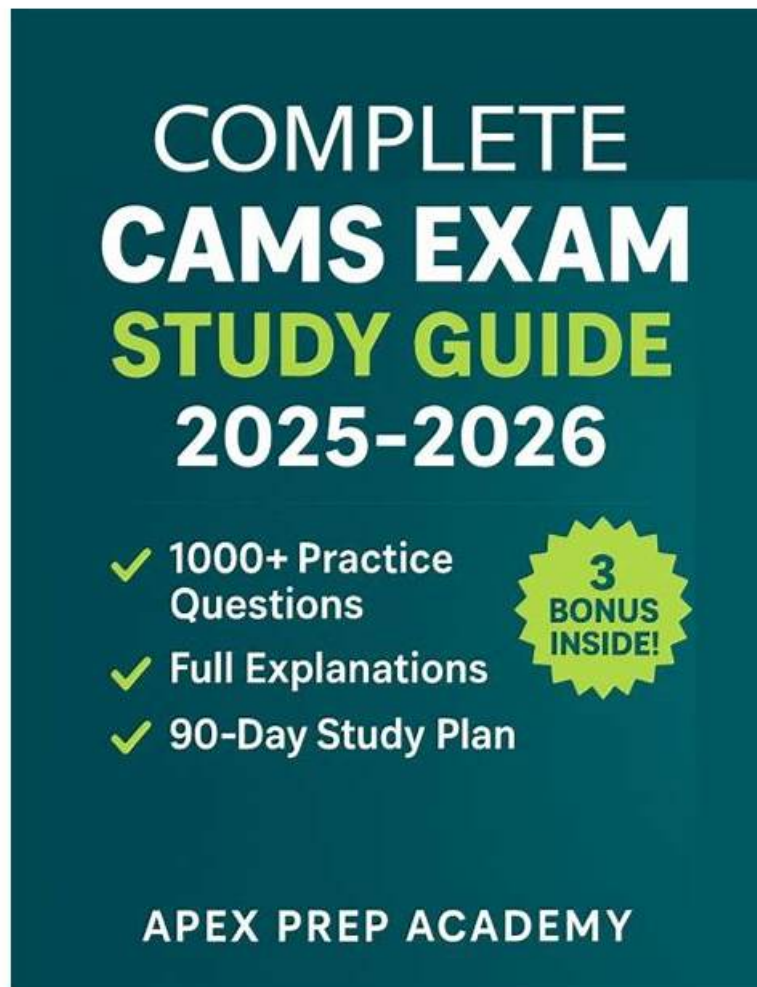


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ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q387-Q392):

NEW QUESTION # 387

After review of the financial institution's enterprise-wide anti-money laundering risk assessment, the new compliance officer identifies several deficiencies that need attention.

Which deficiency could lead to the highest potential for unmitigated risk?

- A. The risk assessment does not anticipate potential risks even though the financial institution has no immediate plans involving those risks.
- **B. The risk assessment is several years old and does not cover all current products and services.**
- C. The risk assessment is revisited too frequently thereby diverting critical resources from other compliance tasks.
- D. The risk assessment is managed by a different team from the previous assessment therefore disrupting continuity of institutional knowledge.

Answer: B

Explanation:

having an outdated and incomplete risk assessment could expose the financial institution to significant money laundering and terrorist financing risks that are not identified, measured, or mitigated. The risk assessment is a key component of an effective anti-money laundering program, and it should be updated regularly to reflect the changes in the business environment, customer profile, product offerings, delivery channels, and regulatory requirements¹². A risk assessment that is several years old and does not cover all current products and services could fail to capture the emerging threats and vulnerabilities that the financial institution faces, and could result in inadequate or inappropriate controls, policies, and procedures. This could lead to the highest potential for unmitigated risk, as the financial institution could be exploited by money launderers and terrorist financiers, and face regulatory sanctions, reputational damage, and financial losses.

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Anti-Money Laundering (AML) Risk Assessment | ACAMS1

Risk assess your business for money laundering supervision - GOV.UK²

NEW QUESTION # 388

An employee hears a colleague on the telephone with a customer giving advice on how to ensure that a suspicious transaction report will not be filed as a result of a future transaction.

