

2018

Ed Rep Guidebook



The Ed Rep Guide Book

2018 EDITION

Quick Reference

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Suite 600	770-951-1770
Atlanta, GA 30339	
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
PBD Worldwide	800-887-3723
P.O. Box 930108	770-280-4178
Atlanta, GA 31193-0108	770-280-4150 (fax)
E-mail	LNH@pbd.com
Outside U.S. E-mail	lomaintl@pbd.com
Web site	www.lomabookstore.com

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 (if applicable)
- 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 member 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 LOMA's learning system and I*STAR. The Primary Ed Rep, however, will receive the designation awards earned each month and typically receives enrollment invoices.

Getting Started

As a new Ed Rep, you should begin your training by reviewing the Ed Rep Training Series of videos at <http://www.loma.org/EdReps/Resources/Videos.aspx>.

These 10-15 minute videos provide a great overview of your role as an Ed Rep.

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. 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 or Virtual 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.

Who to Contact at LOMA

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.

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, Course Portals, PDFs, etc.)
- Ed Rep changes
- Ed Rep Guidebook (orders, unanswered questions)
- Processing enrollments
- Exam administration (proctoring, location, etc.)
- Third-Party Exam Sites

- Exam Fees (billing discrepancies, processing)
- Course Extensions
- 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

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, TPGs, etc.

PBD Worldwide
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

LOMA
Technical Support

Office of the Registrar
Phone: 770-984-3761
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: 770-984-3718
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

Office of the Registrar
Phone: 770-984-3761
Fax: 770-984-6415
E-mail: education@loma.org

Exam Question Challenges

Examinations Department
Fax: 770-984-3761
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 can download a copy of it from LOMA's Web site, www.loma.org.

The LOMA Education & Training Catalog is updated annually and posted on LOMA's Web site. 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. See the following list of resources for Ed Reps.

Web Site

LOMA's Web site, www.loma.org, provides comprehensive information on LOMA products and services. The Professional 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 includes forms, brochures, Ed Rep Contact Blog, 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

LOMA Education & Training Catalog

Updated each year, and available for download

Printed Study Materials Order Forms

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

Ed Rep and Student Forms

Forms to help Ed Reps administer LOMA's Education Programs including: 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

Ed Rep Contact Blog

Your source for 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

Procedures LOMA follows to investigate potential exam violations

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

Periodic pre-recorded sessions delivering interactive content and LOMA news to Ed Reps

Ed Rep Tools

A set of reports for Ed Reps that provides detailed information about enrollments, awards, grades, etc. This is also a location for Ed Reps to register and enroll students through a faster bulk process.

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 LOMA Societies all around the world. A list of LOMA Societies can be found on LOMA's Web site, <http://www.loma.org>.

How to Contact LOMA Societies

LOMA Society Support Team

LOMA
6190 Powers Ferry Road, Suite 600
Atlanta, GA 30339
Phone: 770-984-3741 ■ Fax: 770-984-6415
E-mail: lomasociety@loma.org

LOMA Forms

As an Ed Rep, you will need to access certain forms such as the Ed Rep Application Form, the I*STAR Certification Form, or the Award Replacement Form. All of the request forms and others are located at <http://www.loma.org/HelpCenter/Forms.aspx>.

LOMA's Electronic Library of Textbooks

Access to LOMA's Electronic Library of English-language textbooks is now available to Ed Reps at regular and affiliate LOMA member companies. You may download the textbooks from the Library and provide a printout of the textbooks to employees at your company who are enrolled for or planning to enroll in the course.

To gain access to the library, please send a request to education@loma.org. You must electronically accept/sign LOMA's online Electronic Library Licensing Agreement, which is accessible through your Ed Rep account. The Agreement includes guidelines for controlling access to the PDFs and printing the PDFs 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 study materials by enrolling for the course. 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.

Once your request is received, you will receive instructions on accessing the Licensing Agreement and Library.

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

Administering Designation Programs

LOMA's Learning System

LOMA's Learning System 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.

