

2012

The Ed Rep Guide Book



The Ed Rep Guide Book

2012 EDITION

Quick Reference

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Web site.....	www.loma.org
Office of the Registrar/ Contact Center	800-ASK-LOMA, option 1 800-275-5662, option 1 770-984-3761 770-984-6415 (fax) education@loma.org
LOMANET Help Desk.....	770-984-3782
PBD Worldwide Fulfillment Services	800-887-3723
P.O. Box 930108 Atlanta, GA 31193-0108 E-mail Outside U.S. E-mail Web site	770-280-4178 770-280-4150 (fax) LNH@pbd.com lomaintl@pbd.com www.lomabookstore.com

For reference, write your company number here: _____

For reference, write your Ed Rep ID and password here: _____

Introduction

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

This Ed Rep Guidebook contains valuable information to assist you in carrying out your Ed Rep responsibilities. The Guidebook, along with the LOMA Education and Training Catalog, will familiarize you with LOMA's education policies and procedures. Please read this Guidebook carefully and keep it in a secure location where it can be readily accessed.

This Guidebook is intended for Ed Rep use only. All student information is included in the LOMA Education and Training Catalog, and on LOMA's Web site 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 actual notice to the students. Every effort will be made to keep company Educational Representatives (Ed Reps) advised of any changes. (Ed Reps are not agents of LOMA.)

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Ed Rep Role

What is an Ed Rep?

Educational Representatives (Ed Reps) oversee and manage LOMA education programs within their organizations. As the Ed Rep, you play a crucial role in the development and maintenance of an educational culture at your organization. LOMA holds Ed Reps in the highest regard as you are imperative to the successful administration of LOMA Education Programs at your respective organization.

Your responsibilities will include:

- Promoting LOMA programs
- Overseeing enrollments and exams
- Ensuring LOMA's policies and procedures are followed
- Ordering study materials
- 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 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 LOMANET and I*STAR. The Primary Ed Rep, however, will receive the designation awards earned each month and typically receives enrollment invoices.

Promoting LOMA Education Programs

A variety of brochures are available from LOMA on our education programs. All brochures, flyers, and presentations can be found online at www.loma.org and are available free of charge from PBD Worldwide Fulfillment Services. Also, we encourage Ed Reps to link the electronic version of the LOMA Education and Training Catalog to their company's Intranet or electronic bulletin-board so employees can easily download complete information.

Another great way to introduce LOMA Education Programs is by sponsoring Education Fairs. These are often scheduled in January after updated LOMA materials are distributed. If you would like to organize an Education Fair for your company, please contact LOMA's Member Solutions Department at 770-984-6425 or membersolutions@loma.org. LOMA will happily provide you with a variety of materials for the event.

Publicizing Enrollment

The following are suggested methods to publicize enrollment. Please tailor these to complement your company's unique internal corporate communications network.

- 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, flyers, or textbook covers and publish them on company Intranet or electronic bulletin board.

CONTACT

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.

Who to Contact at LOMA

Contacting LOMA

LOMA makes every effort to support and assist our Ed Reps. Your primary contacts at LOMA will be the Business Agents in the Office of the Registrar. Although many answers to your questions can be found in this Guidebook, online at www.loma.org, or in the current LOMA Education and Training Catalog, it is sometimes necessary to contact someone at LOMA directly. Please feel free to call, fax, or e-mail the Office of the Registrar with any questions or concerns you or your students may have on the following topics:

- Awards (certificates and replacements)
- Courses passed
- Curriculum content (for textbooks, TPGs, Prep Paks, Iks, etc.)
- Ed Rep changes (See the "Forms" section of this Guidebook)
- Ed Rep Guidebook (orders, unanswered questions)
- Processing enrollments
- Exam administration (proctoring, location, etc.)
- Third-Party Exam Sites
- Exam Fees (billing discrepancies, processing)
- Fee Transfer requests

- LOMA student name/address changes
- Independent students
- Policies and procedures used
- Student records
- Problems or issues with PBD
- Credit for LOMA courses from other sources
- Academic or college credit for LOMA Courses
- Continuing education for agents
- Professional License Credit

The Office of the Registrar will be happy to answer your questions concerning student records or courses passed, provide enrollment or exam information, and explain LOMA Education Program administrative procedures and policies.

How to Contact LOMA:

Office of the Registrar

Phone: 1-800-ASK-LOMA, option 1
(1-800-275-5662, option 1)

or
770-984-3761

Fax: 770-984-6415

E-mail: education@loma.org

Additional LOMA Contacts

For information on this topic:	Contact:
Ordering Printed Study Materials & Promotional Materials Textbooks, Prep Paks, TPGs, Instructor's Kits, etc.	PBD Worldwide Fulfillment Services Phone: 800-887-3723 or 770-442-8631 Fax: 770-280-4150 E-mail: LNH@pbd.com Outside U.S. E-mail: lomaintl@pbd.com Web: www.lomabookstore.com
LOMANET/I*STAR Technical Support	LOMANET Help Desk Phone: 770-984-3782 E-mail: education@loma.org
Exam Administration Reporting unusual occurrences or suspected violations	Office of the Registrar Phone: 770-984-3761 Fax: 770-984-6415 E-mail: education@loma.org
Resource Subscriptions	Publications Assistant Phone: 770-984-3766 Fax: 770-984-0441 E-mail: resource@loma.org
LOMA Societies	LOMA Society Support Team Phone: 770-984-3741 Fax: 770-984-6415 E-mail: lomasociety@loma.org
Promotional Materials Resources for Ed Fairs, newsletter ideas, etc.	Office of the Registrar Phone: 770-984-3761 Fax: 770-984-6415 E-mail: education@loma.org
Educational Program Information	LOMA Help Desk Phone: 770-984-3761 Fax: 770-984-6415 E-mail: education@loma.org
Exam Question Challenges	Examination Department Fax: 770-984-3742 E-mail: education@loma.org

Ed Rep Resources and Tools

LOMA's Education & Training Catalog

The *LOMA Education & Training Catalog* is the primary source of information on LOMA courses, programs, policies, and procedures. All of your students should be provided a copy of the LOMA Education & Training Catalog, or they can download it from LOMA's Web site, www.loma.org.

The *LOMA Education & Training Catalog* is updated in November and copies are sent to all Ed Reps. Additional copies of the catalog and other promotional materials are available to you free-of-charge. The most current "Promotional Materials Order Form" is available online at www.loma.org.

Additional Promotional Materials

There are a variety of catalogs, brochures, posters, and other materials to assist you with your Ed Rep responsibilities in an effective and efficient manner. Most of these materials are available to you free-of-charge from LOMA. It is essential that you fully read and understand all current informational and instructional materials as each new issue or edition is published. The table on page 5 lists resources for you as an Ed Rep.

Web Site

LOMA's Web site, www.loma.org, provides comprehensive information on LOMA products and services. The "Learning & Development" section includes information on all of LOMA's Education Programs. It also contains the *LOMA Education & Training Catalog*, which we encourage you to download and post on your company's Intranet or electronic bulletin board.

The Ed Rep section allows you to access textbook corrections, logos, forms, brochures, program flyers, presentations, Contact, FAQs, and other useful information.

Take time to familiarize yourself with LOMA's Web site as it can be a valuable resource for Ed Reps. You can always refer your students to the Web site for detailed information on LOMA Education Programs.

Online Resources for Ed Reps

Education & Training Catalog

Updated each fall, and available for download

Printed Study Materials Order Forms

Order forms for printed Study Materials for U.S., Canadian, and international companies

Ed Rep Forms

Forms to help Ed Reps administer LOMA's Education Programs

Student Forms

Enrollment Forms, Transcript Request Form, Transfer Credit Application, and more

Designation Award Details

Information on earning certificates and diplomas, earning awards with honors, replacement awards, and more

Organizations that grant credit for LOMA Courses

Programs known to require or grant credit for LOMA courses

National CCRS Evaluations of LOMA Courses

Academic credit recommendations from the National College Credit Recommendation Service

Promotional Materials

Brochures, posters, and other materials to promote LOMA's Education Programs within your organization

Ed Rep Guidebook

A manual that familiarizes Ed Reps with the policies and procedures essential to administering LOMA Education Programs

Contact: The Newsletter for Ed Reps

Quarterly newsletter featuring helpful information and important announcements to keep Ed Reps in the know

Paper Exam Schedule

Download the most up-to-date paper exam schedule

Due Process Policy

LOMA's designations have earned respect throughout the world by providing a broad, relevant, well-researched curriculum, and challenging, well-written examinations

Ed Rep Policy on Student Record Privacy

Policy regarding Ed Rep access to student information

LOMA Student information Policy

Information for students regarding LOMA's commitment to safeguarding personal information

Examination Rules

Examination Rules and Regulations

LOMA Education 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

Education Survey Results

Completed by LOMA Educational Representatives, this survey reports policies and procedures used in companies administering LOMA Educational Programs

Resource Magazine

LOMA's award-winning monthly magazine for the insurance and financial services industry

Ed Rep Webinars

Quarterly Online sessions delivering interactive content and LOMA news to Ed Reps

**User's Manual for LOMANET and I*STAR
(Ed Rep and student versions)**

Available on LOMANET. Provides technical information on LOMANET functions and explains how to administer computerized exams via I*Star

Ed Rep Reports

A set of reports for Ed Reps within LOMANET that provides detailed information about enrollments, awards, pass rates, etc.

Single Sign On

One of the great features of LOMA's Web site is single sign on, which enables you to log in, and transfer seamlessly between, the LOMA systems of networks. This will provide for a much simpler user experience and save you time and effort!

LOMA Societies

A great way to encourage participation in LOMA Education 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 more than 40 LOMA Societies worldwide. A list of LOMA Societies can be found on LOMA's Web site, www.loma.org.

How to Contact LOMA Societies**LOMA Society Support Team**

LOMA
2300 Windy Ridge Parkway Suite 600
Atlanta, GA 30339
Phone: 770-984-3741 ■ Fax: 770-984-6415
E-mail: lomasociety@loma.org

LOMA's Electronic Library of Study Materials

Access to LOMA's Electronic Library of English-language study materials is now available to Ed Reps at regular and affiliate LOMA member companies. Not all study materials are made available through this library. For courses that have study materials available online, you may download their online materials from the Library in LOMA's protected PDF (PPDF) format, and provide a printout of the materials to employees at your company who are enrolled for or planning to enroll in the course.

To gain access to the library, you must electronically accept/sign LOMA's online Electronic Library Licensing Agreement, which is accessible through your LOMANET Ed Rep account. The Agreement includes guidelines for controlling access to the PPDFs and printing the PPDFs 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, you will not be able to access the library.

Your company's students gain access to a course's PPDF study materials by enrolling for the course. Access will be granted to an enrolled student even if you have not agreed to the Electronic Library Licensing Agreement. Students cannot access the full library, however. They gain access to materials on a course-by-course basis and only by first purchasing an enrollment for the course.

To view and accept the Licensing Agreement, log in to your Ed Rep account in LOMANET and click "Electronic Library Licensing Agreement" in the left navigation pane. Carefully read all the information provided, including the PDF of the full agreement, and follow the instructions to accept the agreement and gain access to the library.

For information on which LOMA study materials are available in the PPDF format please see the current edition of the *LOMA Education & Training Catalog*.

To learn more, contact the Office of the Registrar at 770-984-3761 or education@loma.org

Administering Designation Programs

LOMANET

LOMANET is an Internet-based education administration and management system that allows you and your students to access information and enroll for LOMA exams via computer.

LOMANET 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 I can do on LOMANET

- Enroll students or... have students enroll themselves for a paper, Prometric or I*STAR exam
- Enter or change student's information or...have students enter or change their information in the LOMANET database
- Check students' course completion, histories and progress toward completing various designations
- Maintain data about your company's secondary locations
- Print reports from Ed Rep Reports, such as Awards Lists, Enrollment Registers and Official Grades Reports
- Complete a number of other administrative tasks

Report Type	Report Name	Function
Grades	Official Grades Report	List of Pass/Fails/DNs for students
Grades	Pass Rates	List of Pass Rates for each exam
Awards	Awards List	List of awards earned
Awards	Credentials Master List	List of all students who have earned a designation
Awards	Remaining for a Designation	Students who are a few courses from earning a designation
Enrollments	Official Enrollment Register	List of students currently enrolled in an exam
Enrollments	Enrollment Summary Report	Compares total enrollments over date ranges
Enrollments	Fee Transfer Request	Lists the students who purchased the fee transfers
Enrollments	Did-Not-Sit No Fee Transfer	Lists those who have DNs but did not purchase a transfer
Exam Sites	All Exam Site	Lists all exam sites
Exam Sites	Current Exam Site	Lists all exam sites with current enrollments

To learn more, contact the LOMANET Help Desk at 770-984-3782 or education@loma.org.

