

Americo's Anti-Money Laundering Training Program

All our agents that sell cash value products (or plan to sell in the future) must complete Anti-Money Laundering training every two years. Cash value products include annuities, term with cash value, whole life, and universal life products.

We offer free Anti-Money Laundering training through LIMRA. LIMRA's Anti-Money Laundering Training Program is fast and easy.

Accessing the LIMRA Anti-Money Laundering Course

- ▶ Log onto the course at <https://aml.limra.com>. You can also link to this website by visiting www.americo.com and clicking on the special **Anti-Money Laundering** section.
- ▶ Your **Username** is the first four letters of your last name (lowercase) combined with the last six digits of your Social Security number.
- ▶ If this is your first time logging on to this site your **Password** is your last name (lowercase). If you have previously accessed the course please use the password you created at that time.

Please note that you will not receive a paper certificate of your completion of the course. The **Home Page** shows what percentage of the course you have completed. If your progress is less than 100%, you did not complete the entire course. When your

progress is 100%, you have completed the entire course. Please print this page for your records. You do not have to notify our office when you complete the AML Training Course. LIMRA will provide a report informing us that you have completed the course.

Should you have technical questions related to accessing the training site, navigating within the LIMRA site, or forgot your password, please contact LIMRA's customer support help line at 866.364.2380.

Any other questions can be directed to Americo Sales Support at 800.231.0801.

Training will be required every two years for all agents who sell any cash value products.

Questions and Answers About AML Training

I took AML training with another company, but it was not LIMRA training. Do I have to take the LIMRA training?

Yes. All our agents must complete LIMRA's training before selling any cash value products. Keep in mind that the training is free, quick, and easy.

I only sell Home Mortgage Series. Do I need to take AML training?

Yes. Even though Home Mortgage Series is a term product, if you sell HMS with the Cash Back Option, you are required to complete the training.

How often do I have to take the AML training?

All agents who sell cash value products are required to take Anti-Money Laundering training every other year, as long as they remain contracted with us.

What does LIMRA's AML training cover?

- ▶ What is money laundering and what do I need to know about it?
- ▶ How does money laundering occur in the insurance industry?
- ▶ What are my responsibilities to prevent money laundering?
- ▶ What are common red flags indicating the possibility that money is being laundered?

Will I be terminated if I do not complete the training?

No. If you plan on submitting any cash value business you must take the training before any business will be processed.