The system 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 in the new learning system

- 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 database
- Check students' course completion, histories and progress toward completing various designations
- Complete a number of other administrative tasks

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

Navigating LOMA's Learning System

Several resources about using LOMA's Learning System are available on www.loma.org.

This presentation introduces the Ed Rep features of our new learning system, gives an overview, and walks through some essential how-to info. View "Navigating LOMA's New Learning System". (<http://www.loma.org/EdReps/Videos/NavigatingLMS.aspx>)

Student tutorials for LOMA's Learning System are also available at <http://www.loma.org/HelpCenter/Resources/Tutorials.aspx>.

Ed Rep Tools

Ed Reps can run reports on Awards, Enrollments, Grades and other information at <http://edreptools.loma.org/>.

More information about using the reporting tool is located at <http://www.loma.org/EdReps/Managing/LMS/Reports.aspx>. This is also where Ed Reps can register and enroll students through a quick bulk process. More information is located at <http://www.loma.org/EdReps/Videos/EnrollingStudents.aspx>.

I*STAR and Prometric Testing

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 include:

- 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 "I*STAR Certification Form" and be approved by LOMA. This form is available online at www.loma.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 the learning systems are available 24 hours a day. I*STAR Support is available Monday-Friday, 7 a.m. to 6 p.m., Eastern Standard Time, except on designated LOMA holidays when the Office of the Registrar is closed.

I*STAR Coordination with Curriculum Changes

When students enroll, they'll have six months to take the I*STAR exams. I*STAR exams are based on the study materials that were available at the time of enrollment. If a course's study materials are updated after a student enrolls but before the student completes the I*STAR exam, the student should complete his/her studies from the original study materials; his/her I*STAR exam will be based on the original study materials, rather than the revised study materials. After a course's study materials are revised, all new enrollments will include access to the revised materials and an I*STAR exam based on those revised materials.

NOTE: If a student does not complete his/her I*STAR exam during the six-month course access period and chooses to re-enroll after course materials have been updated, the student will be enrolled in the course with the new course materials, and will be given the I*STAR exam based on those new materials.

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 must be requested from LOMA's Office of the Registrar at education@loma.org. **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. New proctors should review the Exam Proctoring video at www.loma.org in the Ed Rep section.**

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

Please refer to the I*STAR Certification Form on www.loma.org for more detailed information on the procedures for proctoring I*STAR exams. And, new proctors should view the I*STAR demo video at http://www.loma.org/EdReps/Videos/Using_ISTAR.aspx.

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 re-enrolls for the course within 30 days of the course deadline. After that, full fees will apply.**

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 course extension within 30 days of the course expiration date. The student will then have six months to take the exam.

*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 2018 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	The full Exam/Testing fee for the rescheduled test will be charged if the student a) reschedules 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.	

Enrolling for Prometric Exams

Students enroll for Prometric exams through the learning system. Like I*STAR, students receive six months access to the study materials and six months to take the Prometric exam. Students must enroll for Prometric exams through the learning system 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.prometric.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 the learning system, contact LOMA's Office of the Registrar 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 course extension to extend access for another six months from the date of purchase. LOMA will not refund enrollment fees if students do not sit for their exam.

Rescheduling, Course Extensions, and Cancellation of Exams

Enrollments 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 \$50 course extension within 30 days of the course expiration date. After that time, full enrollment fees are required.

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 the six month testing period, the student must also make sure their enrollment is still valid for the rescheduled date. For example, if a student enrolls and wants to reschedule their Prometric testing appointment to the next period, they must purchase a course extension to re-enroll for the exam in the next six month period.

Student Use of LOMA's Learning System

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

- Request forgotten or misplaced passwords, or update their passwords
- Check their progress toward earning various designations
- Update or review their personal profile
- Enroll themselves for LOMA exams
- Review Performance Reports for exams
- Re-enroll in courses
- Review important announcements from LOMA administrators

Ed Reps who use the learning system 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. Please remind students to keep their passwords in a safe location.

