



Prudential's Anti-Money Laundering Training Program Periodic Refresher Training

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INFORMATION

In compliance with federal anti-money laundering (AML) rules for insurance companies, Prudential Financial's life insurance subsidiaries maintain detailed anti-money laundering programs – a key component of which is to provide training to Prudential's appointed producers.

Beginning December 7, 2009, Prudential is expanding its training program to provide producers with periodic refresher training.

Prudential's appointed producers play an important role in helping to effectuate a strong AML program. As the person who deals directly with the customer, the producer is often in the critical position to obtain information regarding the customer, their source of funds for the products that are being purchased, and the customer's reasons for purchasing the insurance product.

Key Points to Know About Prudential's AML Training Program:

- AML regulations require all insurance producers who sell covered products to complete an approved AML training program. Covered life insurance products are defined as those individual life policies containing cash accumulation values and/or investment features.
- Prudential has implemented the web-based AML courses provided by LIMRA and endorsed by NAILBA for both initial and refresher training. Details on how to access the courses are provided directly to the producer upon their enrollment in the course.
- The LIMRA web-based training courses are the only courses accepted by Prudential except for producers who have completed AML training on behalf of their broker-dealer, their bank or insurance company employer and provide acceptable evidence of having completed such training.

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Key Points to Know About Prudential's Refresher Training Program:

- Prudential requires appointed insurance producers to complete AML training at least **once every two years**.
- Producers who completed LIMRA's training program more than two years ago are being enrolled in and must complete the refresher training program, currently titled "2009 Anti-Money Laundering for Insurance Producers." These individuals are being notified directly and provided with course access information.
- As is currently the case, producers who have provided evidence of having completed AML training on behalf of another regulated entity **will not** need to complete the LIMRA refresher training program.

Please visit the Licensing & Appointment section of PruXpress.com for additional information regarding our AML training program, including answers to Frequently Asked Questions.

If you have additional questions about the training requirements, please send an e-mail to **Response_Team@Prudential.com**.

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