

Patriot Insurance Offers Required Anti-Money Laundering Training for Life Agents

As part of the USA PATRIOT Act, insurance companies are asked to establish an Anti-Money Laundering (AML) program that complies with standards developed by the Department of Treasury. To ensure compliance with requirement, Patriot Insurance is asking all its life-licensed Agency Partners to complete Anti-Money Laundering training to help detect and report suspicious activity, including the predicate offenses to money laundering and terrorist financing, such as securities fraud and market manipulation.

If you currently sell life insurance, or plan to at any time, this training is required to continue submitting and issuing policies with us. To help you meet this requirement, Patriot is pleased to offer anti-money laundering (AML) training at no cost to you through our partner, the Life Insurance Marketing Research Association (LIMRA). LIMRA partners with several other insurance carriers, so if you've already completed the LIMRA training, your certificate will be valid for Patriot Insurance. However, if you've completed training through another non-LIMRA program, you must complete the LIMRA training as well.

The AML training can be completed from any computer with Internet access and will take approximately 40 minutes to complete. To complete the training, visit <https://aml.limra.com>. You will be required to input a unique username and password to gain access to the site.

Login instructions:

- Enter Username: Your username is your National Producer Number (NPN). If you do not know your NPN, contact Darcy Wellman at (989) 480-6415 or darcy.wellman@fmins.com, and she can provide it to you.
- Enter Password: Full last name in all lowercase letters. Note: You will be asked to change your password to a new password with a minimum of six characters with at least one letter and one number. Passwords are case sensitive.
- Answer one of five security questions.

The homepage states the percentage of the course you have completed. When your progress is 100%, you will receive base certification. You are not required to notify our office when you complete the AML training course as LIMRA will provide us with a report of those who've met the certification requirement.

Should you have technical questions accessing or navigating within the LIMRA site, please contact LIMRA's Customer-Support Helpline at (866) 364-2380.

If you have any questions about this requirement, please feel free to Darcy Wellman at (989) 480-6415 or darcy.wellman@fmins.com.