



The Prudential Insurance Company of America
213 Washington St, 18th Fl
Newark, NJ 07102-2992

Dear Valued Insurance Producer:

To comply with new federal anti-money laundering (AML) regulations, all insurance producers who sell covered products are required to complete an approved AML training program. Covered life insurance products include permanent individual life policies and other individual life policies containing cash or investment features such as Universal Life products.

To assist you with this requirement, Prudential has enrolled you in the web-based AML training program for insurance agents provided by LIMRA. The LIMRA web-based training will be the only program accepted by Prudential and it is being offered at no cost to you. **Please be advised that as of January 1, 2007, Prudential will not accept new business applications for covered life products if the required AML training has not been completed.**

The LIMRA training program consists of both a Core and a Carrier-specific component. **If you have already completed the Core module of the LIMRA training program on behalf of another carrier you are appointed to represent, you will not need to complete it again. However, you will still need to complete the Prudential component of the LIMRA training program in order to satisfy Prudential's AML training requirements.** The Prudential portion of the program will only take a few extra minutes of your time.

Follow the instructions below to access the LIMRA website:

- Log onto the program at the following website address: aml.limra.com
- Your "Username" is the first four characters of your last name (lowercase) combined with the last six digits of your social security number. If this is your first time logging on to this site your "Password" is your last name (lowercase). If you have previously accessed the program please use the password you created at that time.

Please note that you **will not** receive a paper certificate of your completion of the program and you do not need to notify Prudential. We will receive a report from LIMRA informing us that you have completed the program. We also encourage you to familiarize yourself with Prudential's "Producer's Guide to Anti-Money Laundering". You can find the guide at our website: www.pruxpress.com where you can print it for future reference.

For questions regarding the LIMRA training site, please contact LIMRA at 866-364-2380. For questions regarding the AML training requirements please e-mail Prudential's Response Team at: Response_Team@Prudential.com.

Sincerely,

A handwritten signature in cursive script that reads "Richard DeJulio".

Richard DeJulio
VP, Business Quality & Control