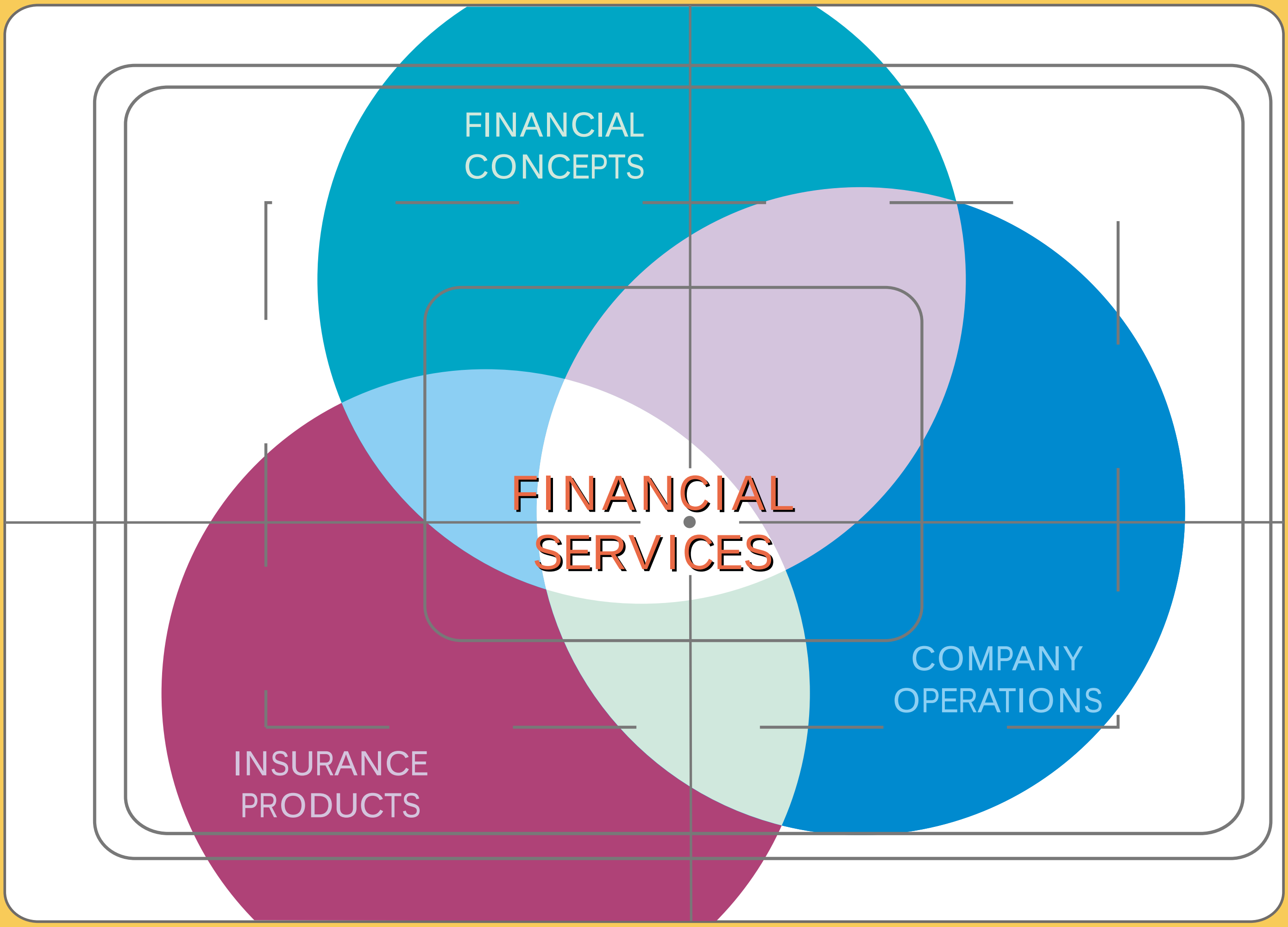
Get focused...