CHECK ENROLLMENT STATUS	See which examinations you are currently enrolled for.
ENROLL FOR EXAM	Begin the process of enrolling for an exam.
CHECK DESIGNATION PROGRESS	View your progress toward each designation, as well as the requirements for each designation.
UPDATE STUDENT PROFILE	Update your student information page.
COURSE HISTORY	View information about courses you have taken.
UPDATE PASSWORDS	Update your password or your login 'alias'.
DOWNLOAD	Download documents that LOMA has posted.
TRANSCRIPTS	Order a transcript of your course history.
MESSAGE CENTER	View messages from LOMANET administrators.
LOGOUT	Return to the LOMANET homepage.

I*STAR and Prometric Testing

LOMANET also supports the administration of computerized exams. I*STAR (Individually Scheduled Test and Results) is LOMA's internet-based system for providing computerized exams within company offices. Prometric Testing also provides computerized testing at third-party testing centers throughout the U.S. and Canada.

The Advantages of I*STAR and Prometric Testing:

- The convenience and flexibility of administering exams year-round
- Cost savings from less paper-based administrative tasks
- Immediate online grade reporting
- Individualized student performance analysis

Using I*STAR

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

I*STAR Examination Availability

Virtually every LOMA exam is available on I*STAR. Computerized exam availability is listed in the current *LOMA Education & Training Catalog*. I*STAR and LOMANET systems are available 24 hours a day. HelpDesk Support is available Monday-Friday, 7 a.m. to 6 p.m., Eastern Standard Time, except on designated LOMA holidays when the HelpDesk is closed.

I*STAR Coordination with Curriculum Changes

I*STAR exams and paper exams are based on current curriculum assignments for LOMA courses. As study materials are updated, new materials will be available from PBD Worldwide Fulfillment Services each May and November or in an online format for some courses (see pages 15–16). The exam, based on materials released in May, will begin in July, and the exam for November releases will begin in January. For information on curriculum changes and current study materials, please see the current *LOMA Education & Training Catalog*.

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 may be completed on LOMANET. **If the regulations are not observed, LOMA may refuse to accept exam grades, suspend a company's privilege to serve as an I*STAR site, or impose additional sanctions.**

*Note: Ed Reps may sit for I*STAR exams as long as an appropriate proctor is available.*

Please refer to the current edition of the Ed Rep's version of the LOMANET and I*STAR User's Manual for more detailed information on the procedures for proctoring I*STAR exams.

I*STAR Procrastination

Due to the fact that I*STAR exams are not administered on a specific date, many Ed Reps have students who postpone taking the test. Commonly referred to as "I*STAR Procrastination", this practice can not only cause Ed Rep problems, but cost the company money. **If a student is enrolled for an I*STAR exam and fails to sit for it during the exam period, exam fees are forfeited unless the student has purchased a fee transfer.**

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 he/she receives study materials. If the student does not sit on the scheduled date, he/she must then return the texts and cannot check them out for a specific amount of time.
- If demand for I*STAR time slots is high, you can establish a "waiting list". Any student who does not sit for his/her exam test at the scheduled time is moved to the bottom of the list.
- Require the student to pay his/her exam fees when registering or picking up texts, and reimburse them when he/she takes the exam.
- Set a reasonable time limit to prepare for and take the exam. If the exam is not taken within the allotted time, the student must purchase a transfer and re-enroll for the next quarter.

*Note: I*STAR exams may not be canceled unless LOMA's Office of the Registrar is contacted within 72 hours of enrollment.*

Prometric Exams

Students may also take computerized exams at Prometric Testing Centers throughout the United States and Canada. Prometric offers students the flexibility of taking exams after regular business hours and even on Saturdays. The online exams delivered through the Prometric Testing Centers are the same as the exams

delivered through the I*STAR system. If your students are allowed to take their exams at a Prometric Center, read the following sections and the Prometric sections in the 2012 Education & Training Catalog carefully.

Prometric Exam Rescheduling Requirements

For each student who reschedules, arrives late or does not appear for a scheduled Test at a Prometric testing center, Prometric will charge the fees set forth in the table. Note that LOMA may also charge fees for these actions.

Category	Reschedule Period	Prometric Rescheduling Fee
1	30 or more days before test date. As long as a student reschedules his exam appointment 30 or more days before his test date, there is no Prometric rescheduling fee.	None
2	2–29 days before scheduled test date. If a student reschedules his exam appointment in the period 2–29 days before his currently scheduled test date, he will be charged a \$35 rescheduling fee. The fee will be charged each time the exam appointment is rescheduled. The fee may be paid by Visa, MasterCard or American Express.	\$35 (Collected by Prometric when the exam appointment is rescheduled.)
3	a) less than 2 days before test date, or b) fails to appear for a scheduled test, or c) presents himself more than fifteen (15) minutes after the scheduled start time for taking the test and is refused admission.	The full Exam/Testing Fee for the rescheduled test.

Enrolling for Prometric Exams

Students enroll for Prometric exams through LOMANET. Like I*STAR, students must select from quarterly testing periods in which to enroll: January–March, April–June, July–September, and October–December. If more than one testing period is open for enrollment, students should select the testing period that allows them adequate time to study and prepare for their exam. Students must enroll for Prometric exams through LOMANET at least 48 hours before scheduling an appointment at Prometric to take their exam. Appointments may be scheduled by phone at 1-800-998-5662 or online at www.2test.com.

Make certain that students print either the enrollment confirmation screen that appears after submitting an enrollment or the enrollment confirmation e-mail they receive if they opt to receive confirmation via e-mail. If you or your students cannot access LOMANET, contact the LOMANET HelpDesk for assistance.

Prometric Fees

Prometric exams cost an additional \$95 per exam. You or your students must submit payment for the Prometric testing fee in addition to the LOMA exam fee to establish eligibility for one period of testing. Students must sit for their exam during the testing period for which they are enrolled or purchase a fee transfer to transfer the enrollment to the next testing period. LOMA will not refund enrollment fees if students do not sit for their exam.

Rescheduling, Fee Transfers, and Cancellation of Exams

Enrollments in LOMANET for exams delivered through Prometric may not be canceled for any reason. If students do not sit for their exam before the end of the testing period for which they have enrolled, their enrollment expires and all exam fees are forfeited unless the student has purchased a fee transfer.

Prometric Testing Center appointments may be rescheduled without penalty if the appointment is rescheduled 30 or more business days in advance of the scheduled test date. (It is important to note that because Prometric Testing Centers are open on Saturdays, Monday through Saturday are considered to be business days.) If an appointment is rescheduled 2 to 29 days before the scheduled test date there will be a \$35 rescheduling fee payable to Prometric at the time the appointment is rescheduled. The fee is payable by credit card only (Visa, MasterCard, or American Express) and the student will be required to select a future appointment date at the time the existing appointment is rescheduled. A rescheduling fee will be assessed each time a student makes any changes to his appointment within the 2–29 day period before the currently scheduled test date. In the event that a student reschedules an exam less than 2 days prior to the test or fails to appear, the \$95 (U.S.) Prometric testing fee will be forfeited and students will be required to pay this fee again to take their exam. See chart on page 10.

If a student's rescheduled appointment is near the end of one of LOMA's testing periods, the student must also make sure their LOMANET enrollment is still valid for the rescheduled date. For example, if a student enrolls for one testing period on LOMANET, and wants to reschedule their Prometric testing appointment to the next period, they must first log into LOMANET, purchase a fee transfer, and re-enroll for the exam in the next testing period.

Student Use of LOMANET

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

- Request forgotten or misplaced passwords, or update their passwords
- Opt to receive their grades via e-mail
- Check their progress toward earning various designations
- Update or review their personal profile
- Enroll themselves for LOMA exams
- Review Performance Reports for I*STAR and Prometric exams
- Purchase Fee Transfers and pay automatically with a credit card
- Print a formatted grade report for individual courses
- Request transcripts
- Review important announcements from LOMA administrators
- Download the LOMANET user manual

Ed Reps who use LOMANET also have the option of allowing students who enroll themselves for exams to invoice enrollments to their company. 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 on LOMANET. Please remind students to keep their password in a safe location.

Students who lose or forget their password may have their password e-mailed to them immediately by utilizing the Password Request option found at the LOMANET login screen. Just make certain that their e-mail address is already entered in their LOMANET student record so that the information can be verified.

How Students can Navigate LOMANET

LOMANET is a Web-based system that allows students to access their information and enroll for examinations in the leading self-study insurance and financial services education programs. In order for students to access information in LOMANET, they will need their Student ID number and their password.

- To register as a new student, students should go to www.lomanet.org, click on the LOMA logo, then click on the LOMA logo, then click on the Register button.
- Students should next enter the information requested. The system will assign a random number as a student ID.
- When they are done, they should click Submit at the bottom of the page to be assigned a student ID number and password. Once they receive their password, they can change it after they log in.
- Students who register for the first time will need to enter their LOMA Company Number and their Ed Rep's last name in order to be associated with their company.

Once students have logged in, they will have access to the various features that can be initiated within LOMANET. The first time students log in, they should take a few moments to update their contact information, title, e-mail address, and other important data in their record. The following pages contain descriptions and directions for accessing student information and performing activities in LOMANET. Contact information for LOMANET support staff is also provided, should students have any questions or concerns. Ed Reps are also available to help students with questions about their organization's specific policies and procedures for LOMA.

Logging in and Enrolling for an Exam

How do Students log in to LOMANET?

- Go to www.lomanet.org and click the LOMA logo. From here students will be brought to the Login Page where they will be prompted to enter their Login ID and Password. Click Submit after entering an ID and password to complete the login process.
- For forgotten passwords, use Password Request to receive a new password via e-mail.
- After logging in to LOMANET, the top left corner of the screen will contain the Navigation Bar. The Navigation Bar is shown below, and it contains the different functions that can be initiated within LOMANET.

How do Students Enroll for Exams?

Note: Students must enroll for an exam prior to the scheduled test time and date. Students should enroll no more than one week in advance of the date and no later than the day before.

- Click on Enroll for Exam on the Navigation Bar. This will open the Course List screen.
- Click on the underlined Course Number for the course to enroll in. This will move users to the availability section of the screen.
- Click on the appropriate LOMA I*STAR (internet) Exam Period for the course code to enroll in. 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.

Additional Activities in LOMANET

How do Students check Designation Progress and review requirements for each Designation?

- Select Check Designation Progress from the Navigation Bar. The Available Designations screen will appear, displaying progress towards each of the designations offered by LOMA.
- To view full details of the requirements for any designation, click on the underlined acronym for the designation.

How do Students purchase a Fee Transfer?

A student who is unable to take an exam may purchase a Fee Transfer.

- If the exam period has not passed, go to Check Enrollment Status. If the period has passed, go to Course History.
- Choose course and click Purchase Transfer. Enter payment information then click submit.
- Remember to re-enroll again for that same course; re-enrollment is not automatic.

How do Students View Course History?

- Select Course History from the Navigation Bar. The Course History screen will open.
- To see further details about any of the courses listed, click the underlined course number.
- If the exam was an I*STAR or Prometric exam, click Performance Report to view a chapter-by-chapter summary of performance on an exam.

LOMA DESIGNATION LISTING

Designation	Program Name	Completion Status
<u>ALMI</u>	Associate, Life Management Institute	Replaced by FLMI
<u>FLMI</u>	Fellow, Life Management Institute	Awarded
<u>AFSI</u>	Associate, Financial Services Institute	Replaced by FFSI
<u>FFSI</u>	Fellow, Financial Services Institute	Awarded
<u>ACS</u>	Associate, Customer Service	Awarded
<u>PCS</u>	Professional, Customer Service	6 of 7 Requirements.
<u>AAPA</u>	Associate, Annuity Products and Administration	Awarded
<u>AIAA</u>	Associate, Insurance Agency Administration	Awarded
<u>AIAF</u>	Associate in Insurance Accounting and Finance	3 of 5 Requirements.
<u>AIRC</u>	Associate, Insurance Regulatory Compliance	Awarded
<u>ARA</u>	Associate, Reinsurance Administration	Awarded
<u>PFSL</u>	Programa de Formação em Seguros de LOMA	6 of 7 Requirements.
<u>PFLP</u>	Programa de Formação LOMA em Português	0 of 9 Requirements.
<u>LCIC</u>	LOMA Certified Insurance Consultant	3 of 5 Requirements.