Students who lose or forget their password may have their login ID or password e-mailed to them immediately by utilizing the Forgot your login ID? or Forgot your password? functions found on the login screen. Just make certain that their e-mail address is correct so that the information can be verified.

How Students can Navigate LOMA's Learning System

The learning system 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 the system, they will need their Login ID number and their password.

- To register as a new student, students should go to www.loma.org, click on the LOGIN button, then click on the Create Account button.
- Students should next enter the information requested. The system will assign a random number as a Test ID.
- When they are done, they should click Submit, students can create their own login id and password when they create their account.
- Students who register for the first time will need to enter their LOMA Organizational Number 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 the system. Tutorials for navigating the learning system are located here - <http://www.loma.org/HelpCenter/Resources/Tutorials.aspx>. The students can also contact LOMA's Office of the Registrar for more instructions.

- 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.

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 via e-mail. It is important that you use and refer to the materials for the current cycle. The enrollment e-mail includes links to enrollment instructions, an exam center directory, a “Secondary Location Form”, a “Textbook Location Form”, and a “Promotional Materials Order Form”.
- Students may enroll via the learning system. Instructions for enrolling students for exams are found in the Navigating LOMA’s New Learning System video – <http://www.loma.org/EdReps/Videos/NavigatingLMS.aspx>.
- Ed Reps can also enroll student through the Bulk Enrollment process in Ed Rep Tools. For a demo, visit <http://www.loma.org/EdReps/Videos/EnrollingStudents.aspx>.
- 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 the learning system by LOMA. A minimum of 50 enrollments is required. 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.

It is also important to remember that student awards are printed directly from the student records. As such, student names will appear on awards exactly as they appear in the student record. **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.

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

Requesting Secondary Locations — 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 will be assigned an organizational number. Use the form on www.loma.org in the Forms section to request new secondary locations.

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

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 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.

Current Enrollments Report

Ed Reps can retrieve the *Current Enrollments Report* from Ed Rep Tools at <http://edreptools.loma.org/> to confirm paper and other enrollments. The *Report* confirms all enrollments received by LOMA’s Office of the Registrar. It is important that you check the *report* against your records for accuracy immediately. Exam materials are provided based on the information contained in this *report*. Changes or deletions cannot be made to the Current Enrollments Report except to correct any errors made by LOMA.

Students whose names do not appear on the Current Enrollments Report may not be enrolled. If you have any questions about the information found, or if you find any discrepancies, 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

Online Interactive Courses

LOMA's popular online interactive courses teach important industry concepts through an engaging, highly interactive, multi-media approach that often includes integrated video, audio and scenario-based learning. Online interactive courses are designation courses with integrated end-of-module exams that are built right into the course as part of the learning experience. No separate exam enrollment required!

Consult LOMA's Education and Training Catalog or www.loma.org to view all online interactive courses.

Study Materials for Designation Courses

Assigned texts and study aids are provided with most enrollments and 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 and 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. Test Preparation Guides (TPGs) and Interactive Study Aids are available online for all LOMA course portal 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 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 Worldwide. Printed study materials must be purchased separately and are not automatically provided when students enroll for an exam. Courses provided online include the exam fee.

As text changes are anticipated, notices are published on the Ed Rep Contact Blog, LOMA's online blog 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. A Course Portal typically includes the following learning resources:

- An introductory video about the course
- PDFs of the assigned study materials that can be printed or read online
- Interactive Practice Questions and Sample Exam currently available in LOMA Test Preparation Guides, including a printable 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*.

Exams

Key Details for Successful Exam Administration

More than 75,000 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. I*STAR exams must be completed within the six-month period for each course.
- **Exam Location** — Students must choose an exam site when they enroll for a paper or I*STAR exam. 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, or enroll in a Prometric exam.
- **Proctor** — The proctor is responsible for monitoring and administering exams. In most companies, the Ed Rep serves as the proctor. If you have students taking 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, FFSI or FSRI 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.
- **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 and on the I*STAR Certification Form.