on financial services with LOMA's STEP ONE SERIES

LOMA®
Information That Works

LOMA'S

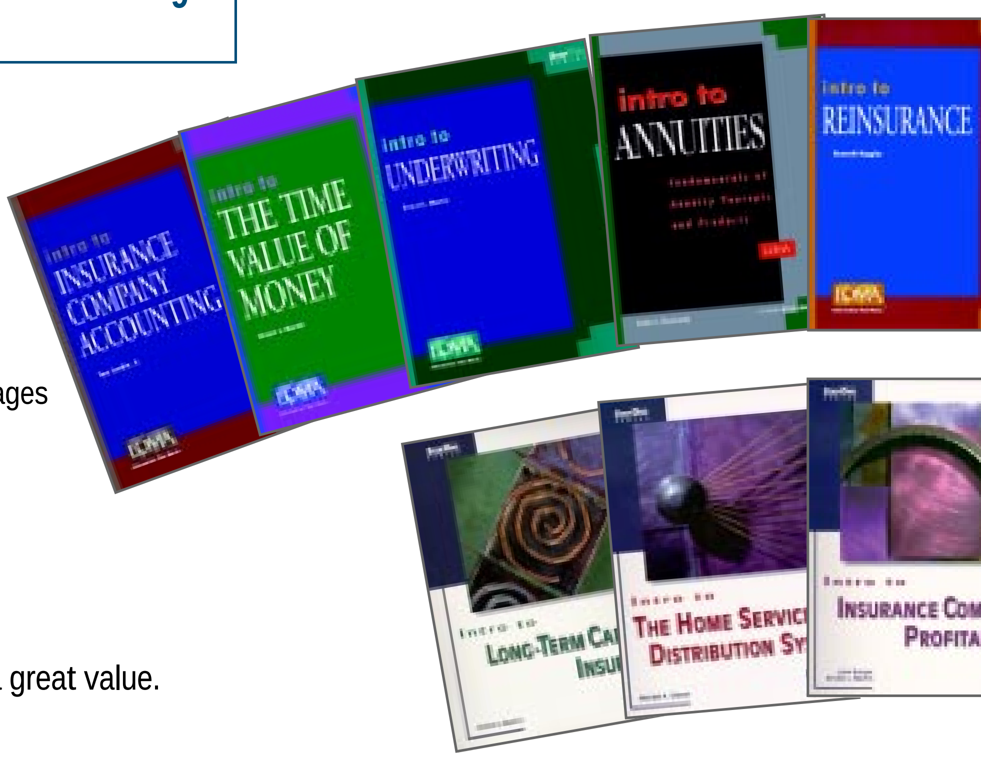
StepOne Series

offers easy-to-understand information for employees at all levels of insurance and financial services companies and for people who interact with these organizations.

Intro to...

The Format is **Friendly.**

- Clear descriptions of complex concepts
- Graphs, charts, and examples to reinforce key ideas
- Quick quizzes to check your understanding



The Learning is **Fast.**

- Easy lookup by topic using glossary of terms
- A quick-study format in approximately 100 pages

StepOnes are **Affordable.**

- At less than $35, each book is a great value.

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Focus Your Training

in a specific area or core competency? LOMA's StepOne Series is the ideal solution. You can mix and match these guidebooks to create customized programs that meet your learning objectives.

FINANCIAL CONCEPTS

Economics
Time Value of Money
Insurance Company Profitability
Financial Services

INSURANCE PRODUCTS

Life and Health
Managed Care
Annuities
Reinsurance
Long-Term Care
Variable Universal Life

COMPANY OPERATIONS

Insurance Company Accounting
Underwriting
Sales Illustrations
Regulatory Compliance
Home Service Distribution

The Knowledge is **Focused.**

- An accurate overview of need-to-know concepts
- Subject matter developed with industry experts

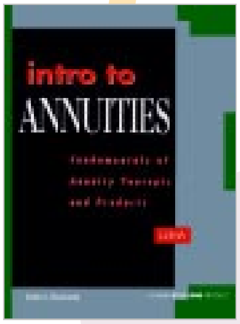
The Training Options are **Flexible.**

- For self-study or classroom settings
- For entry-level to experienced employees
- For interdepartmental teams
- Choose one or combine several to create your own program

LEARN THE ESSENTIALS OF...

