John Hancock
LIFE INSURANCE

Reminder of Requirements for Anti-Money Laundering Renewal Training

April 2009

What do you need to know about our AML Training policy?

When: AML training must be completed prior to *soliciting and writing any new business*. If the application date is prior to the producer's AML training course completion, the application will be rejected and a new application must be completed and resubmitted prior to issue of the new policy.

Frequency: The USA Patriot Act requires that your knowledge on AML remains current; therefore you will be required to periodically complete refresher training. See chart below to understand timeline. As with our originally offered training, you can complete the appropriate LIMRA course or provide evidence of other acceptable AML training.

Effective Date of Training	Date Renewal Training Required
January 1, 2006 to December 31, 2007	Before May 2, 2009
January 1, 2008 or later	Before May 2, 2012

Reminder: If you completed your initial AML training between January 1, 2006 and December 31, 2007, evidence of renewal training is required before May 2, 2009.

Evidence: John Hancock will accept evidence of AML training obtained through either of the following ways:

- If you've been enrolled by John Hancock, LIMRA will send us a record of completion and we will update our records automatically: **OR**
- Producer submits a letter or certification from other AML training vendor or their compliance personnel that contains the date the AML training was completed and the name of the producer. We do not accept self-certification.

How: You can satisfy our AML training requirement in either of the following ways:

- For your convenience, John Hancock provides, at no cost, online AML training through LIMRA. This is a course that will satisfy AML training for John Hancock and many other insurance companies that subscribe to LIMRA service; **OR**
- Complete an acceptable AML course offered by another training provider.

To easily access the LIMRA course, please follow the instructions below:

1. Go to: https://aml.limra.com/
2. Enter your username (the first four characters of last name in lowercase, plus the last six digits of your social security number (SSN)).
3. Enter your password in all lowercase
   a. First-time users: Your initial password is your last name, or
   b. Returning users: use the password you already created (if needed, a "forgotten password" link is available on the sign-on screen).

4. Use all lowercase when entering the letters in your username and password.
5. Click the "Log In" button and follow the instructions to change your password if you are a first-time user.
6. Select the appropriate AML course. First time users of LIMRA must complete the base course titled "Anti-Money Laundering for Insurance Producers." Producers who have previously completed the base course in 2006 or 2007 are required to complete only one refresher course (2008 or later version). First-time users completing the base course are not required to also immediately take a refresher course.
7. Click on "Need additional help" if you are having problems logging in, or contact CFM Network, LIMRA's hosting partner at (866) 364-2380.

For more information, contact your Case Manager at 1-800-505-9427, option 2 or the AML Hotline at 1-800-854-9979.

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