

ANICO's Anti-Money Laundering Requirements

American National Insurance Company implemented an AML program to comply with federal anti-money laundering regulations for insurance companies in May 2006. The regulations apply to all individual life insurance and annuities (includes individually sold group products), individual registered life insurance and annuities, and group registered variable annuities. AML training is required for every ANICO producer and is offered at no cost to producers appointed with ANICO.



Training requirements are:

1. Completion of LIMRA's basic AML training course or another American National Insurance Company approved basic training course
2. Completion of American National Insurance Company's company-specific training course (Company Guide to Anti-Money Laundering)

Once a producer has completed both courses, LIMRA will notify ANICO of the "Course Completed" status and our files will be updated to reflect completion of both training requirements. However, if only one course is completed, LIMRA will verify completion of that course only. LIMRA's records are updated overnight the day the producer completes the training. The following day they send us updated information, which is used to update our system records. It will generally take two business days for our systems to be updated to reflect completion of the training. American National Insurance Company will not issue new business until both training requirements have been satisfied.



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