Insurance Products

This group of StepOne guidebooks offers quick and concentrated learning on the most important insurance product lines and areas of the financial services industry. Use these versatile learning products individually or integrate them into your company's overall corporate training services.



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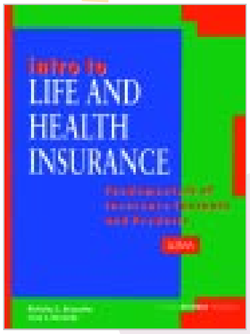
Clear, comprehensive information about annuity principles, types, uses, taxation, and regulation. An Instructor's Kit is available.

- Differences among various types of annuities and payout options
- Regulation and special tax treatment of annuities
- Advantages of annuity ownership and investment strategies
- Annuity development, distribution, and servicing

Second Edition available November 2000

"We give a copy of *Intro to Annuities* to all new annuity customer service employees. Our employees have told us that it is easy to read and understand."

Carol Ann Detlef, FLMI, CLU
Director—Annuity Administration
NORTHWESTERN MUTUAL LIFE



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A fast overview of industry principles, products, and practices, plus a foundation for understanding life and health insurance and annuities. An Instructor's Kit is available.

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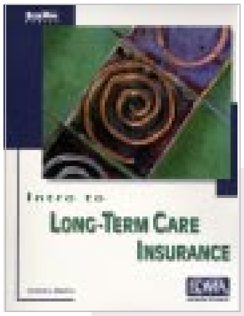
- How insurers calculate insurance premiums and policy reserves
- Policy features of individual and group health insurance, annuities, and investment products

LOMA's Glossary of Life and Health Insurance Terms included FREE!



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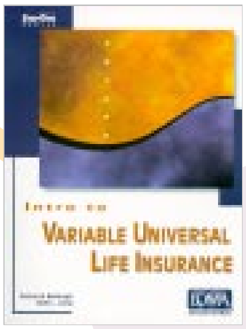
An explanation of how insurers design, sell, underwrite, and service long-term care coverage and how regulatory and tax issues can affect these products.

- Typical policy provisions, including the type and extent of benefits available, benefit triggers, and methods of benefit payment
- Regulation, taxation, and favorable tax treatment of long-term care insurance
- Importance of inflation protection in a long-term care policy
- The market for group long-term care insurance



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A thorough, yet easy-to-follow overview of variable universal life (VUL) insurance and how it differs from other types of coverage.

- Role of investment principles in the operation of a VUL contract
- Typical VUL contract provisions, costs, and charges
- How VUL policies are marketed and administered

"Intro to Variable Universal Life Insurance provides a much needed avenue for teaching and learning about VUL products."

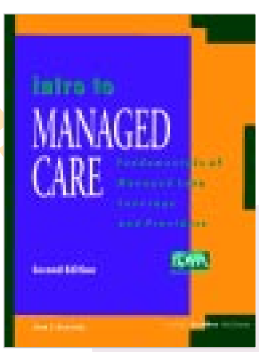
Scott Allen, FSA, MAAA
AVP, Asset Accumulation Insurance Products
CUNA MUTUAL LIFE INSURANCE COMPANY

Intro to Reinsurance

$29.95

A description of the purpose of reinsurance, the types of coverage and reinsurance relationships, and the basics of reinsurance regulation, marketing, and administration.

