

## Response to Questions Regarding Anti-Money Laundering (AML) Training

We have received a number of questions regarding the recent Anti-Money Laundering (AML) requirement for the insurance industry. While many agents have taken a version of AML training for their broker-dealer, this does not fulfill the insurance carriers' requirements. Remember that each insurance company must have an approved AML program and broker-dealer programs have not been pre-approved by the various insurance companies.

The advantage of the LIMRA/NAILBA AML training is that it has been pre-approved by multiple carriers so completion for one will count for others in the program as well. If you have completed the LIMRA program via a single carrier site and want it to count for multiple carriers you may be able to address this from our site by completing the self certification section of the program.

There is also a help desk available for additional questions at 866-364-2380.

We realize that this additional regulatory requirement takes time to fulfill but we have worked hard to simplify the process as much as possible.

Access AML training via our website [www.ubsnet.com](http://www.ubsnet.com) under Hot Links or go to <https://aml.limra.com/NAILBA/>

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### Note Regarding Insurance Company List:

- If other desired carriers are not shown, check back periodically as new ones continue to come on-line.
- Use Mutual of Omaha for United of Omaha, Genworth for First Colony Life, AXA US Financial for U.S. Financial.

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