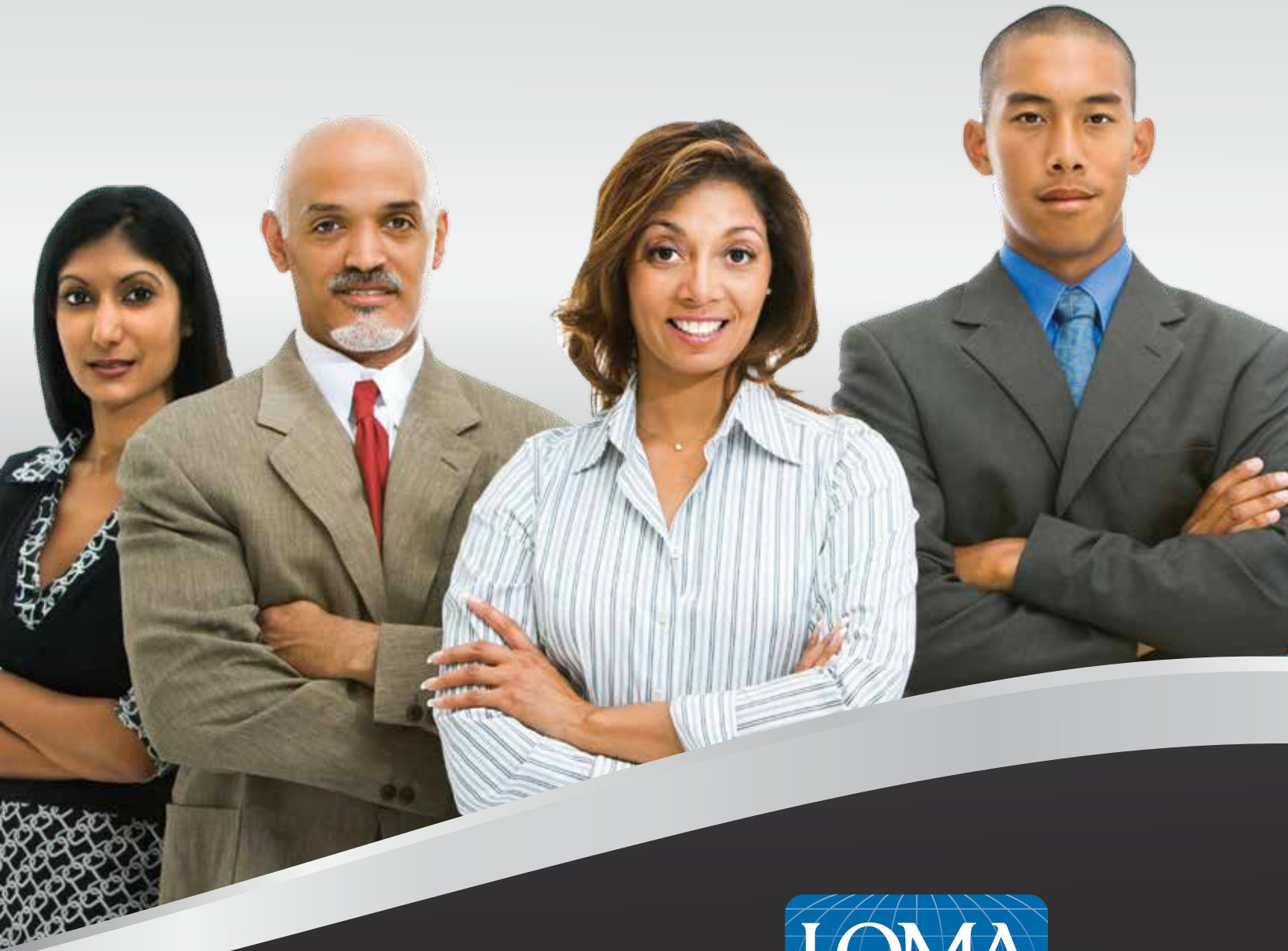
Call: 770-984-3776

## Immersion Participants Rave about the Program!

*"I can honestly say that last week was the best experience I have had at any professional training course in this field to date. Thank you again!"*

*"The most information covered in a 2 1/2 day timeframe, done ever so well. Awesome job. Thank you!"*

*"The variety of presenters was very good. Obviously lots of knowledge in the room."*



Visit [www.loma.org](http://www.loma.org) or e-mail [education@loma.org](mailto:education@loma.org)

*“ My FLMI and AFSI designations have been vital to progressing in my career. They have allowed me to see the bigger picture at work as well as enable me to become very familiar with the different functions within my company. They have also empowered me with knowledge of the financial services industry, which is especially helpful as I work with financial advisors on a frequent basis. To continue leading and excelling in one’s career, one must not stop learning. These LOMA designations have paved the way for that!”*

*Kristle Ann S. Bautista, FLMI, AFSI  
The Phillippine American Life and  
General Insurance Co.*

*“I feel that my LOMA designation helps to give me a broader understanding of how the various parts of an insurance company work together and how external influences can impact the financial services industry in general. This understanding will help me to focus on the big picture impact of issues and decisions that I see throughout my career, which will help me be a better leader within my company.”*

*Tristan Smith, ALMI  
Manulife Financial*

## ***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