ENROLLMENT CONFIRMATION

This is your official receipt. When processing has finished, please print this confirmation page for your records.

Course Number / Name: LOMA 200, Principles of Insurance: Life, Health, and Annuities
 Exam Media / Language: PSTAR (Internet), English
 Exam Delivery: Between 01-01-2009 and 03-31-2009
 Exam Site: LOMA, 2300 Windy Ridge Pkwy., Suite 600, Atlanta, GA, 30339-6443

Did you know you can order your text books and study materials online?
[Click here.](#) (Credit card orders only)

Your enrollments are being processed. A ✓ will appear beside each enrollment as it is processed.

Billed to EdRep, 000111 Rep, Edward

Student Information	Fees
✓ 012345678E Student, John Q.	\$90.00 Course Fee
Member Pricing, United States	\$90.00 Total
Total	\$90.00 1 Enrollment

Notes

All exams administered in Canada are subject to the Canadian Goods and Services Tax (GST). The GST applies to the exam fee and to any other fees incurred by Canadian students. It is the responsibility of Canadian companies to determine and account for, in their returns, the GST applicable to their LOMANET Education enrollments. LOMANET is not responsible for collecting this tax; rather, it is the legal duty of each participating company to report the transaction to Revenue Canada and to self-assess. Independent students residing in Canada must also report and self-assess any GST liability they may incur through LOMANET participation.

Enrolling Students for Exams

Details about Paper Exams

The following information is only an overview. Detailed instructions for enrolling students for paper exams are provided in the Official Enrollment Instructions published each cycle.

- Paper exams are administered each year in May and November.
- Enrollment takes place approximately three to four months before the exams are administered (January–February for May exams and July–August for November exams).
- Official enrollment deadlines are specified in the current LOMA Education and Training Catalog.
- New instructions and materials are published each cycle. In December and July, you will receive Official Enrollment Instructions. It is important that you use and refer to the materials for the current cycle. The enrollment package includes enrollment instructions, an exam center directory, a “Secondary Location Form”, a “Textbook Location Form”, and a “Promotional Materials Order Form”.
- Students may enroll via LOMANET. Instructions for enrolling students for exams via LOMANET are found in the current editions of the User’s Manual for LOMANET and I*STAR.
- You may also enroll students by submitting an Excel file in a specific format. Simply submit an electronic file with your company’s enrollments to LOMA. The file can then be uploaded to LOMANET. Contact the Office of the Registrar for additional information.

Enrolling Students for Paper Exams

Exam Schedule — LOMA exams must be administered on the scheduled date and time. To avoid schedule conflicts, make sure your students are aware of the exam time before they register for an exam. Enrollments cannot be cancelled after the deadline.

Holidays and Closings — If your company will be closed for a holiday, do not allow students to enroll for exams scheduled for that day.

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. LOMANET users, including students, may make any needed changes or corrections online.

It is also important to remember that student awards are printed directly from LOMANET student records. As such, student names will appear on awards exactly as they appear on the Official Enrollment Register, which can be printed from LOMANET. **Changes or corrections must be made online or submitted to LOMA 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.

Concurrent Examinations — There is no limit to the number of LOMA exams a student can enroll for each cycle. Students are not permitted to enroll for more than one exam scheduled on the same day at the same time. LOMANET automatically prompts Ed Reps for corrections if an attempt is made to enroll a student for two concurrently offered LOMA exams. When using LOMA paper enrollment forms, Ed Reps must check each form individually for conflicts.

Student ID Numbers — Every student enrolled in a LOMA Education Program course is assigned a student ID number followed by the letter “E”.

Assigning Secondary Location Numbers — Ed Reps in larger companies must provide information to the Office of the Registrar on their company’s “secondary locations” or field locations where exams are being administered. Each secondary location must have a six-digit secondary location number (similar to a company number) assigned by the Ed Rep before any students at the “branch location” may be enrolled. The secondary location number must always appear on any enrollment forms for students at that “branch location” unless the students will be sitting for their exams at an exam center.

The first three digits of all secondary location codes are predetermined by LOMA according to the geographic location of the office (U.S. state, Canadian province, or other country). A table of these codes appears in the “Appendices” section of this Guidebook. The Ed Rep determines the last three digits of the secondary location number.

To provide secondary location information to LOMA you may (1) create a record for the location using LOMANET or (2) complete a “Secondary Location Form” which is included in the “Forms” section of this Guidebook and forward to LOMA. During each enrollment period, review the secondary location and proctor information that has been provided to LOMA. Forward any corrections and/or changes to LOMA, via LOMANET or the “Secondary Location Form” as needed.

Exam Centers — Most students sit for their exams in their company’s home or branch office. Students who are unable to sit for exams at their organization 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, companies volunteer to administer exams to students who are not employed by their company. Companies who administer exams to extra students are referred to as Third-Party Exam Centers and are assigned exam site numbers. 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 Office of the Registrar for details.

Late Enrollments and Missed Deadline Policy

LOMANET users may continue to enter enrollments until the LOMANET deadline.

Any enrollments processed after the late enrollment deadline require complex manual handling outside regular procedures. A missed deadline fee is charged in addition to the regular exam fee and any other applicable surcharges. The Ed Rep should fax or e-mail these enrollment requests to the Office of the Registrar, and include a statement agreeing to pay the missed deadline fee.

Enrollment Cancellations and Transfers from Student-to-Student

Enrollments cannot be cancelled after the enrollment deadline has passed. The process of enrolling a student is very time consuming and costly. Once a student’s enrollment has been received and processed by the Office of the Registrar, LOMA has incurred the majority of the expenses covered by the exam fees. To cancel the enrollment and refund the exam fees would mean a monetary loss for LOMA.

Transferring an exam enrollment from one student to another is also prohibited.

The Official Enrollment Register

Ed Reps will need to retrieve the *Official Enrollment Register* from LOMANET’s Ed Rep Reporting System to confirm paper and other enrollments. The *Register* confirms all enrollments received by LOMA’s Office of the Registrar. It is important that you check the *Official Enrollment Register* against your records for accuracy immediately. Exam materials are provided based on the information contained in this *Register*. Changes or deletions cannot be made to the Register except to correct any errors made by LOMA.

Students whose names do not appear on the Register may not be enrolled. If you have any questions about the information found, or if you find any discrepancies on the Register, please contact the Office of the Registrar immediately. After you retrieve the *Register*, pay particular attention to the following:

- Correct number of students are enrolled
- Examination 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 Office of the Registrar

Monday–Friday

7:00AM - 6:00PM EST

Phone: 770-984-3761

E-mail: education@loma.org

Study Materials

Need 2 Know Courses

In 2009, LOMA launched the Need 2 Know courses, LOMA 281 — Meeting Customer Needs with Insurance and Annuities and LOMA 291 — Improving the Bottom Line: Insurance Company Operations. These courses focus on serving the customer and improving the bottom line. This revolutionary learning method blends a variety of media and online tools to teach concepts essential to the success of employees throughout the insurance and financial services industry.

Our Need 2 Know courses:

- Engage, inform and capture the learner's interest through a wide range of interactive modules
- Provide fundamental, job-relevant education for today's employees
- Offer the award-winning content available in traditional courses through a streamlined, media-rich delivery method

Online enrollment is available through LOMANET and these courses will be displayed in student LOMANET records. LOMA 281 is an equivalent course for LOMA 280 and the same applies for LOMA 291 and LOMA 290; the Need 2 Know courses count as credit toward several LOMA designations.

Ignite the potential in your employees today! Visit www.loma.org for more information and to get started with Need 2 Know.

Study Materials for Designation Courses

Assigned texts and study aids are listed in the *LOMA Education & Training Catalog* and study materials that are available in print on the current "Textbook Order Form". 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 cycle in which they will sit for the exam
- Knowing all information in the study materials designated as "Assigned Study Materials" in the *LOMA Education & Training Catalog*
- Studying the material contained in the assigned study materials' glossaries and appendices enrolled.

Course materials and exams for LOMA's Education Programs are designed for independent study. Prep Paks and Test Preparation Guides (TPGs) are available either in print or online for all LOMA courses to reinforce the student's comprehension of the material and allow them to practice answering the types of questions that will appear on the exams. Studies have demonstrated that

students who used a Prep Pak and/or TPG during their exam preparation earned significantly higher exam scores than students who only used the textbooks. For more information on these study aids, please see the current edition of the *LOMA Education & Training Catalog*.

Printed study materials must be ordered from LOMA's book distributor, PBD. Printed study materials must be purchased separately and are not automatically provided when students enroll for an exam. Exam fees for most courses do not include the cost of study materials.

As text changes are anticipated, notices are published in Ed Rep Contact, LOMA's online quarterly newsletter for Ed Reps. 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 *LOMA Education & Training Catalog*. For useful examples of policy and procedures used to help students prepare for the exams, we encourage you to read the current edition of the *Survey of Educational Practices*, which is available online.

Course Portals

LOMA's Course Portals provide a multi-media learning experience for Students!

The Course Portal provides learners with access to a wide array of different types of learning resources, including several multi-media 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. Each Course Portal includes the following learning resources:

- An introductory video about the course
- Protected PDFs of the assigned study materials that can be printed or read online
- The same great interactive Practice Questions and Sample Exam currently available in LOMA Test Preparation Guides, including a printable protected PDF version. And, students can use the practice questions online or download them to their PC for offline studying
- Recommended study plans to help learners set goals and manage their study schedule
- Animations of important concepts covered in the course to help learners better understand and retain what they have learned
- Review tools, including a "Top 10 Tough Topics" review of the parts of the course that many students find the most difficult to learn and that often prove most troublesome on the exam
- And much more!

Encourage your students to access the Course Portals so they can benefit from all of these great features. They can help your students reinforce what they have learned and improve their recall of important concepts when they are taking the exam!

For a current list of courses that have Course Portals available, please consult the latest edition of *LOMA's Education & Training Catalog*.

Protected PDFs (PPDFs)

To help safeguard online study materials from unauthorized use, LOMA has licensed protectedPDF® which is a document rights management and tracking system developed and owned by Vitrium Systems (www.Vitrium.com).

protectedPDF® allows LOMA to convert regular PDF files into protected PDF (PPDF) files whose usage is secured and tracked. A PPDF is different from other PDFs in that it is “locked” and can be accessed only by authorized users. Enrolled students are authorized users. They simply enter their LOMANET Login, Student ID or alias and LOMANET password stored in their LOMANET record to “unlock” the PPDF document for viewing or printing.

For more information on PPDF's, consult the *LOMA Education & Training Catalog*, contact LOMA's Office of the Registrar at 1-800-ASK-LOMA (Option 1) or education@loma.org.

Classes

LOMA does not officially sponsor or regulate formal classes for students in LOMA Educational Programs. Many companies, LOMA Societies, and other organizations offer classes based on LOMA texts and study materials in order 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 can be 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 educational 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. Students who reinforce their study of texts by attending classes increase their chances for success.

When there is no Instructor's Kit Available

Because of the production and development costs involved, LOMA cannot develop IKs for courses when demand is low. However, LOMA carefully monitors increases in course enrollments and demand for IKs to determine when development of an IK is feasible.

Instructor's Kits

Information on the availability of Instructor's Kits (IKs) is published in the LOMA Education and Training Catalog and in the current “Textbook Order Form”. If your company offers classes, we encourage you to take advantage of these materials. LOMA provides IKs for the courses most likely to be taught — that is, courses with the LOMA-published materials. IKs are designed to provide creative, useful teaching outlines and exercises that an instructor can use without a great deal of extra work.

Study Groups

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

Commercially Published Texts

If LOMA adopts a commercially published text, we attempt to make the manuals or teaching guides the publisher provides for that text available to instructors. Check LOMA's *Education & Training Catalog* for the criteria and a listing of commercially published manuals. To order these materials, Ed Reps must submit written requests along with prepayment of applicable fees and shipping and handling charges to LOMA's Education and Training Department.

Most commercially published IKs contain quizzes and tests used by university or college professors in their courses, and commercial publishers take great care to guide the integrity of the material. Commercial publishers generally do not sell their instructor's manuals and, although they make these manuals available to LOMA, they also dictate the criteria for distribution of the manuals. Their criteria do not allow LOMA to provide individual students or study groups with copies of commercially published manuals.

