

***AAPA 283—Marketing, Distribution, and Uses of Annuities***  
**LOMA**  
**January – December 2003**

LOMA is one of the world's most recognized and reputable professional education institutions. Last year, financial services professionals in some 72 countries enrolled for more than 117,000 LOMA examinations. Hundreds of thousands of LOMA students, including more than 142,000 designees, are found in financial services organizations around the world.

**Contact Information:**

LOMA's Office of the Registrar  
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**Course Scope and Objectives:**

AAPA 283 examines the current market for annuity sales in the United States and Canada, how annuities are distributed, and how annuities are used. It also explains how annuity products are designed and promoted and how the marketing of annuities is regulated.

AAPA 283 can be completed in a self-study fashion or in a classroom environment, and it is evaluated by NPOISI (the National Program on Noncollegiate Sponsored Instruction—[www.nationalponsi.org](http://www.nationalponsi.org)). Many organizations, including state licensing agencies, colleges and universities, and industry associations accept AAPA 283 as credit for their programs.

**Texts and Materials:**

*Marketing, Distribution, and Uses of Annuities* (2000): (LOMA; ISBN 1-57974-077-4) [PBD Order # AAPA 283-10-00].

*Test Preparation Guide for AAPA 283* (2000): (LOMA; ISBN 1-57974-078-2) [PBD Order # AAPA 283-40-00].

Included in this study guide are review exercises, practice questions, a full-scale sample examination both in paper form and on an enclosed diskette, and appendices containing answers to all questions.

All texts may be ordered online from PBD Worldwide Fulfillment at [www.pbd.com](http://www.pbd.com), or contact the Office of the Registrar for ordering details.

**Course Outline:**

The Market Landscape for Annuities  
The Uses of Annuities  
Marketing Basics  
Product Development and Financial Design of Annuities  
Promotion of Annuities

Distribution of Annuities  
Selling Individual Annuities  
Selling Group Annuities  
U.S. State and Federal Regulation of the Marketing of Annuities  
Canadian Regulation of the Marketing of Annuities  
Issues in Marketing Annuities

### **Grade Determination/Examinations:**

Course grade for AAPA 283 is determined through one comprehensive 50-item examination. This multiple choice exam is available to any student through Prometric Testing Centers in the United States and Canada. Cost information and scheduling for exams is available through LOMA's Office of the Registrar or online at [www.loma.org](http://www.loma.org).

If the student is an employee of a LOMA member company, alternative onsite testing options (paper or online exams) may be available. If you are a LOMA member company employee, contact your company's Educational Representative for details.

### **Further Study:**

If further study is desired, this course is one of five leading to the professional designation Associate, Annuity Products and Administration (AAPA). This prestigious designation indicates professionalism and high competency in annuity administration, including knowledge of the differences among the various annuity products and their uses, the role of technology in annuity administration, the marketing and distribution of annuities, funding arrangements for pension products, and laws and regulations affecting annuities. Other courses needed to achieve this designation include:

- ◆ AAPA 273—*Annuity Principles and Products*
- ◆ AAPA 303—*Annuity Systems and Administration*
- ◆ AAPA 313—*Financial Aspects of Annuities*
- ◆ AAPA 323—*Regulation and Taxation of Annuities*