



FELLOW TALK

February, 2006

A Message from Our President

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Rolf Anderson, FLMI, FFSI, ACS, AIRC
Assistant Vice President, New York Life Insurance Company

It's my honor to serve as the President of the LOMA Society of the Twin Cities. I first joined the Society when I earned my FLMI designation, which is more years ago than I care to remember. But it's interesting to reflect on how LOMA has changed in those years; new designation programs have been introduced to broaden our educational opportunities and to adjust to the changing times and dramatic transformation of our industry, the testing process has been enhanced, e-learning has been introduced, and LOMA is now providing customized learning opportunities. But throughout all those years, the Twin Cities Society has remained constant; recognizing our achievements, promoting professional growth by offering educational events and activities, and providing opportunities to interact with colleagues throughout our industry.

Your board of directors is committed to continuing the strong traditions of our Society by offering membership in an organization that offers high value to its members. We are pleased to invite you to attend the following events in 2006:

- Our Winter Meeting will be held on February 28, 2006 at the Prudential Insurance Company. We are delighted to announce that Chuck Anderson, Vice President, National Sales for Prudential Select Brokerage, will be our speaker. The Society is pleased to offer this unique venue for our Winter Meeting and we extend our thanks to Jennifer Victor-Larsen for her efforts in organizing the event. See page two for details.
- The Spring Seminar will be held on May 10, 2006 at the Zuhrah Shrine Center in Minneapolis. This event will feature three high-caliber speakers, including Senior Vice President and National Sales Manager Brian Peterson of Allianz Life, who will discuss a variety of topics relevant to our industry.
- Perhaps our most important meeting, the Fall Recognition Dinner will be held on September 26, 2006 at Jax Café in Minneapolis. I'm pleased to announce that a representative from LOMA will be in attendance to recognize the important achievements of our new designees.

I would also like to take this opportunity to acknowledge the very fine work of our board of directors. These hard working individuals volunteer significant time and effort to arrange our speakers and events, organize charitable activities, and operate our scholarship program. They also handle all the necessary organizational tasks such as creating the newsletter, balancing the checkbook, keeping the website up-to-date, and preparing reports for LOMA. I would like to particularly thank our past President, Lori Webb, for the leadership she has provided and her many years of service to the organization.

Finally, I look forward to seeing each of you at our upcoming events, and I would like to encourage you to contact me at any time with suggestions for programs or activities, or ideas on how the Twin Cities Society might best serve its members.

But throughout all those years, the Twin Cities Society has remained constant; recognizing our achievements, promoting professional growth by offering educational events and activities, and providing opportunities to interact with colleagues throughout our industry.

Tuesday, February 28 Dinner Meeting

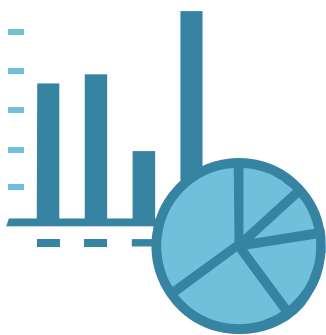


Mark your calendars:

Tuesday, February 28
Prudential Financial

Wednesday, May 10
Zuhrah Shrine Center

Tuesday, September 26
Jax



Chuck Anderson's presentation:

"I'm Excited and Why You Should Be, Too"

Chuck provides a back-to-basics view of why our business is both exciting and absolutely critical to the well being of all Americans. Growing up in the business has been great fun and Chuck provides a humorous look back at the start-up of Prudential Brokerage and other memorable events during the last 25 years.

LOCATION: Prudential Financial

13001 Highway 10 (494 and Bass Lake Road)
Plymouth, MN 55442

PARKING: Parking is free in Prudential Financial's front parking lot.

AGENDA: 5:00 – 5:30 Registration

5:30 – 6:30 Dinner Buffet

6:30 – 6:45 Meeting (vote on ByLaws)

6:45 – 7:45 Speaker: Chuck Anderson

7.45 – 8:00 Raffles and Door Prizes

DINNER BUFFET: Prime Rib, Seafood Penne, Garlic Mashed Potatoes

Glazed Baby Carrots, Green Beans Almandine

Tossed Salad, Wild Rice

Cheesecake with Assorted Toppings

Coffee and Punch

CHARITY: Emergency Food Shelf Network

Checks can be made payable to: EFSN

THANK YOU!