Exams

Key Details for Successful Exam Administration

More than 90,000 students around the world sit for LOMA exams each year. Administering exams is not a difficult process, but it is one that requires careful attention to detail.

- **Exam Schedule** — Paper exams must be administered at the times and dates listed in the official exam schedule or they will not be accepted by LOMA for grading. It is important to note that the exam schedule may vary from cycle to cycle, and not every course is offered each cycle. Additionally, several exams are offered concurrently. Students may not sit for more than one exam given on the same day at the same time.
- **Exam Location** — Students must indicate where they will sit for an exam when they enroll. Students generally sit for examinations at their company's Primary or Secondary locations (as those terms are defined by LOMA for the purposes of exam administration — see the "Glossary"). Students unable to sit in their own office may sit for exams in exam centers authorized by LOMA.
- **Proctor** — When you submit enrollments, you will also be asked to provide information on proctors. The proctor is responsible for monitoring and administering exams. In most companies, the Ed Rep serves as the proctor. If you have students sitting for exams in branch offices, you will need to appoint a proctor in those offices. If the Ed Rep is enrolled for an exam, they must appoint someone else as proctor. In appointing proctors, select trustworthy individuals who will uphold the standards of the LOMA programs. Students who have completed the FLMI or FFSI designation 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. Appoint an appropriate number of proctors for each exam session based on the number of students who will be sitting in each room.
- **Exam Room** — Ed Reps are responsible for reserving appropriate exam facilities. The facilities you reserve should seat all enrolled students far enough apart to prevent crowding, talking, and looking at others' papers. The room should be quiet, contain a visible and working clock, and contain enough light to power LOMA solar calculators. Complete requirements are located in the Official Exam/Proctor Instructions.

Receiving and Reviewing Exam Materials

Approximately two weeks before paper exams are administered, you will receive an exam package from LOMA addressed to the proctor. This package will contain the following appointed proctor open this package immediately upon receipt and make sure all materials are enclosed. If items are missing, call the Office of the Registrar right away. LOMA is not responsible for incomplete exam packages unless you contact us immediately when you receive your package. All exam materials must be kept in a secure place until the scheduled examination date and time. Students may not have prior access to any exam materials.

- Exam booklets
- Proctor reports
- Answer sheets
- Official Exam/Proctor Instructions

It is crucial that the Ed Rep or the appointed proctor open this package immediately upon receipt and make sure all materials are enclosed. If items are missing, call the Office of the Registrar right away. **LOMA is not responsible for incomplete exam packages unless you contact us immediately when you receive your package.** All exam materials must be kept in a secure place until the scheduled examination date and time. Students may not have any prior access to exam materials.

Official Exam/Proctor Instructions

Instructions for administering paper exams are published each cycle in the Official Exam/Proctor Instructions. It is important that you use the instructions for the current cycle. The table on the following page lists the steps to administer paper exams properly. This table is intended as an outline only.

Exam Length

Exams for Course Portal courses have 60 questions and a time limit of two hours. The following exams have 50 questions and a time limit of two hours: AIAA, AIRC, AAPA, ARA, and UND. All other exams have 75 questions and a time limit of three hours. 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 Office of the Registrar as far in advance as possible.

Fee Transfers

Students who are unable to take their paper, Prometric, or I*STAR exams, for any reason, may purchase a Fee Transfer to move the enrollment to the next cycle. Transfers may be charged to a company via LOMANET or students may purchase Fee Transfers with a personal credit card. Re-enrollment is not automatic.

Retakes

Students who fail exams must pay full dates to retake the exams, in most cases. However, bundled courses (those courses that include exam fees and study materials) have a reduced rate to retake the exam. See *LOMA's Education & Training Catalog* for fees.

Steps for Administering Paper Exams

1. Appoint proctors as needed at primary and secondary locations.
2. Reserve exam facilities.
3. Receive Official Exam/Proctor Instructions and exam materials. Thoroughly inspect all materials.
4. Make copies of the Official Exam/Proctor Instructions available for all proctors and make sure all proctors understand their responsibilities.
5. Notify students of exam locations and times using the exam schedule provided in the Official Exam/Proctor Instructions and *Education & Training Catalog*.
6. Provide proctors with pencils, scrap paper, and LOMA approved calculators (if the company provides them) for student use during exams.
7. After exams, make copies of all answer sheets and proctor reports. Keep these in a secure location until after exam grades have been received.
8. Report any violations or suspected violations of exam administration policies and procedures to the Office of the Registrar immediately.
9. Forward any exam question challenges to the Exams Department by the official deadline.
10. Destroy all exam booklets and complete the Certificate of Destruction.
11. Make copies of all answer sheets and proctor reports and keep under lock-and-key.
12. Materials (answer sheets, proctor reports and the Certificate of Destruction) must be postmarked within two days after the last exam is administered.
13. Request any Fee Transfers via LOMANET.
14. Grades post on LOMANET approximately one month after the exams. Students can review how they performed on each exam on the Performance Report in LOMANET.
16. Plan awards ceremonies and other recognition for students.

Grades and Awards

The Grading Process

After paper exams are administered, more than 30,000 answer sheets are returned to LOMA from over 2,000 exam sites around the world, and the grading process begins. Each package is opened by hand. Automated letter openers cannot be used because they may damage answer sheets. As each package is

opened, the Office of the Registrar staff checks to make sure the package was postmarked by the deadline and all proctor statements, answer sheets, and Certificates of Destruction listed have been received. If there are any problems or discrepancies, the Ed Rep is contacted as soon as possible.

Answer Sheets, Faulty Items, and Grades

All answer sheets are graded using an optical scanner. As the scanner grades each answer sheet, the information it contains is stored on tape. The information on the tape is then transferred to LOMA's computer system, where grades are checked a second time. Quality controls are used throughout the entire grading process, which takes approximately three weeks.

Once the information from the answer sheets has been stored in the computer system, several statistical analyses are made. Item discrimination — a measure of how well a test item distinguishes between students who have studied and those who have not — is one such analysis. Unusual response patterns, such as a majority of students selecting an incorrect answer, may indicate a faulty exam item or question. Even though each exam undergoes an extensive series of reviews and revisions during the development phase, faulty items are occasionally found.

To determine if any of the exam questions are faulty, LOMA's Examinations staff reviews the results of these statistical analyses and investigates all examination question challenges received by the deadline. We are unable to investigate exam question challenges received after the deadline, because to do so would cause an unreasonable delay in our ability to process and deliver students' grades.

If a faulty item is found, the answer key is changed to compensate any students affected by said item. The answer key can be changed to allow credit for more than one response, any response, or even no response, depending on the nature of the question error.

If a faulty item is identified and any needed adjustments have been made to the answer keys, the answer sheet results are scored, and grades are posted electronically to students' records. At this point, Ed Reps who use LOMANET can see students' pass/fail grades online, and students with their ID number and password from LOMANET can view their numerical score via the Internet. Numerical scores are only available for passed exams.

LOMA is committed to partnering with participating companies to assure the highest level of exam security. One of the ways we detect possible cheating activities is to use software that can detect whenever two or more students at the same exam testing site have answer sheets that are "excessively similar" with regard to the answers selected. Answer sheets are flagged only if there is almost no possibility that the similarities between two or more students' answer choices are a coincidence or a random event. During Item Analysis on the paper exams, LOMA reviews the flagged answer sheets and works with companies to determine any actions necessary to correct an exam security problem.

Once the paper grades are posted electronically, grade reports for students will be e-mailed to those students who have chosen to receive their grades via e-mail. Students that have not selected to receive e-mailed grade reports or that do not have a valid e-mail address will NOT receive an e-mailed grade report.

Exam Question Challenge

If a student feels a question in a LOMA exam is unfair, misleading, or has no correct answer, the student can challenge the question. Challenges must be faxed to LOMA's Examinations Department at 770-984-0441 or e-mailed to education@loma.org. Guidelines for submitting exam question challenges are included in the *Official Exam/Proctor Instructions*.

Challenges must be submitted within one week of the exam date. This is to allow enough time for the challenge to be researched by LOMA's Examinations Department before the grading process is complete. The student will not receive a response to their question challenge, but all challenges are considered during the exam question review and statistical analysis process. If the challenge is valid, the exam answer key will be adjusted accordingly for all students.

Awards and Replacement Awards

After grades have been posted to students' records, information on all students who have earned awards (certificates and diplomas) is transmitted to LOMA's awards vendor. Please make certain that any corrections to a student's name are completed online on LOMANET or received by LOMA before the exam. Names will appear on awards exactly as they appear in student records. Please remember that LOMA will not replace certificates or diplomas resulting from company or student failure to check names and spellings before final award orders are processed.

It takes approximately ten weeks for the vendor to print, package, and mail the more than 10,000 awards earned each paper exam week. Awards earned during May paper exam week are sent to Ed Reps in August. Awards earned during the November paper exams are sent to Ed Reps in February. Awards earned in other months take approximately 8-10 weeks for printing. Replacement Award order forms are on LOMA's Web site at www.loma.org.

Recognizing Students' Accomplishments

Many companies have discovered that one of the best ways to promote greater participation in LOMA Education 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. Many also present items from the LOMA Recognition Collection in recognition of an individual's special accomplishments. Items from the Recognition Collection may be ordered directly from PBD and viewed anytime.

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 educational accomplishments
- Send news releases to your local area newspapers and any civic, community, or professional groups to which your students belong

Annual Conference and Conferment

LOMA's Annual Conference and Conferment is an excellent opportunity for students, Ed Reps, and company executives to hear dynamic speakers, attend seminars on current insurance and financial services topics, and network with others in the industry. There is also a workshop and other activities designed especially for Ed Reps. New designees are sent Annual Conference brochures in June and information and online registration is available at www.loma.org.

The conference concludes with a banquet where all new designees are recognized. To be recognized at the Conferment, a student must complete all designation requirements by August 31st of the conference year.

Current and Upcoming Annual Conferences

2012 — Seattle, Washington
September 12–14, 2012

2013 - Orlando, Florida
September 8-10, 2013

2014 - San Francisco, California
September 7-9, 2014

Policies

Establishing LOMA's Policies

LOMA's policies are established by the Education and Training Council, composed of industry executives and the Administrative Committee, comprised of Ed Reps from member companies. These two groups meet annually to review and set the policies by which LOMA's education programs function.

Ed Rep Change

LOMA must be notified immediately in writing when there is any change of Ed Rep. The "Ed Rep Change Form" is provided in the "Forms" section of this Guidebook. When the Ed Rep at your 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 Education Programs. If the new Ed Rep has not been determined before the current Ed Rep leaves, and 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. This policy is primarily because the Education and Training Council believes 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 an exam and does not appear to take the exam will receive a grade of DN - Did-Not-Sit. 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.

Regrading Paper Exams

If a student disputes a grade, the Ed Rep can request a re-grade of the exam. Requests for a re-grade must be submitted in writing to the Office of the Registrar within three months of the exam date, and must be accompanied by a check or credit card payment of \$50 per exam. This fee will cover the time and effort to locate the student's answer sheet and manually re-grade it. If LOMA has made an error in the grading process, the grade will be changed and the re-grade fee will be refunded. Because of the accuracy of LOMA's grading procedures, it is very rare that a

manual re-grade reveals a discrepancy in the grading. LOMA will not release the answers to any exam questions.

Old Exams

Trying to substitute old exams for in-depth reading and review is a mistake. Knowing the questions from old exams instills a false sense of preparedness since new exams are developed every testing cycle. LOMA exams emphasize application and understanding of current material, not memorization of superficial knowledge gleaned from old exams. Some students may feel more confident when they spend time looking over old exams, but theirs is simply a false sense of security. The safest, most beneficial way to get ready for a LOMA exam is to read the study materials and review them carefully. If students would like to administer a self-test after completing their exam preparation, these are available in most Prep Paks and TPGs.

Calculators

Calculators are not necessary to pass a LOMA exam, but if a student would like to use one, it must be a LOMA-approved calculator. These calculators are available from PBD. It is recommended that companies buy a number of calculators and keep them on hand for exam use. Before any exams begin, please check that all students' calculators display the LOMA logo.

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. Both Ed Reps 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 Education and Training Council continually review these standards, policies, and practices.

