

The Agent has submitted a new business application, to MassMutual. This producer has not satisfied the Anti Money Laundering (AML) Training requirement. The AML training requirement has been in effect since February 1, 2007. All new business submitted will not be issued until the producer has satisfied this training requirement.

If the Agent has completed AML Training through their broker dealer, please let forward a copy of the certificate so that we may confirm the broker dealer has provided certification to MassMutual and we will update our records accordingly. The course completion certificate can be faxed to 1-800-559-3822, Attn: Licensing. If we can confirm the broker dealer's certification, and the broker dealer has a selling agreement with MassMutual, no additional training will be required. Also, if the agent has completed AML training within the past year through RegEd, Kaplan or Quest the course completion certification can be faxed to 1-800-559-3822 (please include the agent's email address). If one of these certifications cannot be provided, the producer will be required to complete AML training through LIMRA.

AML training is available at no cost to the agent through LIMRA. The LIMRA training program titled "Anti-Money Laundering for Insurance Producers" may be accessed by registered users through the CFM Network at <https://knowledge.limra.com>. There are two versions of the course available, one with Adobe Flash enabled and one without. You are only required to complete one of these versions. If this is the first time that producer is completing training through LIMRA the MassMutual pages must be viewed. If the producer has already taken this course, then the producer will need to return to LIMRA and take the refresher course titled "**Money-Laundering and Cybercrime- Anti-Money Laundering for Insurance Review**". After completion, please be sure course shows 100% complete.

Producer's training window at LIMRA is open.

- The producer's USER ID will be their National Producer Number (NPN). If they do not know their NPN, you can look it up by visiting the National Insurance Producer Registry at <http://www.nipr.com>
- The first time the producer logs in; their password will be their last name (in lower case). They will then be instructed to change their password for security purposes.
- If they have previously accessed the LIMRA training site in the past, please use the password you created during the initial log in.
- If you have forgotten your password, be sure that your username is filled in and click "forgot password." You will then be prompted to answer your security question. Answer the security question correctly and it will allow you to reset your password.
- Please note that the producer will not receive a paper certificate of their completion of the course. The Home Page indicates whether the producer has completed the assigned materials or not.
- Should you have technical questions accessing the training site or navigating within the LIMRA site, please contact LIMRA's customer support partners at support@cfmpartners.com or call (866)364-2380.

Please let me know if you have any questions.

Sincerely,

Advisor Operations