



Re: ALERT – John Hancock’s Anti-Money Laundering Training Program

Dear Producer/ Firm:

This is advance notice to inform you of John Hancock’s producer AML training requirement for new business applications related to covered products (permanent life insurance policies and annuity contracts). ***Beginning May 2, 2015, your AML course completion date on file at John Hancock must be after January 1, 2014 and prior to the signing date of a new business application.***

If you have completed a LIMRA AML course in 2014 or 2015 or previously provided evidence of AML training that was completed in 2014 or 2015, your John Hancock AML training requirement has been satisfied for our 2015 training campaign. If you did not complete AML training in 2014 or 2015, please refer to John Hancock's AML training approach outlined below for further information on what actions are necessary.

As you know, the USA PATRIOT Act requires life insurance companies to integrate producers into their anti-money laundering (“AML”) programs. The Financial Crimes Enforcement Network (“FinCEN”) has made it clear that producers have an important role in insurance companies’ AML programs because they have direct contact with customers and are often in the best position to gather information and detect suspicious activity. Producers are required to complete periodic AML training. To assist you in fulfilling your responsibilities, we are providing the accompanying pages to serve as a reference for AML requirements and responsibilities under John Hancock's AML Program. Please review the contents carefully and keep the information in an accessible place for future reference.

Your efforts to meet this requirement will ensure the prompt processing of your new business applications.

John Hancock’s AML training approach is as follows:

1. Producers with an active variable appointment with John Hancock are exempt from our AML training requirement and are not required to provide evidence of completed training since AML training must be completed with the producer’s broker/dealer as required in our broker/dealer selling agreement.
2. Fixed-Only Appointed Producers who have already completed AML training during the qualifying period with a training service provider or another financial institution subject to the AML rules will **NOT** be required to repeat our training if confirmation of completed AML training is provided, subject to John Hancock’s satisfaction. Such confirmation should be in the form of a completion certificate or written statement from the producer’s compliance/training department. Either form of

evidence should clearly display the producer's name, the course name, date of completion and the identity of the course provider. This document can be faxed to the AML Office at 617-572-7594.

3. All Other Fixed-Only Appointed Producers who have not completed AML training during the qualifying period, can complete a free on-line AML training course offered through LIMRA. Not only will this course satisfy your training requirement with John Hancock but also with other insurance carriers who have enrolled you in the LIMRA program. LIMRA will notify John Hancock directly upon completion of the course.

Here are the instructions for logging onto the LIMRA AML training course:

1. Go to: <https://aml.limra.com/>
2. Enter your Username (the first 4 characters of last name in lowercase, plus the last 6 digits of SSN).
3. Enter your Password:
  - a. First-time users: Your initial password is your last name in lowercase, or
  - b. Returning users: Use the password you already created (if needed, a "Forgot your password?" link is available on the sign-on screen).
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". Returning users should select the 2014 refresher course "Ramifications of Money-Laundering – Anti-Money Laundering for Insurance Review" or the 2015 refresher course "Fraud in Money Laundering – Anti-Money Laundering for Insurance Review". First-time users completing the base course are not required to also immediately take a refresher course.
6. Please note that you will not receive a paper certificate of your completion of the course. The Home Page indicates whether you have completed the assigned materials. You do not have to notify our office when you complete the course. LIMRA will inform us when you have completed the course.
7. Click on "Need additional help" if you have problems with the login or contact CFM Partners, LIMRA's hosting partner, at [support@cfmpartners.com](mailto:support@cfmpartners.com) or (866) 364-2380.

John Hancock and its appointed producers share an important responsibility to comply with the law. Again, please review the accompanying pages which include potential red flags and be alert to possible suspicious activities. This information can also be found within the John Hancock Company Page on the LIMRA website.

General AML inquiries should be forwarded through your normal John Hancock channels/contacts or you can call John Hancock's Producer AML Hotline at 1-800-854-9979.

Thank you for your cooperation with this important requirement.

John Hancock Financial Services