To protect the integrity and professionalism of LOMA Education Programs, students must sign the "Statement of Understanding" which is on the back of exam answer sheets and at the beginning of all I*STAR and Prometric exams. This statement affirms that the exam was taken on the official LOMA scheduled date and time and that all exam administration policies and procedures were followed.

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 education programs.

To review the complete Due Process Policy, visit LOMA's Web site, 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 Office of the Registrar 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 education programs sponsored by LOMANET Education Providers 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 LOMANET database and/or enrolls for any LOMA examination. Student personal information is defined as any information that LOMA receives and records when a student participates in a LOMA Education and Training 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 number, which may be the student's Social Security number) to the Ed Rep or other company-designated recipients at 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 local LOMA Society or to receive promotional e-mails from LOMA may request that their information remain confidential by contacting LOMA's Office of the Registrar. They may also update their LOMANET student record by selecting the "no promotional e-mail" option.

Please note that selecting this option does not delay the employer's receipt of pass/no-pass information, but election of this option will prevent the student's receipt of information about LOMA Society membership, LOMA's Annual Conference and other opportunities of interest and benefit to students.

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

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

For a current list of licensing bodies, professional societies, and educational institutions that have accepted completed LOMA courses for credit in the past see page 25 of this Guidebook, fax LOMA's Academic Credit Coordinator at 770-984-6415 or send an e-mail to education@loma.org. More information on receiving credit for LOMA courses also appears in the current *LOMA Education & Training Catalog*.

Credit for LOMA Courses

Academic Credit from 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 hours to give for a LOMA course. LOMA sends the National CCRS evaluation summary with all transcript requests for academic credit. The chart for National CCRS is located on LOMA's Web site at www.loma.org.

Some colleges and universities grant credit for LOMA courses. The "Appendices" section of this Guidebook contains a list of academic institutions that have granted credit for LOMA courses in the past. Please note that these institutions may or may not grant credit to students in the future. Additionally, institutions that do not appear on this list may grant credit as well. Students should check with their college or university to find out if they will grant credit for LOMA courses. Students interested in receiving credit for LOMA courses should meet with their advisor to discuss this possibility and then request an official "Professional Education Transcript" as needed. To view current information on college partnerships, visit www.loma.org.

Requesting a LOMA Professional Education Transcript

Transcripts and CE credit can be ordered directly in LOMANET. There is also a form on LOMA's Web site at www.loma.org. Records preparation and mailing takes two to four weeks from receipt of the completed request.

Agent Continuing Education

Agent Continuing Education (ACE)

Many LOMA courses apply toward yearly requirements of acceptable continuing education hours for licensed life, health, accident, and property/casualty agents. If your state program follows the National Association of Insurance Commissioners (NAIC) model bill on agent continuing education, there may also be an initial education requirement to be filled prior to licensure. LOMA courses are not usable for pre-license education. LOMALearn also offers Continuing Education Credits for some of its online courses. For the most current chart of "Approved Agent Continuing Education Credit" by state, visit LOMA's Web site at www.loma.org.

Measurement of Credit Hours

The most common measure is "contact credit". Under this system, professionals receive one hour of contact credit for each hour of classroom contact. Learning is assumed to take place as a result of classroom contact. No objective assessment, e.g., a graded exam, is required. "Academic Credit Recommendations" shown in the *LOMA Education & Training Catalog* are quoted in semester hours, but are translated into "contact hours" to gain state approvals. One semester hour is roughly equivalent to 15 contact hours. Information on current approved hours may be obtained online at www.loma.org or by contacting LOMA's Office of the Registrar.

Reporting Credits

In most states, agents report credit to the Department of Insurance in the manner they require. The sponsor of a course (LOMA) enters into an agreement directly with the licensing authority to maintain records for a three to five year period. Students may arrange to receive a "Professional Education Transcript" for attachment to their license renewal papers. The LOMA Program grants credit only after the successful completion of course exams. No classroom attendance is required; therefore, no partial course credits may be given.

Students who wish to receive credit for LOMA courses should contact their state board or professional society to verify requirements and LOMA course acceptance, then purchase credit on LOMANET through the transcript section. Or, the student may download a form at www.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 LOMA courses that have been completed. 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.

Professional Achievement Credit (PAC)

Students working towards the FFSI designation are required to complete three PACs. AAPA courses count as PACs, and are automatically given credit. Other credit must be submitted to LOMA. The complete list of PACs is located on LOMA's Web site, www.loma.org. To submit PAC credit, students should use the form online, and include proof of the credit. If a student would like to propose that a course or designation be added to the list, the appropriate form should be submitted with all documentation.

ACS P&C Track

The customer service designation includes a Property and Casualty 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 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, Insurance Accounting and Finance (AIAF)	LOMA and The Institutes	The Institutes Customer Service Dept. 720 Providence Road, Malvern, PA 19355-3433 800-644-2101 or 610-644-2100 FAX: 610-640-9576 www.theinstitutes.org
Associate, Academy of Life Underwriting (AALU) and Fellow, Academy of Life Underwriting (FALU)	Academy of Life Underwriting (ALU)	Academy of Life Underwriting 610 Perry Drive, West Chester, PA 19380 (610) 429-2972 FAX: (610) 429-2973 www.alu-web.org
Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC)	The American College	The American College Office of Student Services 270 S. Bryn Mawr Avenue, Bryn Mawr, PA 19010 888-263-7265 or 610-526-1000 FAX: 610-526-1465 www.amercoll.edu
Accredited Insurance Examiner (AIE)	Insurance Regulatory Examiners Society (IRES)	Insurance Regulatory Examiners Society 12730 S. Pflumm Rd., Ste. 102, Olathe, Kansas 66062 913-768-4700 FAX: 913-768-4900 www.go-ires.org
Chartered Insurance Institute Programs (CII)	The Chartered Insurance Institute	The Chartered Insurance Institute 20 Aldermanbury, London, England EC2V 7HY 0181-989-8464 FAX: 0171-726-0131 www.cii.co.uk
Chartered Financial Services Broker (CFSB)	Independent Life Insurance Brokers of Canada (ILIBC)	Independent Life Insurance Brokers of Canada 4263 Sherwoodtowne Blvd. Suite 301 Mississauga, ON L4Z-1Y5 Canada 905-279-2727 FAX: 905-276-7295
Certified Insurance Data Manager (CIDM)	Insurance Data Management Association (IDMA)	Insurance Data Management Association 545 Washington Blvd. 22-16, Jersey City, NJ 07310-1686 201-469-3069 FAX: 212-748-1690 www.idma.org

Administering LOMA e-Learning

What is LOMALearn?

Designed to meet the learning needs of individuals and organizations, LOMALearn provides the flexibility to deliver quality training to employees, individually or as a group. LOMALearn's online courses are concise and focused to meet today's urgent learning and corporate training needs.

How Ed Reps/Corporate Administrators Can Access LOMALearn Online Accounts

In order to access your Corporate Administrator account, you will need your username and password to login. These are provided to you by LOMA when your account is established.

- Go to www.lomalearn.org.
- Enter your username and password under Client Login and then click the Log In button.
- You will be directed to your administrative home page. If you are registered for courses, you will see a list of your course registrations.
- Overview of the Administration Menu. The Administration Menu on the left-hand side of the page provides links to other pages on which you can perform various types of functions:
 - The first link takes you to a My Users page. You can view your students and their course registrations by clicking the Learning link next to their name.
 - The second link takes you to an Administrative Reports page that provides you with access to reports on student information, course progress and completions. The reports can be sorted and exported to Excel.
 - The third link takes you to a User Registration page that lets you create new student accounts. If you would prefer to have your students register themselves you can direct them to the main registration page, <https://www.lomalearn.org/topclass/TopClass.dll?expand-register>, to sign up. You will need to provide them with your LOMA member ID which they will need to enter in the Member Company ID field on the registration form to ensure they are assigned to your company.

Enrolling Students for Online Courses

Please note: The following instructions apply to purchasing courses for one or more students through the LOMALearn catalog. You will receive your member company discount on all purchases made through the catalog and will be able to select either the Purchase by Credit Card or Invoice to Company purchase options.

If you need to register students on the new system for courses you have previously purchased upfront please send your enrollment request(s) to lomalearn@loma.org or call LOMA's Office of the Registrar at 1-800-ASK-LOMA (Option1) for processing.

The process for enrolling students for courses via the LOMALearn catalog is as follows:

- Access your corporate account by going to www.lomalearn.org and logging in to your account.
- Click Course Catalog and then the Browse Catalog link from the left-hand menu.
- You can view courses by Topic, Job Function, Provider or Insurance CE.
- To view a detailed description for a particular title, click the course name.
- To add a course to your shopping cart, click the Add to Cart button.
- On the Checkout page of the shopping cart you should see a list of all products that are currently in your cart. You can remove items as well as continue shopping from this page. As a Corporate Administrator you can assign one or more courses to any or all of your students.
- To assign the course to a student's account select the student's name from the drop-down menu under the Student Assignment column and click the Apply link.
- To add a course to all student accounts click the "Add this item for all students in group" link under the Additional Students column.
- To add the course to an additional student account select the student name in the dropdown menu under the Additional Students column and click the Apply link.
- Click the Next button and complete the Billing and Payment Information on the Payment Info page. You will have the option of purchasing with a credit card or selecting the Invoice to Company payment method.
- To view your order history, click the Order History link under My LOMALearn on the left-hand menu.
- You can now notify your student(s) that they can access their course(s).

Managing Student Profiles

As a Corporate Administrator you can view and make changes to a student's profile.

- To view a student's profile click the My Student Profiles link under Administration.
- To search for a particular student enter at least the first three (3) characters of the student's name in the Name Search box. If a student is found matching the criteria you entered their name will appear.
- To edit the student's profile click the Edit Selected User button.
- You may modify/update any of the fields in the student's profile and apply the change by clicking the Submit button at the bottom of the page. *Please note that changing a student's e-mail address will also change their username.

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, 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 askloma@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, 2300 Windy Ridge Parkway, Suite 600, Atlanta, GA 30339, ATTN: Intellectual Property Coordinator or via fax at 770-984-6415, or e-mail 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 Office of the Registrar at 70-984-3761 or 1-800-275-5662, option 1.

Downloading the LOMA Education & Training Catalog

LL Global Inc. grants permission to companies to download the electronic version of the *LOMA Education & Training Catalog* for use on the company's intranet, provided that the catalog's content is not altered in any way and the material is used for internal education purposes only.

Use of LOMA Logos

Electronic versions of several logos can be downloaded from our Web site. 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 key 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.

Ed Rep Change Form

Use this form when a new Ed Rep is appointed for your company, or when there is a change in the Ed Rep's title, address, or phone number. Retain this original form and send a photocopy containing the completed information to LOMA.



Enter the information online into the form. Then print the form and sign pages 1 and 2. Retain a copy for your records; return the completed form to

Office of the Registrar
LOMA
2300 Windy Ridge Parkway, Suite 600
Atlanta, GA 30339-8443
Fax: 770-984-6415

Ed Rep information

Name		Title	
Your company's LOMA I.D. number		Company name	
Company address			
City	State or Province	Country	Postal or ZIP code
Phone number (extension or direct line)		Fax	Date
E-mail address			

Type of change

Primary Ed Rep Secondary Ed Rep

New Ed Rep

Effective date	Name of the former Ed Rep		
Has this person left your company?	<input type="radio"/> Yes <input type="radio"/> No	New title of former Ed Rep if applicable	

Change of information regarding current Ed Rep

Effective date

Acknowledgement Statement

I am an employee of _____ (company name). I have been appointed by my company to serve as the Educational Representative (Ed Rep) to LOMA. I accept the responsibilities of Ed Rep and will adhere to LOMA's rules and guidelines, as described in the Ed Rep guidebook and other LOMA materials, for informing my company's employees and administering LOMA Education Programs.

Signed: _____ ***Date:*** _____

If your company has I*STAR, please read and sign page 2 of this form.

I*STAR Regulations

In order to protect the integrity of the Education Programs supported by LOMANET, examinations offered via I*STAR are subject to rigorous quality and security controls. For this reason, it is very important that company administration of I*STAR examinations conform to the standards developed by industry leaders in consultation with the education providers supported by LOMANET.

