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WE'LL GIVE YOU AN EDGE®

Integrity is not only a Core Value of the Principal Financial Group, it's a cornerstone of the way the company has operated since it was founded more than 130 years ago. It's just one reason I am so proud to be an employee of The Principal and I hope it makes you proud to be affiliated with us.

I am writing to ask your help in carrying forward our commitment to ethical business practices. The Principal is continuing its Anti-Money Laundering (AML) program to comply with industry-wide regulations that help prevent money laundering and terrorist financing. And I am asking for your help in ensuring producers affiliated with your organization complete AML training by **Sept. 28, 2012**.

**If the training is not completed by that date, it will hold up the issuance of individual fixed life and fixed annuity business for the producer who has not yet completed the required training.**

#### **About the AML program**

The program covers permanent individual cash value life insurance policies and individual annuity contracts (collectively, covered products). AML programs required for SEC registered broker/dealers already address variable annuity contracts and variable life insurance policies. Other products, including individual term life policies, group life policies, individual or group disability income policies, and group annuity contracts, are not included.

If a producer sells covered products, he/she must:

- ensure complete, accurate information is obtained on the application and related documents
- notify the company of transactions which raise red flags suggesting suspicious activity
- complete ongoing AML training

#### **How to complete the training**

To provide the ongoing training for our producers, Principal Life and Principal National have contracted with LIMRA, as have many other insurance companies, to make available a web-based AML refresher course. Please complete the new 2012 refresher course titled Stages of Money Laundering – Anti-Money Laundering for Insurance Review. Producers may access this course at the following link:  
<https://aml.limra.com>.

The producer's username is the first four characters of his/her last name together with the last six digits of their Social Security Number. Their password will be the password they created when they first accessed the course. If they need any assistance with the course, there is full online help as well as phone-in technical assistance at (866) 364-

2380. The course will take approximately 30 minutes to complete.

If they have not accessed the course before, their password is their last name. Also, if this is their first time accessing the LIMRA AML material, they will be required to complete the Base training course before they are able to complete a refresher course.

There is no paper certificate-of-completion available. Producers do not have to notify us when they complete the AML Training refresher Course. All certification is done electronically by LIMRA to us. Producers must complete the course by **Sept. 28, 2012**. If they have not completed the course by this date, we will hold up the issuance of Individual fixed life and fixed annuity products for the producer that has not yet completed the required training.

Our AML program requires producers to be diligent about their clients and their financial activities. Because they are on the front lines of a multibillion-dollar industry, they are in a unique position to spot and help prevent the misuse of our products in connection with money laundering and the financing of terrorist activities. **We ask that you remind your producers of this very important ongoing training requirement.**

**For more information:** Contact Jeff Trier, AML Compliance Officer, 515-362-1230

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