COST: \$30 for members / \$40 for non-members

Guest Speaker, Chuck Anderson



Chuck Anderson is Vice President, National Sales for Prudential Select Brokerage. In that role, Chuck is responsible for managing and leading the Regional Brokerage Directors and Managers that make up Prudential Select's national field force.

Chuck's background is unique in that he was the first home office employee assigned to Prudential Brokerage when the division was formed in 1987. Given his management role in the start-up, he has experience in many aspects of the business (including New Business, Policy Service, Commissions, Marketing and Technology). His 20+ year Prudential career was interrupted in 2000 by a two-year assignment at Allianz Life, where he worked as a senior executive assigned to developing the company's E-Business plans and strategies.

Chuck is known as an enthusiastic champion for ensuring that his business partners receive the very best sales support and service from Prudential. He has a Bachelor's degree in Business Administration from Metropolitan State University in Minneapolis, is a Fellow of the Life Management Institute and is currently completing his CLU/ChFC studies.

September Meeting Recap



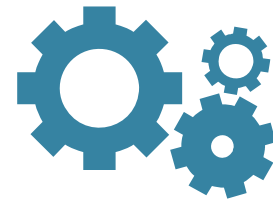
Bob Ehren, FSA, CLU
Vice President, Life Product Manufacturing
Minnesota Life Insurance Company

Bob gave an entertaining and informative talk that covered many facets of professional development. Being an actuary, he started with the many hats that an actuary wears and discussed how actuaries can reach beyond, to broaden themselves.

He listed suggestions that are relevant to everyone including: it is important not to assume but to ask questions; think outside the box; to focus on both external and internal customer service; set strategies; look at ways to improve the process and to think 'If I were the CEO, what would I do?'

Bob emphasized the importance of gathering skill sets, communication and being a student of 'the game'. He also made a point about networking outside of one's own team or department in the broader areas of actuarial, administration, law, marketing, investments, underwriting, technology, and new business.

In concluding, he commented on how the LOMA program is the only education program available that touches all of these distinct areas to allow participants to broaden themselves, gather new skill sets and better network to grow in their careers.



Bob suggests asking questions; thinking outside the box; focusing on external and internal customer service; setting strategies; looking at ways to improve the process and asking yourself,

"If I were the CEO, what would I do?"



Holidazzle

The evening of December 1 was slightly on the cool side, with the temperature hovering around 20 degrees. But that didn't stop a dedicated group of LOMA Society volunteers from bringing warmth to the holiday season! Ten members and their families spent the evening as part of the TCF Holidazzle Parade on the Nicollet Mall.

Holidazzle is an annual festival of lights, music and holiday cheer. This year, it ran Wednesday through Sunday evenings from November 25 through December 23. Participating in the downtown Minneapolis parade has become an annual tradition for the LOMA Society of the Twin Cities.

Wearing train engineer's overalls and lighted caps, our volunteers walked in front of the parade over its eight-block route, spreading cheer and collecting donations for the Emergency FoodShelf Network (EFN). We collected \$256.00 in cash and almost 100 pounds of food that evening.

Over the 21 nights of Holidazzle's run, volunteers from many different groups collected \$19,000 in cash and 3,300 pounds of food. With grants of \$20,000 from Ameriprise Financial and \$10,000 from TCF Bank and Cub Foods, EFN raised a total of \$49,000 in cash. This will fund EFN's efforts to help needy Twin Cities families well into 2006.

Our night at Holidazzle was a great evening of fun and fellowship. We hope you'll be able to join us next year!

Scholarship

Submission Deadline is June 30, 2006

The LOMA Society of the Twin Cities Scholarship program will award a \$500.00 scholarship in 2006 for post-secondary education. Students may be an accepted first year or continuing student.

Eligible students are members of the LOMA Society of the Twin Cities in good standing, their children, grandchildren or spouse. New FLMI designees eligible for membership in the LOMA Society of the Twin Cities are also eligible if they receive their designation prior to the application deadline of June 30, 2006.

A statement of personal goals or development plan must be submitted for post-secondary students. Members or associate members must submit a statement of how their LOMA educational achievements or society membership has helped them. Details are included in the Scholarship Program Guidelines.