1. The I*STAR software must be installed on the same physical computer the student will be using to take the exam. The use of a remote desktop agent or a virtual emulator during an exam is strictly prohibited. This includes, but not limited to, using a remote desktop agent to connect to a machine with the ISTAR client installed for purposes of taking the exam remotely, or using a remote desktop agent to connect to any other machine during the course of the exam. This also includes using a virtual machine emulator to run ISTAR from a host machine.
2. Ed Reps and proctors are to keep Login IDs and passwords strictly confidential and must not share them.
3. A student must provide a picture ID if the proctor is not completely certain of the student's identity.
4. A student may not sit for an I*STAR examination in a trafficked area, in a location that permits the student access to textbooks, notes, cell phones, pagers, Personal Digital Assistants (PDAs) such as Palm Pilots or BlackBerrys, or in any location where the student could talk with anyone except the proctor.
5. A student must be under *direct* observation of the proctor while sitting for an I*STAR examination. It is not necessary for the proctor to be in the same room with the student, as long as the proctor has a direct view of the student while the student is sitting for the examination. It is not sufficient for the proctor merely to be able to view the entrance to the room in which the student is sitting so as to make sure that no one enters or leaves the room; *the proctor must actually be able to view the student*. Students must be monitored by the proctor if leaving the exam for a restroom break. Phone calls and smoke breaks are not permitted.
6. Computers must be adequately spaced so that a student cannot see the screen on which another student is taking an I*STAR examination. Spacing must also be adequate to discourage any communication between students sitting for I*STAR examinations.
7. Unannounced inspections of I*STAR facilities may be made by LOMA staff, LOMA committee and council members, and LOMA Society representatives to ensure that standards are being met.
8. If a student is interrupted by system problems while taking an I*STAR examination, standards 4, 5, and 6 above must be adhered to while the proctor attempts to restart the examination. The student cannot be allowed to leave the examination room, to converse with others, or to have access to study materials. Failure to adhere to these standards will result in the student's having to start a new examination. If the examination cannot be restarted, please contact the LOMANET Help Desk.
9. If a student must leave the exam for an emergency, the exam will be graded at that point. If the student fails the exam, re-enrollment with full fees will be required to take the exam again.
10. Students are permitted to use scratch paper during the examination. However, all such paper must be returned to the proctor and destroyed following the exam. Students are not permitted to take any written information regarding the examination content from the testing area.
11. If a student wishes to challenge an exam question, the student should make a mental note of the question number and the reason for the challenge and immediately notify the Ed Rep or proctor of the challenge. The Ed Rep or proctor should then forward the student's concern to LOMA, where it will be investigated.
12. Violation of any of these facilities requirements, of standards listed in the *User's Manual for LOMANET and I*STAR*, or of other policy statements issued by the LOMANET education provider will subject the company to the provider's due process procedure governing irregularities connected with exam administration. Penalties under the policy may include disqualification of exams taken in an unauthorized fashion, as well as suspension of a company from the privilege of administering examinations.

LOMA offers a No Password Option for I*STAR exams. This allows an exam proctor to optionally allow a student to log into I*STAR using only the student's LOMANET student ID or alias at the time the exam is delivered. The student's LOMANET password will be optional. When a student's password is optional, you understand that proctors will be responsible for confirming each student's identity and for adhering to all security guidelines. LOMA has the right to remove the No Password Option at any time.

Do you want to enable this option for I*STAR exams at your company? Yes No

I have read the above regulations and I hereby certify that our facilities for administering I*STAR examinations at all locations of our organization meet the criteria set forth above and in the User's Manual for LOMANET and I*STAR, and that our company will abide by all established standards for examination administration.

Signature of Ed Rep: _____

Date: _____

Print Ed Rep Name: _____

Company: _____

Corporate Administrator Change Form



Use this form when a new Corporate Administrator (Corporate Admin) is appointed for your company, or when there is a change in the Corporate Admin's title, address, or phone number. Retain this original form and send a photocopy containing the completed information to LOMA.

Enter the information online into the form. Then print and sign the form. Retain a copy for your records; return the completed form to

Office of the Registrar
LOMA
2300 Windy Ridge Parkway, Suite 600
Atlanta, GA 30339-8443
Fax: 770-984-6415

Corporate Admin information

Name		Title	
Your company's LOMA I.D. number		Company name	
Company address			
City	State or Province	Country	Postal or ZIP code
Phone number (extension or direct line)		Fax	Date
E-mail address			

Type of change

Primary Corporate Admin Secondary Corporate Admin

New Corporate Admin

Effective date	Name of the former Corporate Admin		
Has this person left your company?	<input type="checkbox"/> Yes <input type="checkbox"/> No	New title of former Corporate Admin if applicable	

Change of information regarding current Corporate Admin

Effective date

Acknowledgement Statement

I am an employee of _____ (company name). I have been appointed by my company to serve as the Corporate Administrator (Corporate Admin) to LOMA. I accept the responsibilities of Corporate Admin and will adhere to LOMA's rules and guidelines, as described on LOMALearn's website and in other LOMA materials, for informing my company's employees and administering LOMA Online Education Programs.

Signed: _____ **Date:** _____

2012 LOMA Promotional Materials Order Form



Name and Title:

Phone #:

Company Name:

Company #:

Shipping Address:

Item Type	Item Code	Quantity	LOMA Education Promotional Materials
Brochure	PCS/ACS		Customer Service Education Brochure
Brochure	AIRCB		Associate, Insurance Regulatory Compliance Brochure
Brochure	FFSI/AFSI		Associate, Financial Services Institute and Fellow, Financial Services Institute Brochure
Brochure	FLMI/ALMI		Associate, Life Management Institute and Fellow, Life Management Institute Brochure
Brochure	QSG		Quick and Simple Guide to LOMA Courses
Brochure	TCHAR		Take Charge of Your Career Brochure
Catalog	EDCT/2012		2012 LOMA Education and Training Catalog
Flyer	LLONLINEB		E-learning Flyer
Flyer	QSG.F		French Quick and Simple Guide to LOMA Courses
Flyer	QSG.S		Spanish Quick and Simple Guide to LOMA Courses
Flyer	2012 ConfFlyer		2012 LOMA Conferences Flyer
Poster	ALMIP		ALMI Poster
Poster	IgniteP		Ignite Your Potential Poster
Poster Tube	POS TUBE		Large Poster Tube for LOMA

Fax or E-mail this completed form to:

PBD Worldwide Fulfillment Services

Fax: 770.280.4150

E-mail: LNH@pbd.com



Contact LOMA:

General Phone:

1-800-ASK-LOMA,
Option 1

1-800-275-5662,
Option 1

1-770-984-3761

Web site:

www.loma.org

LOMANET Home Page:

www.lomanet.org

E-mail:

education@loma.org

How to Request Replacement Awards

Use this form to order replacement awards for LOMA designations and certificate programs. Awards are printed with names as they appear in the student's record. Awards take 8–10 weeks for delivery.

1. Download this order form. You can fill it in onscreen and print it, or print it first and then complete it by hand.
2. For each student needing a replacement award or awards, fill in the student ID number and the student's name **exactly** as it should appear on the award.
3. Please choose the reason for ordering each replacement award.
 - Award misprinted (no charge)
 - Received damaged award (no charge)
 - Never received award [within one year of issue] (no charge)
 - All other reasons [includes name change] (\$35 charge)
4. Fill in the mailing information and, if necessary, method of payment and payment information
5. Mail or fax the completed form and payment for all replacement awards ordered to
6. Photocopy and complete this form and then forward it to LOMA with payment in full for all replacement awards ordered.

Attn: Replacement Awards
Office of the Registrar
LOMA
2300 Windy Ridge Parkway, Suite 600
Atlanta, GA 30339-8443 USA

Fax: 770-984-6415

Call the Registrar's Office at 770-984-3761 or e-mail to education@loma.org if you have any questions.

Award Replacement Order Form

Order Form



Replacement award information

Please provide student name **exactly** as it should appear on award.

Student 1

Student I.D. number	Student name
Award(s) to be replaced	Reason for replacement

Student 2

Student I.D. number	Student name
Award(s) to be replaced	Reason for replacement

Student 3

Student I.D. number	Student name
Award(s) to be replaced	Reason for replacement

Student 4

Student I.D. number	Student name
Award(s) to be replaced	Reason for replacement

Student 5

Student I.D. number	Student name
Award(s) to be replaced	Reason for replacement

Mail replacement awards to

Name		Title	
Your company's LOMA I.D. number		Company name	
Company address			
City	State or Province	Country	Postal or ZIP code
Phone number	Fax	E-mail address	

Method of payment

Total fees

- Check
 Money order

Make check or money order payable to LOMA in U.S. funds.

<input type="radio"/> Visa	<input type="radio"/> Mastercard	<input type="radio"/> AMEX	Expiration date
Card number			
Cardholder name			
Cardholder signature			

Return completed form by mail or fax to:
LOMA's Office of the Registrar
2300 Windy Ridge Pkwy,
Suite 600
Atlanta, GA 30339-8443 USA
Fax: 770-984-6415



SECONDARY LOCATION FORM

(LOMANET USERS: Please enter Secondary Locations via LOMANET.)

Use this form for updating or adding your company's Secondary Location office information. Fax this completed form to: LOMA's Office of the Registrar at 770-984-6415. You may make photocopies of this form. **COMPLETE BOTH PAGES OF THE FORM.** Please refer to the Appendix of the Ed Rep Guidebook for state and country codes.

INFORMATION PROVIDED BY:

Name _____ Company Number _____
Company Name _____ City/State/Province/Country _____
Phone Number (_____) _____ Date _____

Secondary Location Information: **Add New Location** **Change Existing Location**

Secondary Office Number *

Secondary Location Office Name _____

Street Address _____

City/State/Province /Country _____ Zip/Postal Code _____

Phone (_____) _____ Ext. _____ Fax (_____) _____

PROCTOR INFORMATION:

Please note that, in order to preserve exam integrity, the Proctor of an exam cannot be enrolled for that exam. The exam cannot be accepted for grading and the situation will be considered under LOMA's Due Process Policy.

(Last)

(Given)

1) _____

2) _____

** The first three digits of the Secondary Location number are provided by LOMA and are based on the state/province/ country in which the office is located. (The last three digits are assigned by the Ed Rep.) A list of the location codes are located in The Ed Rep Guidebook.*

EXAMS PROCTORED

_____ ALL (If there are multiple proctors, insert the proctor number for each course.)

LOMA Exams

_____ LOMA 280	_____ LOMA 356	_____ AIRC 410
_____ LOMA 286	_____ LOMA 361	_____ AIRC 420
_____ LOMA 290	_____ LOMA 371	_____ AIAA 200
_____ LOMA 301	_____ LOMA 380	_____ AAPA 273
_____ LOMA 305	_____ ACS 100	_____ AAPA 283
_____ LOMA 307	_____ PCS 391	_____ AAPA 303
_____ LOMA 311/316	_____ PCS 392	_____ AAPA 313
_____ LOMA 320	_____ PCS 393	_____ AAPA 323
_____ LOMA 326	_____ UND 386	
_____ LOMA 330	_____ ARA 440	
_____ LOMA 335	_____ AIAF 400	



Secondary Location Form — Proctor Registration Information

Page 2 - COMPLETE BOTH PAGES OF THIS FORM

Complete this information for each PROCTOR who is administering examinations at a secondary office location at your company.

Proctor Given Name _____

Last Name: _____

LOMA student identification number: _____

Title: _____

Phone: _____

Fax: _____

E-mail: _____

Date of Birth (mm-dd-yy): _____ Gender: _____

EXAM MAILING ADDRESS: (Only complete if different from Secondary Location office address)

Secondary Office Location Name: _____

Street Address: _____

City: _____ State/Province: _____

Zip/Postal Code: _____ Country: _____

Please fax both pages to LOMA's Office of the Registrar at 770-984-6415.