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.

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.

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 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. Instructions for properly administering paper exams are listed on the next page.

Exam Length

Most courses have 60 questions and a time limit of two hours. The following exams have 50 questions and a time limit of two hours: ARA and UND. 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.

Course Extensions

Students who are unable to take their paper, Prometric, or I*STAR exams, for any reason, may re-enroll for the same course for \$50. I*STAR and Prometric exams must be re-enrolled within 30 days of the course expiration date. Paper exams must be re-enrolled in the next paper exam enrollment period.

Retakes

Students receive a grade F or F+ on a proctored examination (I*STAR, Prometric, or paper exam) may retake the exam at a discounted cost. In order to receive the discount, the student must

re-enroll for the courses within six months after sitting for the original exam.

NOTE: This differs from the \$50 discounted Course Extension in that Course Extensions are only available if the student has not yet taken the proctored examination for the course, and if re-enrollment takes place within one month of the end of the original course access period.

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. Grades post on the learning system approximately one month after the exams. Students can review how they performed on each exam on the Performance Report in their records.
14. Plan awards ceremonies and other recognition for students.

Grades and Awards

The Grading Process

After paper exams are administered, more than 10,000 answer sheets are returned to LOMA from over 500 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 as 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 can see students' pass/fail grades online, and students 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 in the student record 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 5,000 awards earned each paper exam cycle. Awards earned during May paper exam cycle are sent to Ed Reps in August. Awards earned during the November paper exam cycle are sent to Ed Reps in February. Awards earned in other months take approximately 6-8 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.

FSRI Conferment at Retirement Industry Conference

The FSRI Inaugural Class will be officially conferred at the 2018 Retirement Industry Conference in Chicago, Illinois, April 11-13, 2018!

Our primary conferment for new ASRI and FSRI designees will be at The Retirement Industry Conference, where you can take your knowledge of retirement concepts to the next level. Details will be sent to all ASRI and FSRI designees! We will also recognize and confer any ASRI/FSRI designees attending the LOMA Annual Conference as part of our conferment ceremony for all LOMA designations.

Current and Upcoming Annual Conferences

2018 - Vancouver, British Columbia, Canada
September 5-7, 2018

2018 Retirement Industry Conference Chicago, IL
April 11-13, 2018

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 "Application Form" is provided in the "Forms" section of www.loma.org. 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, an 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 one month 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

The most effective way to prepare 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 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 Worldwide. 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 LOMA 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 LOMA 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 Test ID) 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 request not to receive promotional e-mails.

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 24 of this Guidebook, fax LOMA's Office of the Registrar 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 can be ordered through 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.

College Credit

LOMA Courses can count towards more than earning a professional designation, including:

- Academic credit towards a Bachelor's or Master's degree from accredited colleges and universities
- Professional designations offered by other associations

Please note that LOMA no longer provides CE credits for agents taking LOMA education courses. For additional information, please e-mail education@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.

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 located at www.loma.org 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, Life & Health Claims (ALHC) and Fellow, Life & Health Claims (FLHC)	International Claims Association (ICA)	ICA, 1155 15th St. NW, Suite 500, Washington DC 20005 202-452-0143 FAX: 202-530-0659 www.claim.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.com
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.theamericancollege.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 Short Courses

LOMA offers a variety of short format courses through the learning system also. These courses range from 15 minutes to 2 hours. These courses are a good way to get a new employee or employee new to an area up to speed in a short time. Go to www.loma.org to see more about the courses.

Immersion Training

LOMA offers instructor-led activity-based programs for employees who need a broad understanding of industry fundamentals. These sessions are led by skilled facilitators in a variety of formats.

For more information, go to <http://www.loma.org/Events/Immersion.aspx>.

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- 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

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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.

