LIMRA LOMA

Secure Retirement Institute

Member Resources for Growing Your Retirement Business

LIMRA·LOMA
Secure Retirement INSTITUTE®

www.secureretirementinstitute.com

Many Americans tell us they are ***not*** financially ***prepared*** for retirement, and many retirees report they are ***uncertain*** how to ***manage*** their assets.

The LIMRA LOMA Secure Retirement Institute helps members advance retirement readiness and the financial security of their clients through research, education, and innovation. Members develop valuable relationships and build a bridge to the future.

Members use our resources to:

- Expand distribution
- Attract, develop, and retain top talent
- Sharpen sales effectiveness
- Improve client and asset retention
- Address threats, including industry disruptors
- Leverage new technologies
- Enhance consumer centricity and engagement
- Understand and adapt to regulatory changes

Members include:

- Asset Management Firms
- Banks
- Broker Dealers
- Insurance Carriers
- Recordkeepers
- Third-Party Administrators
- Wealth Management Firms

Members gain access to:

- Research study findings and staff
- Subject matter experts
- The LIMRA and LOMA InfoCenter information-finding teams
- Secure Retirement Institute Review magazine
- Member-only committees and study groups
- Retirement Industry Conference
- Professional development and education programs
- Regulatory compliance solutions

Learn more at www.secureretirementinstitute.com

RESEARCH

Receive unbiased and actionable information and insights

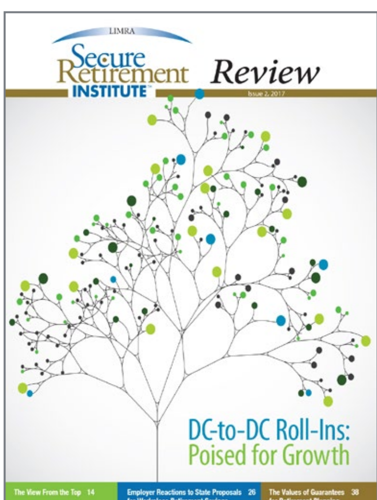
Refine business strategies and make business-critical decisions with actionable findings from retail and institutional retirement market research. Our experienced research team regularly conducts quantitative and qualitative research on the retirement market that is:

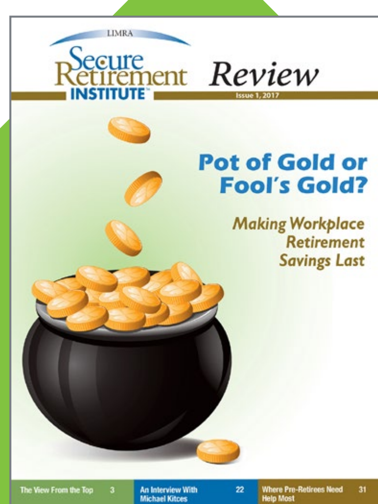
- Fact-based, not advocacy-based
- Enhanced by insights from our staff via phone, email, webinars, meetings, and more
- Designed to help members refine business strategies and frame business decisions
- Guided by industry leaders
- Easily accessed anytime, anywhere, from any device

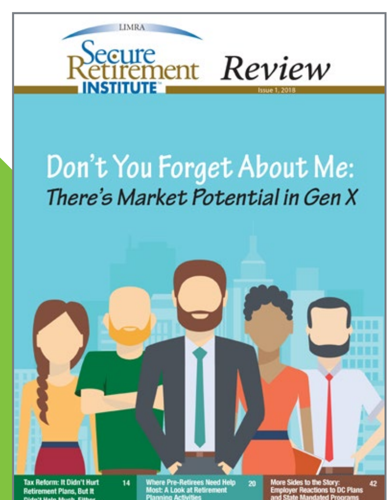
Our research explores:

- The competitive landscape
- How individual investors and plan participants make decisions
- Retiree expectations and actual experiences
- Financial advisors' attitudes
- Challenges facing plan sponsors
- Opportunities for capturing and retaining defined contribution plan assets
- Institutional plan advisor trends and perceptions

Experienced staff can help you apply research findings and industry best practices to your business. You may also leverage our research capabilities to conduct quick or in-depth custom studies that meet your individual needs. We can help you gain fresh insights, explore emerging issues, and more.







Read the latest issue at www.secureretirementinstitute.com.