Appendices

Secondary Location Codes

UNITED STATES

State	State Name	First Three Digits	State	State Name	First Three Digits
AL	Alabama	001	MT	Montana	027
AK	Alaska	002	NE	Nebraska	028
AZ	Arizona	003	NV	Nevada	029
AR	Arkansas	004	NH	New Hampshire	030
CA	California	005	NJ	New Jersey	031
CO	Colorado	006	NM	New Mexico	032
CT	Connecticut	007	NY	New York	033
DE	Delaware	008	NC	North Carolina	034
DC	District of Columbia	009	ND	North Dakota	035
FL	Florida	010	OH	Ohio	036
GA	Georgia	011	OK	Oklahoma	037
HI	Hawaii	012	OR	Oregon	038
ID	Idaho	013	PA	Pennsylvania	039
IL	Illinois	014	RI	Rhode Island	040
IN	Indiana	015	SC	South Carolina	041
IA	Iowa	016	SD	South Dakota	042
KS	Kansas	017	TN	Tennessee	043
KY	Kentucky	018	TX	Texas	044
LA	Louisiana	019	UT	Utah	045
ME	Maine	020	VT	Vermont	046
MD	Maryland	021	VA	Virginia	047
MA	Massachusetts	022	WA	Washington	048
MI	Michigan	023	WV	West Virginia	049
MN	Minnesota	024	WI	Wisconsin	050
MO	Missouri	025	WY	Wyoming	051

CANADA

Province	Province				
Code	Province Name	First Three Digit	Code	Province Name	First Three Digits
AB	Alberta	201	NS	Nova Scotia	207
BC	British Columbia	202	ON	Ontario	208
MB	Manitoba	203	PE	Prince Edward Island	209
NB	New Brunswick	204	PQ	Quebec	210
NF	Newfoundland	205	SK	Saskatchewan	211
NT	Northwest Territories	206	YT	Yukon	212

Secondary Location Codes (continued)

OTHER COUNTRIES

Country Name	First Three Digits	Country Name	First Three Digits	Country Name	First Three Digits
Algeria	305	German Democratic Republic	530	Peru	755
Andorra	310	Ghana	535	Philippines	760
Angola	315	Gibraltar	540	Portugal	765
Anguilla	320	Greece	545	Puerto Rico	770
Antigua & Barbuda	325	Grenada	550	Qatar	775
Argentina	330	Guadeloupe	555	Republic of Cameroon	780
Aruba	335	Guam	560	Republic of Chad	785
Australia	340	Guatemala	565	Republic of Ireland	790
Austria	345	Guyana	570	Republic of Korea (South)	795
Azores	350	Haiti	575	Republic of Panama	800
Bahamas	355	Honduras	580	Republic of South Africa	810
Bahrain	360	Hong Kong	585	Saint Christopher & Nevis	815
Bangladesh	365	Iceland	590	Saint Helena	820
Barbados	370	India	595	Saint Lucia	825
Belgium	375	Indonesia	600	Saint Vincent/The Grenadines	830
Belize	380	Islamic Republic of Pakistan	605	Saudi Arabia	835
Bermuda	385	Israel	610	Singapore	840
Bolivia	390	Italy	615	Spain	845
Brazil	395	Jamaica	620	Sri Lanka	850
British Virgin Islands	400	Japan	625	Sudan	855
Brunei	405	Jordan	630	Surinam	860
Bulgaria	410	Kenya	635	Sweden	865
Cape Verde	415	Kuwait	640	Switzerland	870
Cayman Islands	420	Lebanon	645	Taiwan	875
Central African Republic	425	Liberia	650	Tanzania	880
Chile	430	Libya	655	Thailand	885
Colombia	435	Liechtenstein	660	Trinidad & Tobago	890
Costa Rica	440	Luxembourg	665	Turkey	895
Cyprus	445	Madagascar	670	Uganda	900
Dem. Peoples Rep. of Korea	450	Malaysia	675	U.K. – England	905
Denmark	455	Martinique	680	U.K. – Northern Ireland	910
Dominica	460	Mauritius	685	U.K. – Scotland	915
Dominican Republic	465	Mexico	690	U.K. – Wales	920
Ecuador	470	Monaco	695	United Arab Emirates	925
Egypt	475	Montserrat	700	Union of Myanmar	930
El Salvador	480	Morocco	705	Uruguay	935
Ethiopia	485	Netherlands	710	Venezuela	940
Faroe Islands	490	Netherlands Antilles	715	Vietnam	945
Falkland Islands	495	New Zealand	720	Virgin Islands, U.S.	950
Federal Republic of Germany	500	Nicaragua	725	Wallis & Futuna Islands	955
Fiji	505	Nigeria	730	Western Samoa	960
Finland	515	Norway	735	Zaire	965
France	520	Oman	740	Zambia	970
French Guyana	525	Paraguay	745	Zimbabwe	975
French Polynesia	530	Peoples Republic of China	750		

Academic Institutions Known to Grant Credit for LOMA Courses

UNITED STATES

ALABAMA

Chadwick University, Birmingham
 Calhoun Community College
 Faulkner University, Montgomery
 Samford University, Birmingham
 University of Alabama — Prior Learning Program, Birmingham

ARIZONA

Glendale Community College, Glendale
 Pima Community College, Tucson
 University of Phoenix, Phoenix (Distance Education)

CALIFORNIA

California Coast University, Santa Ana (Distance Education)
 California Pacific University, San Diego
 California State Polytechnic University, Pomona
 California State University, Fullerton
 College of the Sequoias, Visalia
 Columbia College, San Francisco
 Dominican College, San Rafael
 Fresno Pacific University, Visalia
 Frederick Taylor University, Moraga
 Golden State University, San Francisco
 Marymount University, Rancho Palos Verdes
 National University, San Diego
 Palomar College, San Marcos
 Sacramento City College, Sacramento
 Saint Mary's College of California, Moraga
 Santa Rosa Junior College, Santa Rosa
 Skyline College, San Bruno
 Sonoma State, Rohnert Park
 Park University of LaVerne, LaVerne
 University of San Diego, San Diego
 West Coast University, Los Angeles
 Yuba College, Marysville

COLORADO

Arapahoe Community College, Littleton
 Aurora Community College, Aurora
 Colorado Christian University, Lakewood
 Community College of Denver, Denver
 Denver Technical College, Denver
 Front Range Community College, Westminster
 Metropolitan State, Denver
 Regis University, Denver
 University of Phoenix — Colorado Div., Aurora

CONNECTICUT

Asnuntuck Community College, Enfield
 Charter Oak State College, Hartford
 Eastern Connecticut State University, Willimantic

Fairfield University, Fairfield
 Greater New Haven State Technical College, North Haven
 Housatonic Community Technical College, Bridgeport
 Manchester Community College, Manchester
 Middlesex Community College, Middleton
 Northwestern Connecticut Community College, Winsted
 Norwalk Community College, Norwalk
 Post College, Waterbury
 Quinnipiac College, Hamden
 St. Joseph College, West Hartford
 Sacred Heart University, Bridgeport
 Teikyo Post University, Waterbury
 Tunxis Community-Technical College, Ft. Wayne

DISTRICT OF COLUMBIA (D.C.)

American University, Washington

DELAWARE

Brandywine College of Widener University, Wilmington
 Drexel University, Wilmington
 Goldey Beacom College, Wilmington
 Wilmington College, New Castle

FLORIDA

Barry University, Miami Shores
 Broward Community College, Hollywood
 Eckerd College, St. Petersburg
 Florida Community College at Jacksonville
 Jacksonville University, Jacksonville
 Jones College, Jacksonville
 Miami Christian College, Miami
 Nova University, Ft. Lauderdale
 St. Leo College, St. Leo
 Tampa College, Tampa
 University of North Florida, Jacksonville

GEORGIA

Berry College, Rome
 Columbus State University, Columbus
 Covenant College, Lookout Mountain
 Shorter College, Marietta
 Wesleyan College, Macon

HAWAII

Hawaii Pacific University, Honolulu
 University of Hawaii-Leeward Comm. College, Pearl City

IDAHO

Boise State University, Boise

ILLINOIS

Aurora College, Aurora
 Belleville Area College, Belleville
 College of Du Page, Glen Ellyn
 College of Lake County, Grayslake
 De Paul University, Chicago
 Eastern Illinois University, Charleston
 Elmhurst College, Elmhurst
 George Williams College (Il. Benedictine), Downers Grove
 Governor's State University, University Park
 Harper Community College, Palatine
 Heartland Community College, Bloomington
 John A. Logan College, Centerville
 Lewis University, Romeoville
 Lewis & Clark Community College, Godfrey
 McHenry County College, Crystal Lake
 Mundelein College, Chicago
 National College of Education, Evanston
 National Louis University, Evanston
 North Park College, Chicago
 Northeastern Illinois University, Chicago
 Oakton Community College, Des Plaines
 Rockford College, Rockford
 Sangamon State University, Springfield
 Southern Illinois University, Carbondale
 University of Illinois, Springfield
 Western Illinois University, Macomb

INDIANA

Bethel College, Mishawaka
 Butler University, Indianapolis
 Goshen College, Goshen
 Indiana Business College, Indianapolis
 Indiana Institute of Technology, Ft. Wayne
 Indiana University at Kokomo
 Indiana University/Purdue University (IU/PU), Ft. Wayne
 Indiana University/Purdue University (IU/PU), Indianapolis
 Indiana Vocational Technical College, Ft. Wayne
 Indiana Wesleyan, Carmel
 Marion Technical College, Marion
 Martin Center College, Indianapolis
 St. Francis College, Ft. Wayne
 St. Mary of the Woods Community College, St. Mary of the Woods
 Tri-State University, Ft. Wayne
 Trinity College & Seminary, Newburgh

IOWA

American Institute of Business, Des Moines
 Briar Cliff College, Sioux City
 Buena Vista College, Council Bluffs
 Des Moines Area Community College, Des Moines

Academic Institutions Known to Grant Credit for LOMA Courses (continued)

Drake University, Des Moines
 Graceland College, Lamoni
 Grand View College, Des Moines
 Iowa State University, Ames
 Iowa Western Community College,
 Council Bluffs
 Simpson College, Indianola
 Teikyo Marycrest University, Davenport
 University of Northern Iowa, Cedar Falls
 Upper Iowa University, Fayette
 Wartburg College, Waverly
 Westmar College, Le Mars
 William Penn College, West Des Moines

KANSAS

Baker University, Overland Park/Baldwin City
 Dodge City Community College, Dodge City
 Emporia State University, Emporia
 Friends University, Wichita
 Hutchinson Community College, Hutchinson
 Johnson County Community College, Overland
 Park
 Kansas State University, Manhattan
 Mid-America Nazarene College, Olathe
 Ottawa University, Ottawa/Kansas City
 St. Mary College, Leavenworth

KENTUCKY

Bellarmine College, Louisville
 Lexington Community College, Lexington
 Midway College, Midway
 Spalding College, Louisville
 Thomas Moore College, Crestview Hills

LOUISIANA

Louisiana State University, Baton Rouge
 University of New Orleans, New Orleans

MAINE

Andover College, Portland
 Husson College, Bangor
 St. Joseph's College, North Windham
 University of Southern Maine, Portland
 Westbrook College, Portland

MARYLAND

College of Notre Dame of Maryland, Baltimore
 Frederick Community College, Frederick
 Hagerstown Junior College, Hagerstown
 Hartford Community College, Bel Air
 Hood College, Frederick
 Montgomery College, Rockville
 Prince Georges Community College, Largo
 University of Baltimore, Baltimore
 University of Maryland, College Park

MASSACHUSETTS

American International College, Springfield
 Assumption College, Worcester
 Bentley College, Waltham
 Berkshire Community College, Pittsfield
 Board of Insurance Medicine, Worcester
 Boston University, Boston
 Central New England College of Technology,
 Worcester
 Clark University, Worcester
 Eastern Nazarene College, Quincy
 Elms College, Chicopee
 Fisher Junior College, Boston
 Greenfield Community College, Greenfield
 Laboure College, Boston
 Massachusetts Bay Community College,
 Wellesley Hills
 Newbury Junior College, Boston
 New England College of Finance, Boston
 North Adams State College, North Adams
 Northeastern University, Boston
 Quinsigamond Community College, Worcester
 Salem State College, Salem
 Simmons College, Boston
 Springfield Technical Community College,
 Springfield
 Stonehill College, North Easton
 University of Massachusetts, Amherst
 Western New England College, Springfield
 Westfield State College, Westfield
 Worcester State College, Worcester

MICHIGAN

Adrian College, Adrian
 Aquinas College, Grand Rapids
 Baker College, Flint
 Cleary College, Howell
 Delta College, University Center Detroit
 College of Business, Detroit
 Grand Rapids Baptist College, Grand Rapids
 Lansing Community College, Lansing
 Lawrence Institute of Technology, Southfield
 Macomb Community College, Warren
 Siena Heights College, Siena Heights
 Spring Arbor College, Spring Arbor

MINNESOTA

Anoka Ramsey Community College, Coon
 Rapids
 Bethel College, St. Paul
 College of St. Catherine, St. Paul
 Concordia College, St. Paul
 Greenfield Community College, Greenfield
 Lakewood Community College, White Bear
 Luther Northwestern Theological Seminary,
 St. Paul