Academic Institutions Known to Grant Credit for LOMA Courses

UNITED STATES

ALABAMA

Calhoun Community College
Chadwick University, Birmingham
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)

ARKANSAS

John Brown University, Siloam Springs

CALIFORNIA

Butte College
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
Frederick Taylor University, Moraga
Fresno Pacific University, Visalia
Golden Gate University, San Francisco
Marymount College, Rancho Palos Verdes
National University, San Diego
Palomar College, San Marcos
Sacramento City College, Sacramento
Saint Mary's College of California, Moraga
Saint Mary's College of California
San Diego City College
Santa Rosa Junior College, Santa Rosa
Skyline College, San Bruno
Sonoma State, Rohnert 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, Middletown
Northwestern Connecticut Community College, Winstead
Norwalk Community College, Norwalk
Post College, Waterbury
Quinnipiac College, Hamden
Sacred Heart University, Bridgeport
St. Joseph College, West Hartford
Teikyo Post University, Waterbury
Tunxis Community-Technical College, Ft. Wayne

DISTRICT OF COLUMBIA

American University, Washington

DELAWARE

Brandywine College of Wedener University, Wilmington
Drexel University, Wilmington
Goldey Beacom College, Wilmington
Wesley College
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 College, Columbus
Covenant College, Lookout Mountain
LaGrange College
Shorter College, Marietta
Strayer University
Wesleyan College, Macon

HAWAII

Hawaii Pacific University, Honolulu
University of Hawaii-Leeward Community College, Pearl City

ILLINOIS

Aurora College, Aurora
Bellefonte Area College, Bellefonte
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
Greenville College
Harper Community College, Palatine
Heartland Community College, Bloomington
John A. Logan College, Centerville
Lewis & Clark Community College, Godfrey
Lewis University, Romeoville
Lincoln Christian College, Lincoln
Lincoln College, Normal
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 Univ - Purdue Univ, 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 University
Indiana Wesleyan, Carmel
Marian University
Marion Technical College, Marion
Martin Center College, Indianapolis
St. Francis College, Ft. Wayne

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

INDIANA, (continued)

St. Mary of the Woods Community College, St. Mary of the Woods
Trinity College & Seminary, Newburgh
Tri-State University, Ft. Wayne
University of Indianapolis

IOWA

American Institute of Business, Des Moines
Ashford University
Briar Cliff College, Sioux City
Buena Vista College, Council Bluffs
Des Moines Area Community College, Des Moines
Drake University, Des Moines
Graceland College, Lamoni
Grand View College, Des Moines
Iowa State University, Ames
Iowa Western Community College, Council Bluffs
Mt. Mercy College, Cedar Rapids
Simpson College, Indianola
St. Ambrose College, Council Bluffs
Teikyo Marycrest University, Davenport
University of Iowa
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
Central Christian College of Kansas
Dodge City Community College, Dodge City
Emporia State University, Emporia
Friends University, Wichita
Hutchinson Community College, Hutchinson
Johnson County Community College, Overland Park
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
Westbrooke 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
Labour College, Boston
Massachusetts Bay Community College, Wellesley Hills
New England College of Finance, Boston
Newbury Junior College, 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
Capella University
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 Minnesota, Minneapolis
University of St. Thomas, St. Paul

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
William Wood University

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

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, Kearney
University of Nebraska-Omaha, Omaha
Western Nebraska Community College,
Scottsbluff

NEVADA

University of Reno, Reno
NEW HAMPSHIRE
Franklin Pierce College, Rindge
Granite State College
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
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
City University of New York – Herbert Lehman
City College
City University of New York – Hunter College
City University of New York – York College
College of Insurance, New York City
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, Niagara University
Nyack College, Nyack
Onondaga Community College, Onondaga

NEW YORK (continued)

PACE University, New York City
Rochester Institute of Technology, Rochester
Suffolk County Community College –
Ammerman Campus, Selden
Suffolk County Community College –
Western Campus, Brentswood
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, Utica
The American College
Utica College of Syracuse University, Utica

