

Anti-Money Laundering Requirements by Carrier

A helpful download for agents to stay compliant

AIG:

AML has to be completed before new business is submitted. LIMRA is accepted or you can go on AIG's website and complete Brainshark training.

AMERICAN NATIONAL:

Will not issue new business until AML is completed. Anything other than LIMRA needs to be submitted to the compliance department for approval.

AXA:

AML needs to be completed before new business will be issued. Carrier will accept other company's AML with certification form. No form needed if AML is completed through LIMRA.

BANNER:

AML must be completed within 2 years of submitting business. Will accept AML from many vendors. Certificate must have agent's full name and clearly state Anti-Money Laundering or AML.

GENWORTH:

AML needs to be completed before new business will be issued. They only accept LIMRA.

GENWORTH LTC:

AML not required.

ING:

AML is required before new business will be issued. Prefer LIMRA, but other company's AML certification will be accepted if certification form submitted.

JOHN HANCOCK:

AML must be completed before new business is submitted. Prefer LIMRA, but other company's will be accepted if certification form is submitted.

JOHN HANCOCK LTC:

AML is not required.

LINCOLN BENEFIT:

AML needs to be completed before policy will be issued. Will only accept LIMRA.

LINCOLN FINANCIAL:

AML must be completed before new business is submitted. Prefer LIMRA, but other company's will be accepted. Certification form needs to have agent's name, along with the name of the course and the completion date.

METLIFE:

AML is required before new business will be issued. Met only accepts LIMRA.

MUTUAL OF OMAHA:

Will accept AML from LIMRA, RegEd, Kaplan, WebCE, and Santicruise.

NATIONWIDE:

Will accept any AML training provided it was completed within the last 12 months.

PRUDENTIAL:

AML needs to be completed before new business is issued. Prefer LIMRA.

SBLI:

Will accept any AML training.

TRANSAMERICA:

AML needs to be completed before new business is issued. Prefer LIMRA, but other company's AML will be accepted with a certification form.