

U.S. Segment Anti-Money Laundering & Anti-Terrorist Financing *Training*

Start

John Hancock[®]



This module *contains audio*

This course contains audio narration. Please adjust your speaker/headphone volume and click the “Next” button to continue.



Welcome!

Welcome to the U.S. Segment Anti-Money Laundering & Anti-Terrorist Financing Training e-Learning module.

To move from page to page, click on the back or next buttons found at the bottom-right corner of each page. Don't use the links of the browser. To change screens.



John Hancock's AML/ATF *Commitment*

John Hancock ("Company") is committed to preventing the use of its products and facilities for the purposes of money laundering or financing terrorist activities and has a long-established Anti-Money Laundering/Anti-Terrorist Financing Program ("Program").

Federal regulation requires that the Company provide ongoing training of appropriate persons concerning their responsibilities under the Program. To meet this requirement, business units conduct AML training specific to their product lines.

In addition to that training, U.S. Compliance has developed the following material to help ensure that all U.S. Segment employees are aware of their responsibilities to help prevent the Company and its products from being used to facilitate money laundering or financing of terrorist activities.



What You Will *Learn*

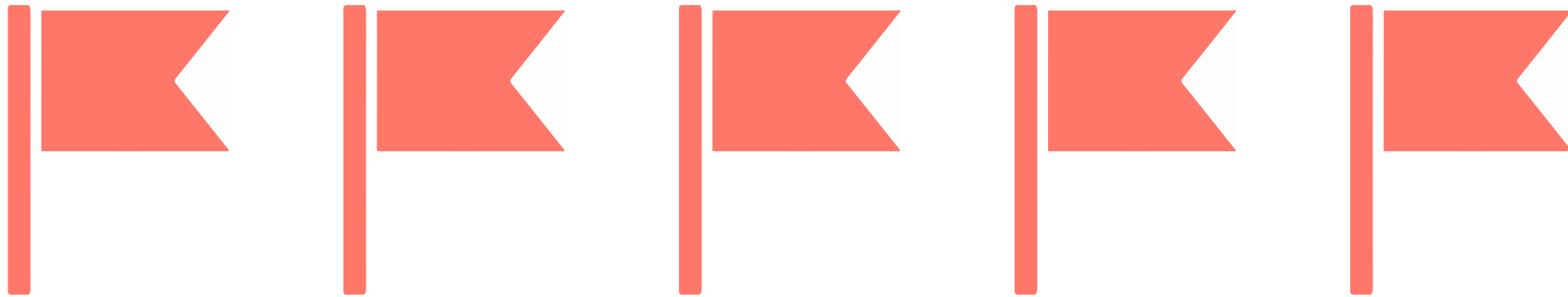
In this module you will learn about:

- What money laundering/terrorist financing is
- Identifying common “red flags”
- John Hancock’s efforts to prevent/detect suspicious activity
- Reporting suspicious activity at John Hancock



The *Layering* Stage

Layering - funds are moved between financial institutions or products to obscure their origins.



Click on each flag to view more.



The *Layering* Stage

Close

Layering - funds are moved between financial institutions or products to obscure their origins.



Substantial overpayments followed by requests for overpayment refunds.

Click on each flag to view more.



The *Layering* Stage

Close

Layering - funds are moved between financial institutions or products to obscure their origins.



Large numbers of wire transfers to unrelated third parties.

Click on each flag to view more.



The *Layering* Stage

Layering - funds are moved between financial institutions or products to obscure their origins.

Close

Customers who borrow the maximum amount shortly after purchase.

Click on each flag to view more.



The *Layering* Stage

Close

Layering - funds are moved between financial institutions or products to obscure their origins.

Request for refund or transfer of benefits to an unrelated third party.

Click on each flag to view more.



The *Layering* Stage

Layering - funds are moved between financial institutions or products to obscure their origins.

Close

Early product termination, even at a cost.

Click on each flag to view more.



Reporting *Suspicious Activity*

What is the suspicious activity reporting process here at John Hancock?



Click on each button to view more.

Employees and associates shall NOT, under any circumstance, disclose to or “tip off” any customer or third-party that suspicious activity reporting has been or may be filed.



Reporting *Suspicious Activity*

Close

What is the suspicious activity reporting process here at John Hancock?

Tell your manager or the Business Unit AML Coordinator, who may...



Click on each bu

Employees and associates shall NOT, under any circumstance, disclose to or “tip off” any customer or third-party that suspicious activity reporting has been or may be filed.



Reporting *Suspicious Activity*

Close

What is the suspicious activity reporting process here at John Hancock?

Escalate to the U.S. Segments AML Coordinator,
who will...

2

Click on each bu

Employees and associates shall NOT, under any circumstance, disclose to or “tip off” any customer or third-party that suspicious activity reporting has been or may be filed.



Reporting *Suspicious Activity*

Close

What is the suspicious activity reporting process here at John Hancock?

Determine appropriate action; may include reporting to government agencies and/or company's management

3

Click on each button

Employees and associates shall NOT, under any circumstance, disclose to or “tip off” any customer or third-party that suspicious activity reporting has been or may be filed.



Quiz

Thank you for your time and continued efforts in this very important program here at John Hancock.

Please complete the brief quiz which follows. Remember to “Submit” you answer prior to moving to the “Next” page.



Quiz # 1

Which of the following are practices used by John Hancock to detect potential suspicious activity?

- a) A transaction monitoring system
- b) A watch list review system
- c) A customer call-out program

- ☐ A & B
- ☐ A & C
- ☐ B & C
- ☐ All of the above

Submit

Quiz # 1

Which of the following are practices used by John Hancock to detect potential

Correct!

You've selected the correct response.

Continue



☐ All of the above

Submit

Quiz # 1

Which of the following are practices used by John Hancock to detect potential

Incorrect!

You've didn't selected the correct response.

Continue

☐ All of the above

Submit

Thank you!

Complete

John Hancock[®]