Scholarship applications and guidelines are available from any LOMA Society of the Twin Cities board member and will also be available at the Spring Seminar on May 10th.

FFSI News

12/31/2007 is the deadline for grandfathering existing LOMA courses towards the FFSI designation.

Learn more at www.LOMA.org.

New LOMA AML Course

LOMA, the leading trade association to the insurance and financial services industry, announced the release of an online anti-money laundering (AML) course on LOMALearn Online – LOMA's growing e-Learning portal. The USA Patriot Act requires that all entities, defined as financial institutions for Bank Secrecy Act purposes, establish AML programs. This requirement includes insurance companies that sell, service and administer certain types of permanent life insurance policies, annuity contracts and other insurance products that contain cash value or investment features.

The Financial Crimes Enforcement Network's (FinCEN's) final rule to prescribe minimum standards applicable to the provision in the Bank Secrecy Act became effective December 5, 2005. Under the FinCEN minimum requirements, insurance companies must establish an AML program that includes "Ongoing training of appropriate persons concerning their responsibilities under the program" and "Independent testing to monitor and maintain an adequate program." Companies must be compliant with these minimum standards by May 2, 2006.

LOMALearn Online's AML course provides a clear explanation of the various techniques of money laundering and other threats to the financial industry, including a discussion of the regulations designed to detect, monitor and prevent these criminal actions. The course covers The Bank Secrecy Act of 1970 in detail – from its legislative history to its present day applications in financial services. The International Money Laundering Abatement and Anti-Terrorist Financing Act of 2001, which arise out of Title III of the USA Patriot Act of 2001, are also covered.

In addition to the thorough course content, LOMA's powerful Learning Management System (LMS) enables administrators to track student progress and ensure training is completed in a timely manner all through one interface. LOMA's LML provides unprecedented levels of course and exam tracking, including access to each Learning Object by every user, as well as all test attempts down to the individual answers given. LOMA can also create custom reports based on students' data. Once designed, these reports can be generated on a monthly or quarterly basis.

For more information, visit www.LOMA.org.



Happy Valentine's Day
Tuesday, February 14

2005 LOMA Annual Conference

LOMA's 2005 Annual Conference, by Rolf Anderson

LuAnn Maxfield and I were honored to represent the LOMA Society of the Twin Cities at LOMA's 2005 Annual Conference and Conferment held in Orlando, Florida from September 18-20. The conference provides a wonderful opportunity to meet LOMA designees from around the world, engage with LOMA staff, and reconnect with friends from past conferences.

We began the conference by attending sessions that were specifically designed for officers of local societies. The sessions provided very useful and practical training on how to successfully manage your organization. There were also valuable opportunities to exchange ideas with other societies and share "best practices." At the end of the sessions, we were awarded Outstanding Society Awards for excellence in Membership and Community Service.

During the opening reception, conference attendees visit booths staffed by the local societies. With the assistance of Terry Teske, we enthusiastically manned our Minnesota-themed booth. New designees were encouraged to enter a drawing for a Minnesota gift package, and everyone was invited to play Minnesota trivia. Not surprisingly, the foreign attendees, who came from as far as Southeast Asia, had difficulty with our trivia questions, but everyone left with a prize. We also met new designees from Minnesota who we hope will join our society.

The general conference sessions were fun and inspiring. The most notable sessions included the following:

- "Service, Disney Style" – Taught by the Lisa Spahn of the Disney Institute, which offers a variety of professional development courses, this session discussed Disney's unique quality service and how to adapt (not adopt) their approach to your own company.
- "Get What You Want" – In this session, speaker Christine Cashen focused on how to communicate effectively by understanding different personality styles, learning ways to defuse volatile situations, and handling conflict.
- "The Art of Vision" – Taught by an artist, Erik Wahl, this session discussed how to think more creatively, which in turn should lead to greater productivity and profitability. He noted how children are naturally creative and spontaneous, yet as adults we often lose those attributes. He described how our minds become cluttered with ready-made answers that prevent us from thinking smarter. He also discussed rebounding from failure.
- "The Power of "No Matter What!" How to Overcome Any Obstacle!" – Speaker Linda Larsen commented that 95% of our behavior is automatic and how such habits don't serve us. A fun exercise involved having the entire audience get up and dance in order to reenergize everyone. It works!!

