



To: New Producer

Re: Berkshire / Guardian
Disability Income / Life Licensing

Before writing an application you must be licensed.

Do not date any application until you are licensed.

Note: You will be notified by our office when your licensing has been approved.

Please complete the enclosed:

1. Sign the attached Background Check Authorization.
2. Attach a copy of your current broker or accident & health / life license.
3. Provide your date of birth & social security #.

For faster service please email or fax the above to:

info@centurionagencyltd.com / Fax # 516-825-0953

Or mail to: Centurion Agency Ltd.
Attn.: Licensing
Box 1147
Valley Stream NY 11582-1147

Email: info@centurionagencyltd.com
www.lifeandhealth.biz
centurionagencyltd.com

A Full Service Brokerage General Agency

Life/Long Term Care/Group Benefits/Disability Income/Annuities/Health

516-561-0100 * Fax: 516-825-0953

65 Roosevelt Ave., Suite 106A, Box 1147, Valley Stream NY 11582-1147

Background Check Disclosure And Authorization

- Disclosure (Pages 2 to 5)
- A Summary of Your Rights Under the Fair Credit Reporting Act (Page 6)
- Authorization (Page 7)

Instructions: Please read each page and complete all requests for information on pages 2, 4, and 7. Return pages 1 through 5 and page 7 with your kit. Retain page 6 for your records.

BACKGROUND CHECK DISCLOSURE AND AUTHORIZATION

Disclosure

A consumer report is a type of background check in which information (which may include, but is not limited to, creditworthiness, credit standing, credit capacity, criminal background, driving background, character, general reputation, personal characteristics, and mode of living) about you is gathered, compiled and communicated by a consumer reporting agency ("CRA") to **Guardian Life Insurance Company of America**, its subsidiaries, affiliates, other related entities, successors, and/or assigns (collectively "**Guardian**"), and/or any of the Guardian Agencies (each an "Agency"), which includes but is not limited to, _____

Print Guardian Agency Name

An investigative consumer report is a special type of consumer report in which information (as described above) about you may be obtained by personal (including telephonic) interviews with neighbors, friends, associates, acquaintances, or others. You have a right to request from Guardian or the Agency (whichever entity requested the disclosures) disclosures of the nature and scope of an investigative consumer report (the nature and scope will be the types of information described above) and a summary of your rights under the federal Fair Credit Reporting Act. Your request should be made in writing to Guardian or the Agency within a reasonable period of time after your receipt of this Background Check Disclosure and Authorization. Contact information for Guardian is Agent Contracting and Licensing, 81 Highland Avenue, Bethlehem, PA 18017, 610-807-6000 and contact information for the Agency is _____

Agency Name: _____

Agency Address: _____

City: _____ State _____ Zip _____

Agency Phone Number: _____

For your convenience, included is a copy of a summary of your rights under the federal Fair Credit Reporting Act.

Guardian and/or the Agency may obtain either a consumer report or an investigative consumer report on you to be used for employment, selection, and/or placement purposes, including your application to work as an employee or as an independent contractor for Guardian and/or the Agency, as applicable. Except as otherwise prohibited by state law, Guardian and/or the Agency may share this information with each other (as joint users), or with their current or prospective clients, customers, and/or their agents, for business reasons (e.g., to place you in certain positions, assignments, work sites, etc.). Except as otherwise prohibited by state law, your authorization remains in effect throughout your relationship with Guardian and/or the Agency, should you enter into a contractual or employment relationship with Guardian and/or the Agency.

State Law Notices

For California individuals only: Under California law, an "investigative consumer report" is a consumer report in which information on a consumer's character, general reputation, personal characteristics, or mode of living is obtained through any lawful means, and a "consumer credit report" is a consumer report on a consumer's credit worthiness, credit standing, or credit capacity. In connection with (1) your application to enter into a contractual or employment relationship with Guardian and/or the Agency, or (2) with your continued contractual or employment relationship with Guardian and/or the Agency, Guardian and/or the Agency intend to procure an investigative consumer report (as defined under California law) and possibly a consumer credit report (as explained more fully below). With respect to any investigative consumer report from an investigative consumer reporting agency ("ICRA"), Guardian and/or the Agency may investigate the information contained in your application, contract, or similar documents and other background information about you, including but not limited to obtaining a criminal record report, obtaining information about your character, general reputation, personal characteristics and mode of living, verifying references, work history, your social security number, your educational achievements, licensure, certifications, driving records, and other information about you, including interviewing people who are knowledgeable about you. The results of this report may be used as a factor in making selection or placement decisions. The source of any investigative consumer report or consumer credit report (again, as those terms are defined under California law and as explained more fully above) will be: Business Information Group, a Vertical Screen Company, 251 Veterans Way, Warminster, PA 18974, 800-369-2612, www.bigreport.com. Information regarding Business Information Group's privacy practices can be found at www.bigreport.com. Guardian and/or the Agency will provide you with a copy of an investigative consumer report or consumer credit report when required to do so under California law.