- Reinsurance relationships involving insurers, reinsurers, and retrocessionaires
- Facultative reinsurance, automatic reinsurance, and proportional and nonproportional reinsurance plans
- Methods and activities of reinsurance administration



Intro to Managed Care

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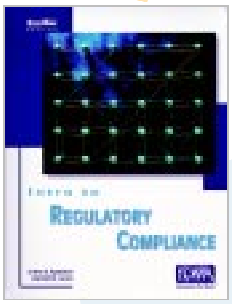
An explanation of managed health care principles and coverages, including new delivery systems, company operations, funding, and regulation. An Instructor's Kit is available.

- Distinguish between managed care organizations and indemnity providers
- Managed care methods to reduce expenses and control costs
- Characteristics of managed care organizations
- Marketing, underwriting, pricing, claim administration, funding, and state and federal regulation for managed care coverage

UNDERSTAND THE BASICS OF...

Company Operations

These five guidebooks show you how critical areas in a financial services organization work. With practical, real-life examples, these learning tools give you the competitive edge and enhance your ability to work on team projects.



Intro to Regulatory Compliance

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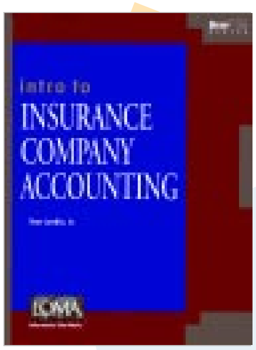
An overview of state and federal regulatory systems that govern insurers and how insurance companies, and the products they sell, are regulated.

- State regulation of life insurance, health insurance, and annuity products
- Regulatory oversight of insurance operations
- Explain federal regulation of insurance

"All Employees should be familiar with regulatory requirements that affect their jobs. *Intro to Regulatory Compliance* gives noncompliance employees a good overview of the types of regulatory requirements their companies face."

Paul Clark, FLMI, CLU, ACS
Policy Analyst,
Life and Health Division
GEORGIA INSURANCE COMMISSIONER



Intro to Insurance Company Accounting

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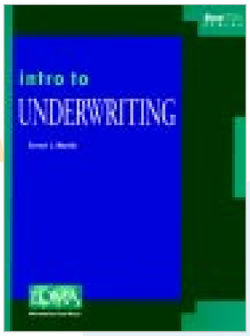
An explanation of how insurers and financial services companies track and report the funds flowing through their business operations.

- Accounting systems and statements for assets and liabilities, capital and surplus, and revenues and expenses
- An insurance company's accounting cycle, including the sources and uses of the insurance company's funds
- Financial measurement ratios for performance and profitability

"Not only is Intro to *Insurance Company Accounting* outstanding for new employees in life accounting departments, but it is excellent as preparation for the FLMI 361 course."

Barbara Darr, FLMI, ACS, HIA
Education Administrator
USAA LIFE



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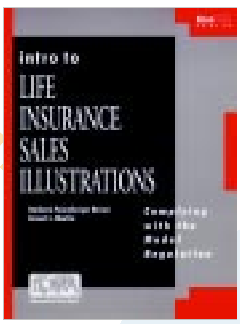
A comprehensive description of life and health insurance underwriting principles and practices, including typical risk factors and the legal issues for risk assessment.

- How an insurer applies its underwriting philosophy and guidelines to its underwriting practices
- Typical underwriting practices to assess medical, personal, and financial risk factors
- Considerations for underwriting medical expense insurance, disability income (DI) insurance, and long-term care coverage



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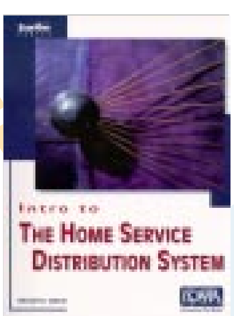
Intro to
Life Insurance Sales Illustrations

An overview of the contents and importance of compliance with the NAIC Life Insurance Illustrations Model Regulation and other regulations affecting life insurance sales illustrations.

- Purpose, contents, and significance of the NAIC Life Insurance Illustrations Model Regulation
- Types of practices the Model Regulation prohibits for illustrations used in life insurance sales
- Purpose of an illustrated scale, a disciplined current scale, a currently payable scale, and a midpoint scale according to the Model Regulation

"The agents' understanding of the NAIC's Life Insurance Illustrations Model Regulation requirements is an important part of the educational process. Agents should be encouraged to familiarize themselves with these requirements to protect themselves, the consumer, and the life insurance company."