PEER FORUMS

Exchange leading-edge ideas and contemporary best practices

Participate with your peers from across the industry to discuss market trends, emerging issues, regulatory developments, effective business practices, and more. The Institute hosts a wide variety of forums, including study groups, roundtables, and invitation-only executive committees.

These forums lead to insightful information sharing and productive professional relationships.

Current groups address:

- Retirement income strategies, financial literacy, and wellness
- Annuity research, products, marketing, and business intelligence
- Retirement plan products and services, business intelligence, asset retention and rollover capture, and sales support
- And more

RETIREMENT INDUSTRY CONFERENCE

Jointly hosted by the LIMRA LOMA Secure Retirement Institute and Society of Actuaries

WHO ATTENDS?

Executives and professionals from all areas of the retirement industry, including those involved in the product development, marketing, and distribution of individual annuity and retirement income products, and defined contribution and defined benefit retirement plans.

HIGHLIGHTS

Attendees meet informally and learn the latest strategic, sales, product, operations and administration, marketing, distribution, and regulatory trends impacting the industry.

Learn more at www.secureretirementinstitute.com

LEARNING AND DEVELOPMENT

Empower employees and develop future leaders

Growing your business today requires new thinking, new skills, and new capabilities. As retirement security continues to become a top priority for more Americans, everyone on your team must understand the "what, why, and how" of the industry.

Members work together through LIMRA and LOMA to create cost-effective industry-standard programs that:

- Help new and experienced representatives understand and engage today's consumers
- Advance employee understanding of the entire retirement planning and income marketplace, including both retail and institutional
- Create visionary leaders

COMPLIANCE Education Platform

Developed by the industry for the industry, our compliance education programs will help your workforce — especially customer-facing professionals — understand and address ever-changing regulatory requirements. The programs are already in use at more than 100 organizations and can be seamlessly integrated with your learning-management system. Our offerings include:

- Recognizing Financial Exploitation™
- Fiduciary Education for Sales & Service Professionals™
- U.S. and Canadian AML Training

Our robust Compliance Education Platform helps your customer-facing professionals:

- Understand and comply with fiduciary rules
- Identify and report potential money laundering
- Recognize financial exploitation of seniors and other vulnerable adults

FSRI®

Fellow, Secure Retirement Institute®

The FSRI program uniquely and rigorously educates on all elements of retirement services. It equips learners to understand the business, so they can solve complex problems, think strategically, and innovate.

Why utilize the FSRI?

- Career development
- Engagement
- Talent mobility
- Perspective beyond silos
- Client satisfaction and retention

The interactive online courses utilize contemporary, self-study techniques to provide an in-depth and engaging learning experience. Designed with extensive industry collaboration, these courses are complementary to company specific training. The program educates on all plan types – institutional and retail – and provides a globally recognized designation with strong industry acceptance.

Learn more at www.secureretirementinstitute.com

PRODUCTS AND SERVICES

Access tools for growing your business, improving profitability, and managing risks

We infuse our deep industry understanding with the latest consumer and industry research to create innovative solutions. You'll grow sales, improve persistency, and protect your brand with products that enable you to:

- Attract and engage top talent
- Evaluate job applicants and onboard new hires
- Help consumers prioritize and act on their retirement needs
- Boost sales effectiveness at all stages of the career
- Gain an objective perspective on your market potential and strategic goals
- Optimize your sales compensation plan

READY-2-RETIRE

"What kind of retirement do I want?" Ready-2-Retire™ helps people visualize their retirement in a completely new way and answer that question in just 15 minutes!

This online tool:

- Jumpstarts the retirement planning process
- Helps people profile their lifestyle goals and challenges
- Helps advisors develop appropriate accumulation and decumulation plans

Trustworthy Selling®

Today's empowered consumers really are different. They want to work with financial professionals who truly understand their unique needs. And they want to work with people they trust. That trust is not easily gained, even with referrals. It requires authentic, caring language and candid conversations that motivate people to take action. *Trustworthy Selling* helps financial representatives of all stripes master these special skills and help more people secure their futures.

Participants will:

- Understand behavioral finance — how today's consumers really make financial choices
- Quickly build trust and develop stronger relationships with more consumers
- Conduct candid conversations with confidence
- Grow premiums, policy counts, and clients by 20%, 30%, or more!

Learn more at www.secureretirementinstitute.com

KEY CONTACTS

The LIMRA LOMA Secure Retirement Institute team works with member executives throughout the industry to ensure our programs and initiatives align with their research, learning, and business needs.

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