The culmination of the conference was the Conferment Banquet where the new LOMA designees are the focus of the evening and recognized for their achievements. It is indeed a gala event with great food, lively dancing, and memorable entertainment.

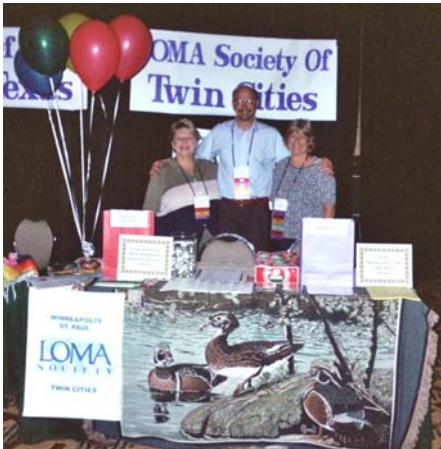
I hope each of you has an opportunity to attend the annual conference. I think you'll find it as inspiring and enjoyable as we did. We returned to Minnesota energized and with new ideas that we hope will strengthen our society, enabling us to increase our effectiveness and expand our services to all our members.



Rolf, Terry and LuAnn are shown receiving LOMA's Outstanding Society Awards for excellence in Membership and Community Service from LOMA President, Tom Donaldson.

Rolf and Terry were also recognized for completing their FFSI designations.

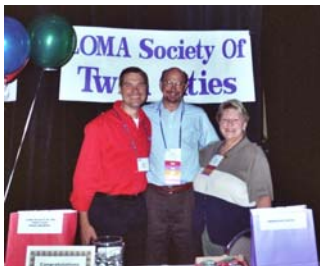
2005 LOMA Annual Conference Photos



LuAnn, Rolf and Terry man the Minnesota-themed Twin Cities Society booth at LOMA's annual conference.



Jane Peterson, from AEGON USA (shown with Rolf) was the winner of the LOMA Society's Minnesota gift package. All new LOMA designees could register for the package which included a T-shirt, keychain, notepad, and snacks and candy, all with a Minnesota theme.



Svy Nekrasas (left), LOMA's Marketing Director and member of the Society Support Team, is shown with Rolf and LuAnn at the Twin Cities booth.

2005 Treasurer's Report

Opening Balance	\$8,519.89
Winter Meeting	(351.32)
Spring Seminar	(330.46)
Membership Fees	4,860.00
Fall Meeting	(126.08)
LOMA Annual Conference	(1,543.26)
Scholarships	(600.00)
Charitable Contributions (are part of meeting expenses)	
Miscellaneous Revenues & Expenses	
Web Fees	(385.44)
Reissued checks	193.00
Annual appreciation dinner	(316.27)
Hartford 2004 Dues received during 2005	1,070.00
Banner	(210.00)
Supplies, postage	(9.83)
Door prizes for Fall Recognition Meeting & 2006	(127.18)
Ending Balance per Bank	\$10,643.05

Society Bylaws

Membership to Vote on Bylaw Changes

Members of the LOMA Society of the Twin Cities will be asked to vote on revisions to the Society's bylaws at the Winter Meeting on February 28th. LOMA provided all local Societies with a model constitution and bylaws document that could be modified to meet the needs of the individual societies. The model document assisted the societies in creating consistent, yet flexible, bylaws. Both LOMA and the board of directors of the LOMA Society of the Twin Cities have approved revisions to the document. A copy of the proposed bylaws accompanies this newsletter. Please review the document in preparation for the vote on February 28th.

Pearson Candy Company

The LOMA Society Thanks Pearson's Candy

The LOMA Society of the Twin Cities extends its thanks to Pearson's Candy Company of St. Paul for providing Mint Patties and its famous Nut Goodies for our booth at LOMA's annual conference. All visitors to our booth received a Mint Patty and those attempting our Minnesota Trivia Contest earned a Nut Goodie. We were pleased to offer a Minnesota product at our booth. Pearson's Candy Company has been producing quality confections since 1909 and prides itself on its tradition, quality, and customer satisfaction.

Member Companies

Ameriprise

Assurant Health

Catholic Aid

The Hartford

New York Life

Securian

Sons of Norway

Thrivent Financial

Thank you for your continued support.

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