



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

Dear Producer/ Firm:

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 activities. 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 (JH) AML Program. Please review the contents carefully and keep the information in an accessible place for future reference.

In addition to providing this reference guide, John Hancock wants to inform you of our AML training requirements related to new business applications. Producers are required to complete periodic AML training. Evidence of AML training completed after January 1, 2006 and prior to the application date of new business is currently required to allow for the processing of new business applications related to covered products (permanent life insurance policies and annuity contracts). ***Beginning May 2, 2009, the course completion date must be after January 1, 2008 and again, prior to the signing date of a new business application.*** If you have completed the LIMRA AML course in 2008 or previously provided evidence of AML training that was completed in 2008, your John Hancock AML training requirement has been satisfied for our 2009 training campaign.

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

Additionally, the applicability of John Hancock’s AML training approach is as follows:

1. Producers with an Active Variable Appointment with John Hancock are considered exempt from our AML training requirement and are not required to provide evidence of completed training. Such training is required to be completed with the producer’s respective broker/dealer as covered in our 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 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 LIMRA:

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 and follow the instructions to change your password if you are a first time user.
5. Select the appropriate AML course. First time users of LIMRA must complete the base course titled "Anti-Money Laundering for Insurance Producers". Producers who previously completed the base course prior to January 1, 2008 are required to complete the 2008 refresher course. 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 or not you have completed the assigned materials. You do not have to notify our office when you complete the course. LIMRA will provide us with a report informing us when you have completed the course.
7. Click on "Need additional help" if you are having problems with the login or contact CFM Partners, LIMRA's hosting partner at 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 mindful of possible suspicious activities.

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, Inc.