Under California Civil Code section 1786.22, you are entitled to a visual inspection of files maintained on you by an ICRA, as follows: (1) In person, if you appear in person and furnish proper identification, during normal business hours and on reasonable notice. A copy of your file shall also be available to you for a fee not to exceed the actual costs of duplication

services provided; (2) By certified mail, if you make a written request, with proper identification, for copies to be sent to a specified addressee. An ICRA complying with requests for certified mailings under the California Code shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the ICRA; (3) A summary of all information contained in your files and required to be provided by the California Code shall be provided to you by telephone, if you have made a written request, with proper identification for telephone disclosure, and the toll charges, if any, for the telephone call are prepaid by you or charged directly to you.

“Proper Identification” means information generally deemed sufficient to identify you, which includes documents such as a valid driver’s license, social security account number, military identification card, and credit cards. Only if you cannot identify yourself with such information may the ICRA require additional information concerning your employment and personal or family history in order to verify your identity. The ICRA will provide trained personnel to explain any information furnished to you and will provide a written explanation of any coded information contained in files maintained on you. This written explanation will be provided whenever a file is provided to you for visual inspection. You may be accompanied by one other person of your choosing, who must furnish reasonable identification. An ICRA may require you to furnish a written statement granting permission to the ICRA to discuss your file in such person’s presence.

On certain occasions, Guardian and/or the Agency may require a consumer credit report (i.e., a report on your creditworthiness, credit standing, or credit capacity). Guardian and/or the Agency will obtain a consumer credit report on you if you are being considered for one of the following positions: (1) a position that involves regular access (other than in connection with routine solicitation of credit card applications in a retail establishment) to people’s bank or credit card account information, and social security number, and date of birth; (2) a position where you are authorized to transfer money on behalf of Guardian and/or the Agency; and/or (3) a position that involves regular access to cash totaling ten thousand dollars (\$10,000) or more of Guardian and/or the Agency, a customer, or client, during the workday.

Colorado individuals only: If Guardian and/or the Agency obtain information bearing on your credit worthiness, credit standing or credit capacity, it will be because the information is substantially related to the job for which you are being considered/are currently occupying and to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered/are currently occupying.

Connecticut individuals only: If Guardian and/or the Agency obtain information bearing on your credit worthiness, credit standing or credit capacity, it will be because the information is substantially related to the job for which you are being considered/are currently occupying and to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered/are currently occupying.

Maine individuals only: You may contact Guardian and/or the Agency to request the name, address and telephone number of the nearest unit of the CRA designated to handle inquiries, which Guardian and/or the Agency, as applicable, shall provide within 5 business days. The addresses and other contact information for Guardian and the Agency is listed above. You have the right to request and promptly receive a copy of any investigative consumer report requested by Guardian and/or the Agency by contacting the nearest unit of the CRA directly.

Maryland individuals only: If Guardian and/or the Agency obtain information bearing on your credit worthiness, credit standing or credit capacity, it will be because the information is substantially related to the job for which you are being considered/are currently occupying and to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered/are currently occupying.

Massachusetts and New Jersey individuals only: The precise nature and scope of any investigative consumer report will be the same as described above. You have a right to obtain a copy of any investigative consumer report upon request from Business Information Group, a Vertical Screen Company, 251 Veterans Way, Warminster, PA 18974, 800-369-2612.

Minnesota individuals only: You have the right to request a complete and accurate disclosure of the nature and scope of any consumer report from Business Information Group, a Vertical Screen Company, 251 Veterans Way, Warminster, PA 18974, 800-369-2612.

