**Industry Advantage Fraud ATO course(s) vs. AML**

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| **Customer Needs** | **Recognizing and Preventing Account Takeover Fraud Course** | **AML** |
| Time to complete course | 45 minutes – 1 hour | 45 minutes – 1 hour |
| Target Audience | Home office employees | Financial professionals and home office employees |
| Number of courses | 1 Fraud ATO course (Oct 2025) with access to 230+ just-in-time learning courses. Additional courses will be available in 2026. | Two required course offerings are available on the compliance education platform:  1. Financial professionals  2. Home office employees |
| Notice of completion | Certificate of Learning Path Completion and course completion badges available | Course completion badges available for Home Office Course. Notice of completion sent directly to participating companies. |
| Meets regulatory requirements |  | ü |
| Available in English and Spanish |  | ü |
| Additional courses available | * April 2026 * October 2026 * Spring 2027 | Annual optional course created on a trending topic related to AML |
| Learning path available spring 2027 | ü |  |
| Employees complete course from company’s LMS | ü | **Optional** |
| 24/7 access with ability to review materials after completion | ü | ü |
| Uses same AML platform for financial professionals and home office employees |  | ü |
| Aligns AML learning between home office employees and financial professionals |  | ü |
| Verifiable, updated digital completion data |  | ü |

**Industry Advantage Description**

To drive organizational success, skills alone aren’t enough — employees need a solid understanding of your company and the industry. Designed to meet the unique, industry-specific needs of your entire workforce, Industry Advantage offers unlimited access to a rich library of bite-sized content focused on life insurance, annuities, and workplace benefits. Currently available in North America.

**Recognizing and Preventing Account Takeover Fraud Course Description**

Recognizing and Preventing Account Takeover Fraud is designed for anyone who interacts with customers and their financial accounts or products. Learners explore tactics fraudsters use to access legitimate customer accounts and learn how to spot obvious and subtle signs of suspicious activity. Through interactive exercises using real-life scenarios, and a red flag identification challenge, participants build the skills to detect and respond to potential ATO fraud.

A final assessment confirms the learner’s preparedness as the first line of defense against ATO fraud. Included are downloadable resources: “Common Red Flags” and “ATO Customer Education Tips” for the learner’s use after course completion. The course is updated annually to provide the awareness and tools necessary to protect companies and their customers from financial loss and reputational damage as account takeover tactics continue to evolve.

**AML Course Description**

The LIMRA AML program is widely used in the industry to help companies comply with anti-money laundering training and tracking requirements. Courses are offered in English and Spanish for both financial professionals (producers) and home office employees. Each course utilizes real-life industry examples to prepare folks and are 100% verifiable with updated digital completion data. This training program allows financial professionals to complete core training just once, and documentation is sent to every carrier they represent that participates in the program. Currently available in North America.