



## Reminder of Requirements for Anti-Money Laundering Training

### Overview

- AML training must be completed *prior to soliciting and writing any new business*.
- Even if you have completed your base AML training, the USA PATRIOT Act requires that your knowledge on AML remains current; therefore you will be required to periodically complete refresher training. As with our originally offered training, you can complete the appropriate LIMRA course or provide evidence of other acceptable AML training.
- See below for AML renewal training deadlines, and how to satisfy the AML training requirement.

### I have already completed AML training — When do I need to get renewal training?

Effective Date of Most Recent Training	Date Renewal Training Required
Prior to December 31, 2010	May 2, 2012
January 1, 2011 or later	May 2, 2015

### How do I complete the AML training requirement?

There are two ways for you to satisfy the AML training requirement:

#### 1. Use John Hancock's Services

For your convenience, John Hancock provides, at no cost to you, online AML training through LIMRA. Courses are available that will satisfy AML training for John Hancock and many other insurance companies that subscribe to the LIMRA service. When you've been enrolled by John Hancock, LIMRA will send us a record of completion and we will update our records automatically. See sidebar for instructions on how to access the LIMRA course

OR

#### 2. Use an Outside Training Provider

Complete an acceptable AML course offered by another training provider. Upon completion, submit a letter or certification from the other AML training vendor that contains the date the AML training was completed and your name. Note: We do not accept self-certification. Send the certification via email: USAGENCY@jhancock.com or via fax: 416-963-7323

#### To access the LIMRA course:

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)
3. Enter your password
  - a. First-time users: Your initial password is your last name
  - b. Returning users: enter your existing password
4. Click the "Log In" button. If you are a first-time user, follow the instructions to change your password
5. Select the appropriate AML course. First-time users of LIMRA must complete the base course titled "Anti-Money Laundering for Insurance Producers," and are not required to also immediately take a refresher course. Producers who completed an AML course prior to December 31, 2010, are required to complete only one current refresher course
6. If you are having problems logging in, click on "Need additional help" 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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