

COMPLIANCE UPDATE

Producer Anti-Money Laundering Refresher Training

*****ACTION REQUIRED BY MAY 1, 2010*****

In response to the Department of Treasury's requirement for ongoing Anti-Money Laundering (AML) training for Insurance Producers, the American General Life Companies have partnered with LIMRA to provide you an efficient and cost effective method to obtain the refresher training required throughout the insurance industry.

Due to the direct nature of a relationship a producer or broker has with the customer, the rule requires insurance companies to integrate its producers and/or brokers into its anti-money laundering programs and to provide ongoing training. As a producer or broker appointed with one or more of the American General Life Companies you are required to complete approved AML base and AML refresher training courses. You are encouraged to take the online courses offered by LIMRA, which are being offered at no cost to you and has been validated and approved by American General Life Companies.

Upon completion of the refresher training course, LIMRA will provide electronic notification of your completion to all participating carriers with which you are appointed. **No printable certification is available.** If you have already completed the LIMRA refresher course for another carrier, you should revisit the site to view updated American General company specific information

Attached is a link to the LIMRA AML training Web site: <https://aml.limra.com>.

To take the Anti-Money Laundering refresher (Course Title—"Willful Blindness") you will enter a "Username" which consists of the first 4 letters of your last name (lower case) and the last 6 digits of your social security number. For example:

Producer/Broker: John Smith
Social Security Number: 123-45-6789
Username: smit456789

If you took the base AML course through LIMRA, you were required to create a password during your initial log in. You need that password to log in again to take the refresher course. If you do not remember the password you created, online assistance is available to provide you with a password hint based on the security question you previously defined.

If however, you took your initial AML course through a provider other than LIMRA, and you now want to take the refresher course through LIMRA, your Username is as described in the example provided above and your default password is your last name, all lowercase. In order to take the refresher course through LIMRA, you must also take the base course through LIMRA. Therefore, if you took a base course through another provider, you now need to take both courses (base and refresher) through LIMRA.

Effective **May 1, 2010**, any agent who has not completed the required refresher training must complete the training before a covered product policy will be issued.

If you have questions about American General's Anti-Money Laundering program, please:

- Contact your Compliance Officer; or
- Contact the American General Life Companies' AML Compliance Officer via e-mail at: AG_Compliance@aglife.com.