

State Updates

Notice to Utah Agents Regarding Inducements

The Utah Insurance Department has amended the Insurance Code to address inducements. Providing a rebate is prohibited and gifts must not exceed a fair market value of \$25. Disclosures must be included prior to consumer purchase to identify that goods or services are not contingent on the purchase, continuation, or termination of the insurance product. Effective May 30, 2015.

View this regulation: <http://le.utah.gov/-2015/bills/static/HB0141.html>

Notice to Tennessee Agents Regarding Rebating

The Tennessee Department of Commerce and Insurance has issued a bulletin on rebating. Gifts and offers that are provided exclusively to those who purchase a policy will be presumed to be inducements and rebating in violation of rebating laws unless such consideration is specified in the policy.

View the bulletin:

http://www.tn.gov/insurance/documents/021315_Rebating_Bulletin.pdf

Important Reminders

Accessing Americo.com on Shared or Public Computers

When using a shared computer, such as in an agency office, be sure to log out of the site upon completion of your work. For the security of you and your clients, do not use public computers (library computers, coffee shop computers, printing shop computers, etc.) to access the site.

Commission Schedules

Your Commission Schedules can be accessed on the new Americo.com Agent Portal by following the below steps:

1. Click the "My Profile" tab.
2. Select the "Commissions" tab.
3. Under the Schedule/Rates section, click on the number listed next to a specific product market to open a PDF view of that schedule.

Generic Advertisement Approval

As a reminder, you must obtain written Americo Home Office approval for all advertising materials. This includes advertisements that may not specifically reference Americo or our products by name, but will be used for solicitation of our products. Send advertising for review to Marketing.Support@americo.com.

Telesales for Ultra Protector® Series

Beginning May 1, 2015, we will no longer accept sales for Ultra Protector products that are made over the phone. Applications can be submitted electronically on Americo's secure site (www.americo.com) or via fax to 800.395.9261. Faxed applications should be accompanied by a Faxed Application Transmittal (form #AFSFAX2002). As a reminder, Americo will still accommodate the sale of Eagle Premier Series via telephone at 855.248.8327.

AML Renewal Training

As a reminder, all Americo agents who sell cash value products (term with cash value, universal life, whole life, and annuities) must complete anti-money laundering training. You must renew this training every two years from the initial training date. To avoid a delay in business, please make sure you have taken your renewal training. You may renew your training through LIMRA, <https://aml.limra.com>. If you need help logging in or navigating the system, please contact LIMRA's help desk at support@cfmpartners.com or (866) 364-2380.

You are enrolled either in the refresher course, Ramifications of Money Laundering – Anti-Money Laundering for Insurance Review, or in the 2015 refresher course, Fraud In Money Laundering – Anti-Money Laundering for Insurance Review, depending on the year you completed the initial training. There are two versions of the course available—one with Flash enabled and one without. You are only required to complete one of these versions. Please complete the most recent course in which you are enrolled.

Additional Useful Information for LIMRA:

- ▶ Your Username is the first four characters of your last name (lowercase) combined with the last six digits of your social security number, unless otherwise communicated.
- ▶ Since you have previously accessed the course, please use the password you created the first time you logged into the site.
- ▶ If you have forgotten your password, make sure to enter your username and click "Forgot Your Password." It will prompt you to answer your security question. Answer the security question correctly and it will allow you to reset your password.

Please note that you will not receive a paper certificate upon completion of the course. The Home Page indicates whether you have completed the assigned materials. You do not have to notify our office when you complete the AML Training Course. LIMRA will provide us with a report informing us that you have completed the course. If you have any questions or if we can be of assistance, please contact the Americo Agent Contact Center at 800.231.0801.