New York individuals only: Upon request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the CRA that furnished the report. Upon written request, you will be informed whether or not an investigative consumer report was requested, and if such report was requested, the name and address of the CRA to whom the request was made. Your written request should be made to Agent Contracting and Licensing, 81 Highland Avenue, Bethlehem, PA 18017 and/or

Agency Name: _____
Agency Address: _____
City: _____ State _____ Zip _____

You may also contact the Guardian at 610-807-6000 and the Agency at Agency Phone Number _____ Upon furnishing you with the name and address of the CRA, you will also be informed that you may inspect and receive a copy of such report by contacting that agency.

**NEW YORK CORRECTION LAW
ARTICLE 23-A**

**LICENSURE AND EMPLOYMENT OF PERSONS PREVIOUSLY CONVICTED OF ONE OR MORE CRIMINAL
OFFENSES**

§750. Definitions.

For the purposes of this article, the following terms shall have the following meanings:

- (1) "Public agency" means the state or any local subdivision thereof, or any state or local department, agency, board or commission.
- (2) "Private employer" means any person, company, corporation, labor organization or association which employs ten or more persons.
- (3) "Direct relationship" means that the nature of criminal conduct for which the person was convicted has a direct bearing on his fitness or ability to perform one or more of the duties or responsibilities necessarily related to the license, opportunity, or job in question.
- (4) "License" means any certificate, license, permit or grant of permission required by the laws of this state, its political subdivisions or instrumentalities as a condition for the lawful practice of any occupation, employment, trade, vocation, business, or profession. Provided, however, that "license" shall not, for the purposes of this article, include any license or permit to own, possess, carry, or fire any explosive, pistol, handgun, rifle, shotgun, or other firearm.
- (5) "Employment" means any occupation, vocation or employment, or any form of vocational or educational training. Provided, however, that "employment" shall not, for the purposes of this article, include membership in any law enforcement agency.

§751. Applicability.

The provisions of this article shall apply to any application by any person for a license or employment at any public or private employer, who has previously been convicted of one or more criminal offenses in this state or in any other jurisdiction, and to any license or employment held by any person whose conviction of one or more criminal offenses in this state or in any other jurisdiction preceded such employment or granting of a license, except where a mandatory forfeiture, disability or bar to employment is imposed by law, and has not been removed by an executive pardon, certificate of relief from disabilities or certificate of good conduct. Nothing in this article shall be construed to affect any right an employer may have with respect to an intentional misrepresentation in connection with an application for employment made by a prospective employee or previously made by a current employee.

§752. Unfair discrimination against persons previously convicted of one or more criminal offenses prohibited.

No application for any license or employment, and no employment or license held by an individual, to which the provisions of this article are applicable, shall be denied or acted upon adversely by reason of the individual's having been previously convicted of one or more criminal offenses, or by reason of a finding of lack of "good moral character" when such finding is based upon the fact that the individual has previously been convicted of one or more criminal offenses, unless:

- (1) There is a direct relationship between one or more of the previous criminal offenses and the specific license or employment sought or held by the individual; or
- (2) the issuance or continuation of the license or the granting or continuation of the employment would involve an unreasonable risk to property or to the safety or welfare of specific individuals or the general public.

§753. Factors to be considered concerning a previous criminal conviction; presumption.

1. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall consider the following factors:
 - (a) The public policy of this state, as expressed in this act, to encourage the licensure and employment of persons previously convicted of one or more criminal offenses.
 - (b) The specific duties and responsibilities necessarily related to the license or employment sought or held by the person.
 - (c) The bearing, if any, the criminal offense or offenses for which the person was previously convicted will have on his fitness or ability to perform one or more such duties or responsibilities.
 - (d) The time which has elapsed since the occurrence of the criminal offense or offenses.
 - (e) The age of the person at the time of occurrence of the criminal offense or offenses.
 - (f) The seriousness of the offense or offenses.
 - (g) Any information produced by the person, or produced on his behalf, in regard to his rehabilitation and good conduct.
 - (h) The legitimate interest of the public agency or private employer in protecting property, and the safety and welfare of specific individuals or the general public.
2. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall also give consideration to a certificate of relief from disabilities or a certificate of good conduct issued to the applicant, which certificate shall create a presumption of rehabilitation in regard to the offense or offenses specified therein.

§754. Written statement upon denial of license or employment.

At the request of any person previously convicted of one or more criminal offenses who has been denied a license or employment, a public agency or private employer shall provide, within thirty days of a request, a written statement setting forth the reasons for such denial.

§755. Enforcement.