Metropolitan State University, St. Paul
 Minneapolis Community College, Minneapolis
 North Hennepin Community College,
 Minneapolis
 Northwestern College, St. Paul
 St. Cloud State University, St. Cloud
 University of St. Thomas, St. Paul
 University of Minnesota, Minneapolis

MISSISSIPPI

Belhaven College, Jackson

MISSOURI

Columbia College, Columbia
 Fontbonne College, St. Louis
 Heart of America Christian College, Kansas City
 Jefferson College, Hillsboro
 Kemper Military School & College, Boonville
 Lindenwood College, St. Charles
 Maryville College, St. Louis
 Missouri Baptist College, St. Louis Park
 College, Parkville
 St. Louis University, St. Louis
 Stephens College, Columbia
 Webster University, St. Louis

NEBRASKA

Bellevue College, Bellevue
 Chadron State College, Chadron
 College of St. Mary, Lincoln
 Doane College — Lincoln, Lincoln
 Grace College of the Bible, Omaha
 Metro Community College, Omaha
 University of Nebraska-Kearney
 University of Nebraska-Omaha
 Western Nebraska Community College,
 Scottsbluff

NEVADA

University of Reno, Reno

NEW HAMPSHIRE

Franklin Pierce College, Rindge
 Hesser College, Salem
 New Hampshire College, Manchester
 New Hampshire Technical Institute, Concord
 Notre Dame College, Manchester

NEW JERSEY

Caldwell College, Caldwell
 Camden County College, Blackwood
 County College of Morris, Randolph
 Fairleigh Dickinson, Rutherford
 Georgian Court College, Lakewood

Academic Institutions Known to Grant Credit for LOMA Courses (continued)

Gloucester County College, Sewell
 Jersey City State College, Jersey City
 Middlesex County College, Edison
 Montclair State College, Upper Montclair
 Raritan Valley Community, Somerville
 St. Peters College, Jersey City
 Thomas A. Edison State College, Trenton

NEW YORK

Cazenovia College, Cazenovia
 College of Insurance, New York City
 City University of New York — Herbert Lehman
 City College
 City University of New York — Hunter College
 City University of New York — York College
 Dowling College, Oakdale
 Excelsior University, Albany
 Fulton Montgomery College, Johnstown
 Hudson Valley Community College, Troy
 Kingsborough Community College, Brooklyn
 Manhattan College, Riverdale
 Marist College, Fishkill
 Marymount College, Tarrytown
 Mercy College, Dobbs Ferry
 Monroe Community College, Rochester
 New York Institute of Technology, Central Islip
 New York University
 Niagara University
 Nyack College, Nyack
 Onondaga Community College, Onondaga
 PACE University, New York City
 Rochester Institute of Technology, Rochester
 St. Francis College, Brooklyn
 SUNY — College at Old Westbury, Long Island
 SUNY — College at Oswego, Oswego
 SUNY — Elmira College, Elmira
 SUNY — Empire State College, Saratoga
 Springs
 SUNY — Utica
 Suffolk County Community College —
 Western Campus, Brentwood
 Suffolk County Community College —
 Ammerman Campus, Selden
 Utica College of Syracuse University, Utica
 University of State of New York —
 Regent Degree Program, Albany

NORTH CAROLINA

Central Piedmont Community College,
 Charlotte
 Greensboro College, Greensboro
 Guilford Technical Community College,
 Jamestown
 High Point University, High Point
 Meredith College, Raleigh
 Wilkes Community College, Wilkesboro

NORTH DAKOTA

University of Mary, Bismarck

OHIO

Ashland University, Ashland
 Baldwin-Wallace College, Berea
 Capital University, Columbus
 Clark State Community College, Springfield
 College of Mount St. Joseph, Cincinnati
 Columbus State Community College, Columbus
 Franklin University, Columbus
 Kent State University, Kent
 Lourdes College, Sylvania
 Marion Technical College, Marion
 Miami University, Hamilton
 Mount St. Joseph College, Mount St. Joseph
 Mount Vernon Nazarene College, Columbus
 Northwestern College, Lima
 Ohio Dominican, Columbus
 Otterbein College, Westerville
 University of Dayton, Dayton
 Wilmington College, Wilmington
 Xavier University, Cincinnati

OKLAHOMA

Cameron University, Lawton
 Langston University — Urban Center, Tulsa
 Oklahoma City University, Oklahoma City

OREGON

Concordia College, Portland
 George Fox College, Newberg
 Linfield College, McMinnville
 Marylhurst College, Marylhurst
 Portland Community College, Portland
 Western Baptist College, Salem

PENNSYLVANIA

The American College, Bryn Mawr
 Antioch University, Philadelphia
 Bucks County Community College, Newton
 Delaware Valley College, Doylestown
 Eastern College, St. Davids
 Elizabethtown College, Elizabethtown
 Harrisburg Area Community College,
 Harrisburg
 Immaculata College, Immaculata
 Pierce Junior College, Philadelphia
 Philadelphia College of Textile & Science,
 Philadelphia
 St. Francis College of Pennsylvania, Loretto
 Saint Joseph's University, Philadelphia
 University College — PA, Chester
 Widener University, Chester

PUERTO RICO

Universidad Interamericana de Puerto Rico,
 San Juan

RHODE ISLAND

Community College of Rhode Island —
 Knight Campus, Warwick

SOUTH CAROLINA

Columbia International University, Columbia
 Wesleyan College, Central
 Limestone College, Gaffney

SOUTH DAKOTA

National College of Business —
 Extension, Sioux Falls
 Sioux Falls College, Sioux Falls
 University of South Dakota, Vermillion

TENNESSEE

Austin Peay State University, Clarksville
 Chichon College, Memphis
 Chattanooga State Tech. Comm. Coll.,
 Chattanooga
 Cumberland University, Lebanon
 Middle Tennessee State University,
 Murfreesboro
 Nashville State Technical Institute, Nashville
 Pellissippi State Community College, Knoxville
 Tennessee Wesleyan College, Athens
 Trevecca Nazarene College, Nashville
 Tusculum College, Greeneville

TEXAS

Amber University, Garland
 Dallas Baptist University, Dallas
 Dallas Christian College, Dallas
 East Texas State University, Texarkana
 El Centro College, Dallas
 Houston Community College, Houston
 Incarnate Word College, San Antonio
 Letourneau University, Dallas/Longview
 McLennan Community College, Waco
 North Lake Community College, Irving
 Our Lady of the Lake University of San Antonio,
 San Antonio
 Southwest Texas State University, San Marcos
 St. Mary's University, San Antonio
 St. Edwards University, Austin
 Texas A&I Univ., Corpus Christi
 University of North Texas, Denton
 University of Houston — Clear Lake

UTAH

Westminster College of Salt Lake City,
Salt Lake City

VERMONT

Community College of Vermont, Montpelier
Johnson State College, Johnson
Liberty University, Lynchburg
Trinity College, Burlington
Vermont Technical College —
Randolph Center, Waterbury

VIRGINIA

Averett College, Danville
Central Virginia Community College, Lynchburg
J. Sargeant Reynolds Community College,
Richmond
James Madison Univ., Harrisonburg
Liberty University, Lynchburg
Lynchburg College, Lynchburg
Marymount University, Arlington
Mary Baldwin College, Staunton
Strayer College, Alexandria
Tidewater Comm. College, Portsmouth
Virginia Commonwealth University, Richmond
Virginia Western Comm. College, Roanoke
Virginia Wesleyan College, Norfolk

WASHINGTON

City University, Bellevue
Griffin Business College, Seattle

WEST VIRGINIA

Wheeling Jesuit College, Wheeling

WISCONSIN

Cardinal Stritch College, Milwaukee
Concordia University-Wisconsin, Mequon
Edgewood College, Madison
Fox Valley Technical College, Appleton
Lakeland College, Sheboygan
Madison Junior College of Business, Madison
Marion College of Fond Du Lac, Fond du Lac
Moraine Park Technical College, Fond du Lac
Milwaukee Area Technical College, Milwaukee
Mount Mary College, Milwaukee
Mount Scenario College, Ladysmith
Nicolet Technical College, Rhinelander
Northeast Wisconsin Technical College,
Green Bay
Silver Lake College, Manitowoc
Stratton College, Milwaukee
University of Wisconsin/Green Bay
University of Wisconsin/Oshkosh

University of Wisconsin/Platteville
University of Wisconsin/Superior
Waukesha County Technical Institute,
Pewaukee

CANADA**BRITISH COLUMBIA**

British Columbia Institute of Technology,
Vancouver

NOVA SCOTIA

St. Mary's University, Halifax

ONTARIO

Humber College of Applied Arts & Tech.,
Etobicoke
St. Lawrence College University of Waterloo,
Waterloo

QUEBEC

Northland Open University, Montreal

GREAT BRITAIN**ENGLAND**

University of London, London

NOTE: The institutions listed on the previous pages have granted credit to students for LOMA courses in the past. These institutions may or may not grant credit to students in the future. Additionally, institutions that do not appear on this list may grant credit to students as well. Each institution grants credit at its own discretion based on its own policies. Students interested in receiving academic credit for LOMA courses should meet with their academic advisors to discuss this possibility, then request an official Professional Education Transcript from LOMA as needed.

Glossary

AAPA — Associate, Annuity Products and Administration, the designation earned upon successful completion of LOMA's course program designed for individuals who work in all areas of annuities.

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.

AFSI — Associate, Financial Services Institute, the designation earned upon successful completion of five courses within the FFSI program curriculum, two of which are electives.

AIAA — Associate, Insurance Agency Administration, the designation earned upon successful completion of LOMA's course program for administrative employees that work in or with agencies.

AIAF — Associate, Insurance Accounting and Finance. LOMA and the Insurance Institute of America jointly developed the life and health curriculum of the AIAF Program.

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 course 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.

Branch Office — For the purposes of enrollment and exam administration, a Branch Office is an office with students but no primary LOMA Ed Rep.

Credentials Master List — This report is an historical record of participation by a company's employees in LOMA Education Program.

Did-Not-Sit (DN) — Indicates that a student was not present for the administration of a paper examination. A score of "Did-Not-Sit" does not count as a failure nor does it affect a student's ability to earn a designation with distinction or honors.

Educational Representative (Ed Rep) — Representative/employee who is responsible for administration and promotion of LOMA's Insurance Education 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 workplace. Companies DO NOT serve as an exam center 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 code for their own students.

Fee Transfer — Grants a student unable to sit for an exam the one-time right to enroll for the same exam the next time it is offered for a transfer fee.

FFSI — Fellow, Financial Services Institute, the designation earned upon successful completion of seven LOMA courses and three Professional Achievement Credits.

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

I*STAR — Individually Scheduled Test And Results, LOMA's exam-by-computer 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. For information about other LOMA products and services, please consult the current edition of the LOMA Products and Services Catalog, available from LOMA's Marketing Department.

LOMAlearn — LOMA's online system containing a variety of online "short" courses, most of which do not lead towards a LOMA designation.

LOMANET — LOMA's Internet-based database. LOMANET users can enroll students for exams, view students' pass/fail grades, update student records, and generate reports via the Ed Rep Reporting System. Students can also access their exam scores online via LOMANET with their Logon ID and password.

Member Companies — LOMA members are divided into three categories:

1. Regular members are life and health insurance companies in the United States and Canada.
2. Associate members are life and health insurance companies outside the United States and Canada.
3. Affiliate members are individuals and organizations that provide services to the industry.

Participation in LOMA Education Programs or any other LOMA-sponsored program or activity does not constitute membership in LOMA, nor does it qualify the organization for mem-

ber 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.)

PACs — Professional Achievement Credit, credits granted toward the FFSI designation by LOMA for demonstrated professional achievement in areas of financial services.

PCS — Professional, Customer Service, the designation earned upon successful completion of LOMA's ACS program and three advanced courses focused exclusively on customer service and its many dimensions. Completion of the PCS coursework without having earned the ACS designation will earn a certificate of completion.

PPDF — Protected PDF (please see Protected PDF)

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 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 successfully completed courses. This document, which must be requested in writing from LOMA's CE and Academic Credit Coordinator, is used by students requesting college credit, continuing education credit, and/or professional licensing credit for LOMA courses.

Prometric Testing Centers — Third-Party exam center for computerized exams in the U.S. and Canada only.

Protected PDF — A PDF document whose usage is secured and tracked and can be accessed only by authorized users.

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.



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