Tommy H. Jackson, FLMI, CLU, HIA
Manager, Multilife Marketing
UNUM PROVIDENT



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Intro to
The Home Service Distribution System

A description of the home service system of distributing and servicing insurance products and the activities of agents and home office support areas.

- Home service products, including the most important product, whole life insurance
- Role of field agents in selling and servicing policies and collecting premiums
- Support for the home service distribution system

GET TO KNOW THE CRITICAL COMPONENTS OF...

Financial Concepts

This family of StepOnes offers up-to-date and easy-to-use learning on the essentials of financial and investment concepts. The information contained in this set of four guidebooks is a "must" for everyone in this evolving and changing industry.

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Intro to Economics

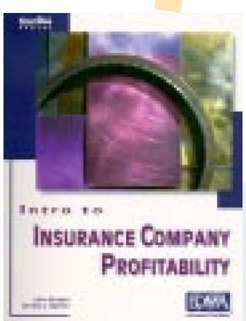
An explanation of the financial underpinnings of insurance and other businesses, including markets, resources, products, and supply-demand factors.

- How interactions among consumers, businesses, and governments affect production possibilities
- Factors that affect consumer demand and product supply and how their interaction determines market prices
- How competition and market structure affect a seller's ability to maximize profit

Study assignment for FLMI 351: Financial Services Environment

"*Intro to Economics* presents basic concepts in an easy-to-understand, highly visual way, taking complex theory and translating it in a clear and interesting fashion. I would highly recommend it."

Ellen I. Whittaker, FLMI
Senior Investment Officer
BERKSHIRE LIFE INSURANCE COMPANY



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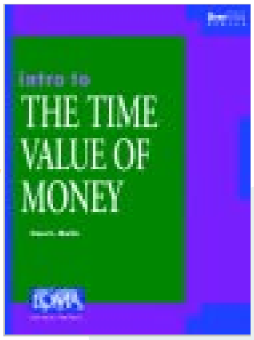
Intro to Insurance Company Profitability

An explanation of how insurers generate and spend money, evaluate product and investment profitability, and focus operations to enable every employee to enhance competitiveness.

- How the design and pricing of insurance products affect their profitability
- Profitability evaluation of insurance and financial services products and investments
- How to maximize profitability through effective strategic planning, expense control, and superior customer service

"*Intro to the Time Value of Money* uses everyday examples to highlight and explain insurance mathematical concepts. After this course, employees will be prepared to handle the basic insurance mathematics that are part of day-to-day-operations in every financial institution."

M. Christine Murphy
Director, Life Product Specialists
JOHN HANCOCK



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Intro to
The Time Value of Money

An overview of the importance of changes in financial values over time and why financial services companies depend on accurate calculation of present and future values for competitive strength.

- Differences between simple interest and compound interestand between nominal interest and effective interest
- Future value of a single sum and the impact of interest compounding on future value
- Relationship of present value to future value
- Significance of the time value of money to the strength of financial services companies

LOMA's Time Value of Money Calculator software included FREE

"This publication is a valuable tool which will assist employees in their understanding of the financial services industry they work in. It's basic enough to give a solid foundation but contains valuable information for all levels within an organization."

Denise Knox
Manager, Organizational Development
CONSECO

Available Spring 2001

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Intro to
Financial Services

An overview of financial services products and services.

- Financial services provided to consumers, including banking, lending, insurance, investment, and retirement services and products
- Characteristics and function of financial services products, their benefits to consumers, and their administration within financial services institutions

"*Intro to Insurance Company Profitability* is ideal for giving insurance industry people a broad overview of the basics of revenue and expenses, and to help them understand related terminology."

Stephanie L. Riva, FLMI/M, CCIM
Director
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