

REMINDER

New Suitability Procedures

Product Training Must be Completed by March 1, 2011

In March 2010, the National Association of Insurance Commissioners (“NAIC”) adopted its Revised Suitability in Annuity Transactions Model Regulation (“The Revised Model”). The Revised Model sets forth standards and procedures for recommendations to consumers resulting in annuity transactions to ensure that the consumer’s insurance needs and financial objectives are appropriately addressed.

OM Financial Life Insurance Company (the “Company”) will adopt and implement the requirements of the Revised Model as an industry best practice on a nationwide basis.

The Company will apply the Revised Model standards and procedures to all annuity purchases, replacements and exchanges solicited on or after January 1, 2011.

As a Reminder

- It’s the producer’s responsibility to be knowledgeable about the Company’s annuity products prior to solicitation, however, effective January 1, 2011, the Company will require appointed producers to complete online training modules for each OM Financial Life annuity product series prior to solicitation of any annuity product in that series. Certification that such training was completed is required to be submitted to the Company.
- The Company will allow a short transition period where no business will be rejected for lack of certification (note: appointed producers are expected to complete the training prior to solicitations after January 1, 2011).
- Beginning March 1, 2011, any application solicited prior to the producer’s completion of the training and submission of the required certification will be rejected.
- Producers appointed on or after 1/1/11 will need to complete training and submission of the required certification before an annuity application may be solicited. Any application solicited prior to completion of the training will be rejected.

Product training is now available for both appointed producers with the Company and prospective producers with the Company.

Training for Active Agents with the Company:

- Visit SalesLink through www.omfn.com, then enter your user ID and password.
- Click on the “Required Annuity Product Training” drop down box, then select the product training module you would like to take.
- Validate your email address, so we may send you future notices concerning product changes.
- Once you have completed the training module you will be asked to complete a certification stating that you have reviewed and understand both the training material content and agree to comply with the Company’s suitability policies and procedures.

Training for Not Yet Active Agents with the Company:

- Log on to www.omfn.com and select the “Producer Required Annuity Product Training” link.
- Log in under the “Not Yet Active Agent” section.
- You will be prompted to provide us with a few details so we can appropriately record your training courses when you become appointed with the Company, and are able to send you future notices concerning product changes.
- Click the “Training Module-Online Certification” column to select the product training module you would like to take.
- Once you have completed the training you will be asked to complete a certification stating that you have reviewed and understand both the training material content and agree to comply with the Company’s suitability policies and procedures.

If you have any questions about this annuity training, please contact us at salesmarketing@omfn.com or 1-800-445-6758.

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OM Financial Life Insurance Company, Baltimore, MD

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