What action should the employee take?

- A. Ignore the situation because the colleague is the relationship manager for that customer
- B. Report the conversation to the compliance officer
- **C. Tell the colleague that it is against policy to give such advice**
- D. Report the conversation to the local police

Answer: C

NEW QUESTION # 389

In many jurisdictions, financial institutions are prohibited from hiring a person who has been convicted of what type of offense?

- A. Kidnapping
- B. Driving while under the influence
- **C. Offenses involving dishonesty**
- D. Protests of government action

Answer: C

NEW QUESTION # 390

An anti-money laundering specialist at a financial institution has received a legal request to provide all transaction records for a specific individual since 2004. Which three items should be delivered?

- A. Monthly statements and transaction activities for that individual since 2004
- B. All wire transfer for that individual since 2004
- C. Signature cards from accounts opened by that individual since 2004
- D. All security trading activities for that individual since 2004

Answer: A,B,D

NEW QUESTION # 391

Which methods are typically used to launder money using insurance companies? (Choose two.)

- A. The policy holder purchases a bond and redeems it at a discount prior to its full term.
- B. The policy holder is strongly interested in how many costs are incurred when taking out an insurance policy.
- C. The policy holder overpays the policy and moves the funds out of the policy despite paying early withdrawal penalties.
- D. The policy holder enters a sibling as a beneficiary of the insurance policy rather than themselves.
- E. The policy holder uses an offshore company to pay the insurance installments.

Answer: C,E

Explanation:

The methods that are typically used to launder money using insurance companies are:

* The policy holder overpays the policy and moves the funds out of the policy despite paying early withdrawal penalties. This method involves placing large amounts of illicit funds into an insurance policy, usually a life insurance or an annuity, and then requesting a refund or a surrender of the policy.

The policy holder may incur some fees or penalties for the early withdrawal, but they will receive a check or a wire transfer from the insurance company that appears to be a legitimate source of income.

This method allows the launderer to layer and integrate the funds into the financial system.

* The policy holder uses an offshore company to pay the insurance installments. This method involves setting up a shell company or a trust in a jurisdiction with low or no tax and weak or no anti-money laundering regulations. The launderer then uses the offshore entity to purchase an insurance policy or a bond from a reputable insurance company. The offshore entity pays the premiums or the installments using the illicit funds, and the launderer can claim the benefits or the returns from the policy or the bond as clean money.

This method allows the launderer to hide the true ownership and origin of the funds.

The other options are not typical methods of money laundering using insurance companies, because:

* The policy holder enters a sibling as a beneficiary of the insurance policy rather than themselves. This method does not involve any movement or disguise of the illicit funds, and it does not generate any income or return for the launderer. The beneficiary of the policy will only receive the payout upon the death of the policy holder, and the insurance company will conduct due diligence on the beneficiary before releasing the funds.

* The policy holder purchases a bond and redeems it at a discount prior to its full term. This method does not make sense for a money launderer, because it involves losing money rather than gaining money. A bond is a fixed-income instrument that pays a regular interest and a principal amount at maturity. If the bond is redeemed before its full term, the bond holder will receive less than the face value of the bond, and will also forfeit the future interest payments. This method does not help the launderer to conceal or legitimize the source of the funds.

* The policy holder is strongly interested in how many costs are incurred when taking out an insurance policy. This method does not indicate any money laundering activity, but rather a prudent and rational behavior of a potential customer. The policy holder may want to compare different insurance products and providers, and to understand the fees, charges, commissions, and taxes associated with the policy.

This method does not involve any placement, layering, or integration of the illicit funds.

ACAMS Study Guide for the CAMS Certification Examination - 6th Edition, Chapter 1: Risks and Methods of Money Laundering and Terrorism Financing, Section 1.2: Methods of Money Laundering, Subsection

1.2.5: Insurance Products, pp. 19-20

AML in Insurance: How to Detect & Combat Money Laundering, Section: Common Money Laundering Methods in Insurance, Paragraphs 1-3 Discuss Acams CAMS Exam Topic 1 Question 43, Suggested Answer by Decanna at May 04, 2022, 10:16 PM

NEW QUESTION # 392

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