1. In relation to actions by public agencies, the provisions of this article shall be enforceable by a proceeding brought pursuant to article seventy-eight of the civil practice law and rules.
2. In relation to actions by private employers, the provisions of this article shall be enforceable by the division of human rights pursuant to the powers and procedures set forth in article fifteen of the executive law, and, concurrently, by the New York city commission on human rights.

Oregon individuals only: If Guardian and/or the Agency obtain information bearing on your credit worthiness, credit standing or credit capacity, it will be because the information is substantially related to the job for which you are being considered/are currently occupying and to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered/are currently occupying.

Vermont individuals only: If Guardian and/or the Agency obtain information bearing on your credit worthiness, credit standing or credit capacity, it will be because the information is substantially related to the job for which you are being considered/are currently occupying and to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered/are currently occupying.

Washington State individuals only: You have the right, upon written request made within a reasonable period of time after your receipt of this disclosure, to receive from Guardian and/or the Agency, as applicable, a complete and accurate disclosure of the nature and scope of any "investigative" consumer report Guardian and/or the Agency may have requested. You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act. Any requests under this paragraph should be made to, Business Information Group, a Vertical Screen Company, 251 Veterans Way, Warminster, PA 18974, 800-369-2612. If Guardian and/or the Agency obtain information bearing on your credit worthiness, credit standing or credit capacity, it will be because the information is substantially related to the job for which you are being considered/are currently occupying and to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered/are currently occupying.

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A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- o a person has taken adverse action against you because of information in your credit report;
- o you are the victim of identity theft and place a fraud alert in your file;
- o your file contains inaccurate information as a result of fraud;
- o you are on public assistance;
- o you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPT-OUT (1-888-567-8688).

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

| TYPE OF BUSINESS: | CONTACT: |
|---|--|
| 1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB: | a. Consumer Financial Protection Bureau; 1700 G Street, N.W.; Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center – FCRA; Washington, DC 20580 (877) 382-4357 |
| 2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions | a. Office of the Comptroller of the Currency; Customer Assistance Group 1301 McKinney Street, Suite 3450; Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center; P.O. Box. 1200; Minneapolis, MN 55480 c. FDIC Consumer Response Center; 1100 Walnut Street, Box #11; Kansas City, MO 64106 d. National Credit Union Administration; Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO); 1775 Duke Street Alexandria, VA 22314 |
| 3. Air carriers | Asst. General Counsel for Aviation Enforcement & Proceedings; Aviation Consumer Protection Division; Department of Transportation; 1200 New Jersey Avenue, S.E.; Washington, DC 20590 |
| 4. Creditors Subject to the Surface Transportation Board | Office of Proceedings, Surface Transportation Board; Department of Transportation; 395 E Street, S.W.; Washington, DC 20423 |
| 5. Creditors Subject to the Packers and Stockyards Act, 1921 | Nearest Packers and Stockyards Administration area supervisor |
| 6. Small Business Investment Companies | Associate Deputy Administrator for Capital Access; United States Small Business Administration 409 Third Street, SW, 8 th Floor; Washington, DC 20416 |
| 7. Brokers and Dealers | Securities and Exchange Commission; 100 F Street, N.E.; Washington, DC 20549 |
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations | Farm Credit Administration; 1501 Farm Credit Drive; McLean, VA 22102-5090 |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above | FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA; Washington, DC 20580; (877) 382-4357 |

Authorization

(Please Print)

Name: First _____ Middle _____ Last _____

List any other names used (nickname, maiden/married last names): _____

Date of Birth** _____ Sex** M ☐ F ☐ Social Security Number _____

** This information will be used for identification purposes only and will not be used as hiring criteria.

Street Address _____

City _____ State _____ Zip _____

To the extent permitted by applicable state law, I hereby consent to this investigation and authorize Guardian and/or the Agency to procure consumer report(s), criminal background check(s), consumer credit report(s), and/or investigative consumer report(s), on my background from a consumer reporting agency ("CRA") or from an investigative consumer reporting agency ("ICRA"), as described in the Disclosure section. I have reviewed and understand the information, statements, and notices in this Background Check Disclosure and Authorization form, including the State Law Notices. My authorization remains valid throughout my employment or contractual relationship with Guardian and/or the Agency, such that, to the extent permitted by applicable law, I agree Guardian and/or the Agency can procure additional consumer report(s), consumer credit report(s), and/or investigative consumer report(s) during my employment or contractual relationship with Guardian and/or the Agency without providing additional disclosures or obtaining additional authorizations.