NORTH CAROLINA

Catawba Valley SC
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, Bismark

OHIO

Ashland University, Ashland
Baldwin-Wallace College, Berea
Bluffton College, Bluffton
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
Ursuline College
Wilmington College, Wilmington
Xavier University, Cincinnati

OKLAHOMA

Cameron University, Lawton
Langston University – Urban Center, Tulsa
Mid America Christian University
Oklahoma City University, Oklahoma City
Southern Nazarene University
University of Central Oklahoma

OREGON

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

PENNSYLVANIA

Antioch University, Philadelphia
Beaver College, Glenside
Bucks County Community College, Newton
Cabrini College, Radnor
Cambria County Community College,
Johnstown
Cedar Crest College, Allentown
Delaware Valley College, Doylestown
Eastern College, St. Davids
Elizabethtown College, Elizabethtown
Harrisburg Area Community College, Harris-
burg
Immaculata College, Immaculata
Lebanon Valley College, Annville
Montgomery County Community College,
Blue Bell
Neumann College, Aston
Philadelphia College of Textile & Science,
Philadelphia
Pierce Junior College, Philadelphia
St. Francis College of Pennsylvania, Loretta
St. Joseph's University, Philadelphia
The Institutes
University College – Pennsylvania, Chester
Widener University, Chester

PUERTO RICO

Universidad Interamericana de Puerto Rico,
San Juan

RHODE ISLAND

Community College of Rhode Island –
Knight Campus, Warwick
Roger Williams University, Bristol

SOUTH CAROLINA

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

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
Chattanooga State Technical Community
College, Chattanooga
Chickent College, Memphis
Covenant College
Cumberland University, Lebanon
Middle Tennessee State University, Murfrees-
boro
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. Edwards University, Austin
St. Mary's University, San Antonio
Texas A & M University - Corpus Christi,
Corpus Christi
University of North Texas, Denton

UTAH

Westminster College of Salt Lake City, Salt
Lake City

VERMONT

Community College of Vermont, Montpelier
Johnson State College, Johnson
Trinity College, Burlington
Vermont Technical College – Randolph Center,
Waterbury
Woodbury College

VIRGINIA

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

WASHINGTON

City University of Seattle
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
Ottawa University, Brookfield
Silver Lake College, Manitowoc
Stratton College, Milwaukee
University of Wisconsin – Green Bay,
Green Bay
University of Wisconsin – Oshkosh, Oshkosh
University of Wisconsin – Platteville, Platteville
University of Wisconsin – Superior, Superior
Waukesha County Technical Institute,
Pewaukee

CANADA

BRITISH COLUMBIA

British Columbia Institute of Technology,
Vancouver
Dalhousie University, Halifax
Saint Mary's University, Halifax

ONTARIO

Humber College of Applied Arts & Technology,
Etobicoke
Seneca College of Applied Arts & Technology
St. Lawrence College
University of Waterloo (Correspondence
Program), Waterloo

QUEBEC

Northland Open University, Montreal
Tele-Universite (Universite du Quebec a
Montreal)
Université Laval, Quebec City

GREAT BRITAIN

University of London, London, England
CARIBBEAN AREA, CENTRAL & SOUTH
AMERICA
St. George's College, Grenada
University of the West Indies

NOTE: The institutions listed above 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.

Nonresident College Degrees & Other Educational Resources

Credit is often available for LOMA Education Program exams from colleges with nonresident degree programs. In a nonresident program, students may earn an associate or baccalaureate degree through the consolidation of credits earned in a variety of ways. The following internet website provides information on alternative routes to completing your education: <http://www.geteducated.com>

Glossary

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.

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 courses 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.

ASRI — Associate, Secure Retirement Institute, the designation earned upon successful completion of six courses within the FSRI program curriculum.

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.

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.

FSRI — Fellow, Secure Retirement Institute, the designation earned upon successful completion of seven LOMA courses which offer retirement education for Financial Services professionals.

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.

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 member 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.)

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 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.

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.

