

AML Certification Spreadsheet

Carrier	Required Prior to New Business Submission?	Time Allotted to Complete and Submit AML certificate	Company Specific Training Required?	Product Types Sold that Require AML Training	Type of Proof Accepted	Frequency of Training
AIG	Yes/No	30 days from appointment for new agents. Current agents: before new business is submitted	No	all products	LIMRA or cert of completion subject to approval	every 2 years
Allianz	Yes	72 hours from application receipt	No	Life and Annuities	LIMRA notification	TBD
American Investors	No	30 days from contracting receipt	No	all products	LIMRA, or cert of certificate with date and location course taken	every 2 years
American National	No	before policy issue	LIMRA and Company specific page included with licensing packet	all products	print the completion page from LIMRA	once
Americo	No	before policy issue	LIMRA core	cash value products	LIMRA notification	annually
Amerus	No	30 days from contracting receipt	No	all products	LIMRA, or cert of certificate with date and location course taken	every 2 years
AVIVA	No	30 days from contracting receipt	No	all products	LIMRA, or cert of certificate with date and location course taken	every 2 years
AXA	Yes	prior to solicitation	No	all products	LIMRA, or cert of certificate subject to approval	annually
Banner	No	before policy issue	No	UL policies	LIMRA or cert of completion subject to approval	Once

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Companion	No	before policy issue	Core and company training. Must be appointed to access company training	all permanent life and annuities products	LIMRA notification	every 2 years
EquiTrust	No	30 days from appointment	No	all products	print the completion page and fax to 515-453-3362	Once
Fidelity & Guaranty	No	will process and issue but will not pay commissions until completed	No	all products	LIMRA notification	annually through LIMRA
Fidelity Life	Not Required		No			
First Penn Pacific	No	30 days from receipt of training letter from Lincoln Life	No	all products	LIMRA or cert of completion including course provider, producer's name, reference to AML, completion date, signature of compliance officer	every two years
Fort Dearborn	No	before policy issue	No	all annuities and individual life policies	LIMRA notification	annually through LIMRA
Genworth	No	no deadline but may receive a letter w/a deadline	No	any cash value product	LIMRA notification	every 2 years
Great American	yes	will process and issue but will not pay commissions until completed	No	all products	LIMRA, or cert of certificate with date course taken and provider name. Accepted from: LIMRA, Kaplan, WebCE, RegED, Lincoln Investment Planning or FINRA	annually
GTL	Not Required	they sell only term life/health ins				
Hartford Life	No	before policy issue	No	cash value products	LIMRA notification	annually

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Indianapolis Life	No	30 days from contracting receipt	No	all products	LIMRA, or cert of certificate with date and location course taken	every 2 years
ING	No	before policy issue	No	all products	LIMRA notification	every 2 years
John Hancock	yes	prior to solicitation	No	cash value products	LIMRA, cert of completion or a signed letter from the firm's compliance officer including date of training subject to approval	every 3 years
Lafayette Life	No	60 days from appointment	No	all products	if they are a corporate agent, they must email, fax or call to report completion. If through a broker/dealer, they need to provide cert of completion or written document from dealer that it was completed. For everyone else, LIMRA will report. if they have not yet fully completed training by the time they are appointed, must be through LIMRA	Once
Liberty Mutual	Not Required					
Life of Southwest	yes	before contracting the agent	No	all products	LIMRA or cert of completion subject to approval	Once
Lincoln Benefit	No	15 days from app receipt. Must be completed before issue. If not completed, it will be assigned to a house account and the agent and BGA won't receive commissions. Must first be appointed	No	all except term	LIMRA or cert of completion subject to approval	Once

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Lincoln Life	No	30 days from receipt of training letter from Lincoln Life	No	all products	LIMRA or cert of completion including course provider, producer's name, reference to AML, completion date, signature of compliance officer	every two years
Loyal American	yes	will process and issue but will not pay commissions until completed	No	all products	LIMRA, or cert of certificate with date course taken and provider name. Accepted from: LIMRA, Kaplan, WebCE, RegED, Lincoln Investment Planning or FINRA	annually
Mass Mutual	No	before approval	No	all products	LIMRA notification	every 2 years
MedAmerica	Not Required					
Metlife	Not Required					
Midland National	No	before policy issue	No	all products	LIMRA notification	every 2-3 years as requested
Money Guard	No	30 days from receipt of training letter from Lincoln Life	No	all products	LIMRA or cert of completion including course provider, producer's name, reference to AML, completion date, signature of compliance officer	every two years
MONEY/AXA	No	7 days from app receipt	No	all products	LIMRA, or cert of certificate subject to approval	every 2 years
MTL	No	one week from application receipt and prior to issue. File will be rejected if not completed in timely manner	No	all products	Quest (preferred), LIMRA (must be a print screen), cert of completion from: RegEd, WebCE, LOMA, etc.	every 12 months
Nationwide	No	Within 90 days, before policy issue	Yes, through Nationwide	all products	Signed copies of AML certification from other firms	TBD

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New York Life	yes	informal review until AML is complete	Core and NYL portion	all products	LIMRA. application should be dated on or after effective date of AML training.	Annually. Expiration is April 30th of each year.
North American	No	before policy issue	No	all products	LIMRA notification	every 2-3 years as requested
Old Mutual	No	will process and issue but will not pay commissions until completed	No	all products	LIMRA notification	annually through LIMRA
Penn Mutual	Yes		No	all products	LIMRA Notification	every other year
Phoenix Life	No	will process and issue but will not pay commissions until completed	No	all products	LIMRA notification	annually
Principal Financial	Yes	informal review until AML is complete	No	all products	LIMRA or cert of completion including completion date and provider, subject to approval	annually
Protective Life	No	before policy issue	No	only UL products	LIMRA notification	once
Prudential	No	Must first be appointed, then have 15 days. Will not issue unless complete	Core and Pru training	all products	LIMRA notification or cert of completion	Once
RBC	No	30 days from app receipt	No	cash value products	LIMRA or cert of completion from RegEd or FINRA	annually
Reliance Standard	No	Before commissions are paid	No	annuities only	print screen from LIMRA site or LIMRA notification	Once
Savings Bank Life of Massachusetts	No	will receive an email with instructions to complete after appointment	Yes, through LIMRA	all products	LIMRA or cert of completion subject to approval, including date taken and provider	once

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Standard	No	Letter received will give agents a deadline	Yes, through LIMRA	annuities only	LIMRA	annually
Sun Life	No	After appointment, will receive a CD to review. Can only complete training once first commission check is received	SLF AML Producer Training CD, LIMRA core and Sun Life LIMRA requirements	all products	No documentation, just confirmation of training on submitted apps	annually
TransAmerica	No	Within 60 days of submission of new business. Agent will be given training instructions to access Quest when necessary	No	all products	Quest, or certifications signed by the AML compliance officer or Chief compliance officer	every 2 years
United Home Life	No	N/A. agent can complete anytime	Yes, at their company website	all products	N/A	Once
United of Omaha	No	before policy issue	Core and company training. Must be appointed to access company training	all permanent life and annuities products	LIMRA notification	every 2 years
US Life of NY	Yes/No	30 days from appointment for new agents. Current agents: before new business is submitted	No	all products	LIMRA or cert of completion subject to approval	every 2 years
West Coast Life	No	before policy issue	No	only UL products	LIMRA notification	once
William Penn	No	before policy issue	No	UL policies	LIMRA or cert of completion subject to approval	Once