In order to verify my identity for the purposes of background identification, and for my own benefit, I am voluntarily releasing my date of birth and other information. I understand that date of birth and gender/sex information will be used for background check purposes only and that all selection and placement decisions are based on non-discriminatory reasons.

☐ **For California, Minnesota, or Oklahoma individuals only:** If you would like to receive from the CRA or ICRA a copy of the background check report that Guardian and/or the Agency may procure in connection with your application, please check this box.

Signature _____ Date _____



The Guardian Life Insurance Company of America
Agent Contracting & Licensing
81 Highland Avenue, Mail Station A259, Bethlehem, PA 18017

SUB-PRODUCER ADDITION FORM

Name of Sub-Producer (As it appears on insurance license):

Salutation

☐ Miss ☐ Mr. ☐ Mrs. ☐ Ms.

Social Security Number

Date of Birth

Please check one

☐ Male ☐ Female

Resident & Business Information

Resident Address:

Street City State Zip Code/County

Telephone Number Cell Number

Email Address

Business Address:

Street City State Zip Code/County

Telephone Number Fax Number(s)

Corporation Email Address and Website Address

Corporation/Entity Name

Corporation/Entity Tax ID No.

Corporation/Entity Writing Code

Appointment Requests

Identify which products you wish to be appointed to sell ☐ Life Products ☐ Disability ☐ Long Term Care ☐ Fixed Annuities ☐ Group

Resident State in which to be appointed, include license number

Nonresident state(s) in which to be appointed, include license number(s). If Florida non-resident licensee, please list the county where you wish to be appointed.

Agency Information

Agency Code

Agency Contact Name

Phone Number

Fax Number



The Guardian Life Insurance Company of America
Agent Contracting & Licensing
81 Highland Avenue, Mail Station A259, Bethlehem, PA 18017

GUARDIAN ANTI-MONEY LAUNDERING TRAINING REQUIREMENT

If you have already completed BOTH the Anti-Money Laundering Training “Base Course” AND ACKNOWLEDGED The Guardian Life Insurance “Company Page” course through LIMRA, please disregard this notice.

ACCESS TO THE GUARDIAN COMPANY PAGE IS RESTRICTED UNTIL THREE (3) BUSINESS DAYS AFTER RECEIPT OF THE GUARDIAN WELCOME LETTER BEARING YOUR GUARDIAN WRITING CODE.

As you are aware, the US Treasury Department has mandated regulations that extend Anti-Money Laundering (AML) compliance to insurance companies. As a result, all licensed insurance agents who will be selling a “covered product” with Guardian will have to complete an industry approved AML training course.

Guardian has selected LIMRA International (LIMRA) to provide this computer based AML training course. Since LIMRA is the AML training resource for many other insurance companies.

Please keep in mind, that in order for Guardian to receive your completion notification from LIMRA, you must have completed the Base Course AND also “clicked” and reviewed the Guardian Company Page that is ALSO located on your LIMRA Welcome Page after you log-in. If Guardian was not listed on your Welcome Page, or if you are unsure whether you “clicked” and acknowledged Guardian so that a completion notification would be sent to Guardian from LIMRA, please contact Samuel Mann at (212)919-3065 or by e-mail Samuel_Mann@glic.com.

- Log onto the course at the following website address: <https://aml.limra.com>
- YOUR USERNAME is the first four (4) characters* of your last name (lowercase) combined with the last six (6) digits of your social security number. If this is your first time logging on to the site YOUR PASSWORD IS YOUR LAST NAME (lowercase). **If you have previously accessed the course, please use the password you created at that time.**
- Please note that you will not receive a paper certificate of your completion of the training, instead we will receive a report from LIMRA informing us of your status.

An important point to remember is that Guardian will ONLY receive a completion notification from LIMRA when the individual has completed BOTH the Base Course AND the Guardian Company Page on YOUR LIMRA Welcome Page.

Guardian would like to personally thank you for your business and we look forward to working with you for many years to come. Should you require any additional information or clarification please use the contact information listed above.

*If your last name has fewer than four (4) characters, input your last name and the last six (6) digits of your social security number. An apostrophe is considered a character for sign-on purposes, e.g. if your name is O'Donnell you would enter o'do as the first four characters of your last name.