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February 6, 2009

Anti-Money Laundering (AML) Re-Fresher Education Requirement

Producer education is an important element of the U. S. Treasury Department Anti-Money Laundering (AML) rules. Ongoing education/training is required by the Treasury and Allstate Financial has developed an on-going program that requires a refresher training course be completed every 2 years.

This is to advise that effective April 1, 2009 an AML refresher course requirement will be required for producers, and qualified sales producers.

Requirement

The AML Re-Fresher training course is required for all producers and qualified sales producers 24-months after completion of the introductory AML course. It will be an on-going training requirement every 24-months for the tenure of the producer's appointment with Allstate Life Insurance Company/Lincoln Benefit Life Insurance Company.

Key Points:

- We continue to partner with LIMRA, our preferred vendor, to provide producers the AML Re-Fresher training course at no charge.
- The course will be available from LIMRA effective April 1, 2009.
- Producer will receive notification from us regarding the date by which the course must be completed.
 - The notification will be sent electronically to producers' Allstate email address. If we do not have an e-mail address, the notification will be sent to the producer via the United States Post Office.
 - Included in the notification will be the date by which the producer must complete the course. We will also provide all information necessary on how to access and complete the Allstate Re-Fresher Course on the LIMRA website.

- **New Business processing from producers who have not completed the required AML introductory or Re-Fresher courses by the required completion date, or prior to the submission of an application, will be delayed until we receive confirmation from LIMRA that the required training has been completed.**

The following chart outlines when a producer will be required to complete the AML courses:

Producer Status:	Introductory Course Taken:	Re-Fresher Course Must be Completed By:
Existing Producer	Prior to April 1, 2007	July 1, 2009
Existing Producer	On or after April 1, 2007	24-months from the date introductory course was taken
Newly Appointed Producer	At time of appointment**	24-months from the date the introductory course was taken

** Unless the introductory course was previously completed.

Available Resources

For additional information on Allstate Financial's AML policy and procedures, please visit the following websites:

- [Anti-Money Laundering page](#) on the AF Compliance website.
- Compliance Update: [Anti-Money Laundering Program](#) available under the "Compliance" section on accessallstate.com.

In addition to the requirements set forth by Allstate Financial, Personal Financial Representatives affiliated with Allstate Financial Services, LLC will be required to complete AML training as part of the Firm Element.

We will provide more details as the April 1st date nears and we begin the producer notification process.

Please contact the regional sales leader with questions regarding the on-going AML training requirement.