



Anti-Money Laundering Training FAQ's for Producers

How are the results tracked? Who tracks them, and with whom are they shared?

The course completions are tracked in a database that will be accessed by LIMRA upon request of the carriers. Producer numbers will be matched with carrier requests and provided back to show completion of both the basic course and any carrier specific training done through the LIMRA AML site.

Does this AML course have a formal test?

No, there is no formal test or online quiz for the AML training, and no certificates of completion are available or necessary. Notification to the carriers is done automatically by the system.

How is a username created?

Please note that usernames are all lowercase and include any special characters. For example, if your name is John O'Brien and your SSN is 123-45-6789, your username is o'br456789 and your password is o'brien. If you are unable to login, please contact our support staff at (866) 364-2380

Do producers have to maintain multiple usernames and passwords for each of their carriers?

The answer is NO. You will only have one username and one password. The first time you log in to the LIMRA/NAILBA course, you will enter your SSN as your user name and your last name (in lower case) as your password. You will also be prompted to change your password for privacy reasons. If you have forgotten your username, we can help you recreate it by applying the formula your company is using. Click on the "Forgot Your Username?" link (next to the box for your username) and follow the instructions.

Can I get CE credit for this?

Yes, you may be able to apply for STATE CE credit for this course (for a fee).

LIMRA has applied to all states asking for approval of our Anti-Money Laundering Training for Insurance Producers course for CE credit. Many states have approved our course and allow 1-2 CE credits, depending upon the state. **Any producer that has completed this course is eligible to take the "Optional CE Exam for Anti-Money Laundering for Insurance Producers.** The same applies for the 2009 Anti-Money Laundering for Insurance refresher course. Any producer

that has completed this course is eligible to take the “Optional CE Exam for 2009 Anti-Money Laundering for Insurance.”

The optional CE course is for state CE purposes only. It is **not required** for AML training by any company to meet the Treasury-mandated AML training requirement. The optional CE course is not reported to any of your appointed companies. **Note: Some states may have exam monitoring requirements.**

To access the optional CE courses (fees apply):

- **Log in to the AML system**
- **From the “dashboard” (the page that lists all of the AML and company courses available to be taken), scroll down to the bottom of the page. The CE Courses available to you are listed below the company courses.**
- **Proceed as instructed by the system.**

By clicking on the “I accept” button in the course, you acknowledge that:

1. You will be charged \$25 plus applicable state fees for each state in which you are applying for CE credit, whether passed or not, for one or two credit hours depending on the state and course selected. The number of hours are shown on the previous screen as well as when you select the state applying for CE credit.
2. When you access the CE course, you are leaving the LIMRA/CFM AML website to access the CE course offered through the National Underwriter. All inquiries regarding the CE course billing should be directed to the National Underwriter Service Center: [800-543-0874](tel:800-543-0874).

What do I do if I took the basic course, and I am still receiving forms from carriers asking for proof?

The first thing to do is go back to https://aml.limra.com/Nailba_default.html, login with your username and password, and confirm your status with that carrier on your profile page. If it shows 100%, you can be confident the carrier will be receiving your completion electronically. Secondly, make sure the letter doesn't say "if you took something else other than LIMRA". Many of the forms being sent do have this caveat. Last, make sure the carrier does not have supplemental training available in addition to the basic course (which would show up as a link on the main page of your profile). This should be completed to meet all AML compliance requirements for that firm.

What do I do if I receive a form from a carrier that is not part of the LIMRA program?

There are very few non-participating carriers at this point, so first, double check the site https://aml.limra.com/Nailba_default.html to make sure they are not on the carrier list. If they are indeed not participating, you should fill out the company's documentation as requested. Normally, you'll need the title and course provider which in this case is: LIMRA's "Anti-Money Laundering for Insurance Producers". If they request a date of completion, you can call LIMRA's compliance department at 877-843-2641 for additional information regarding your record and status.

If I've already taken an AML course for a Securities license, do I need to take this course as well?

At this time, you should go ahead and take the course to make sure you are in this database. This way, you can be reported and tracked to many carriers. At some point in the future, this situation could change to allow the course to qualify (each carrier would have to decide acceptance), but that remains unknown right now.

Approximately how long does it take to complete the course?

Estimated time for completion is 30-40 minutes. Each individual will differ slightly, because of experience with online courses and content.

Is there a way to print out the test to preview it prior to taking it?

Since there is no formal test, this isn't needed.

I am having problems downloading the course. How can I get help?

Call the LIMRA Help Desk: 866-364-2380

I've forgotten my user ID or password. What do I do?

Your user name is a combination of the first FOUR characters of your last name, plus the last SIX numbers of your social security number. Please note that usernames are all lowercase and include any special characters. For example, if your name is John O'Brien and your SSN is 123-45-6789, your username is o'br456789 and your password is o'brien. If you have forgotten your password, click on the "Forgot Password" link on the login page, and your password will be emailed to you. If you are unable to login, please contact our support staff at support@cfmpartners.com or (866) 364-2380

What happens after I complete the course? Will I receive a certificate or confirmation of some sort?

Your registration will be associated with your producer # in one universal database hosted by LIMRA. There is no need for you to have a piece of paper or certificate to confirm it. Once you've completed all sections of the course, your profile will show completion, so whenever a carrier requests your record for their compliance needs, it will be reported directly to them.

I understand that some carriers may have short training pieces to add to this program, how do I find out about those?

Carriers will post their additional training components on the NAILBA/LIMRA site, and they will be highlighted for easy identification. To access these supplements, simply log back into <http://nailba.limra.com>, and scan your profile for the carrier and the completion requirements listed. Those that are less than 100% complete should have additional links to training pieces you will need to complete for full AML compliance with that carrier.