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ACAMS CAMS (Certified Anti-Money Laundering Specialists) Exam is a certification program that has gained significant popularity in the financial industry. The program offers an extensive curriculum that covers various elements of anti-money laundering (AML) compliance, such as risk management, regulatory requirements, and investigation procedures. The CAMS certification is recognized globally and is considered a benchmark for AML professionals who are looking to advance their careers.

ACAMS CAMS (Certified Anti-Money Laundering Specialists) Exam is a globally recognized certification program for professionals working in the field of AML (Anti-Money Laundering) and financial crime prevention. Certified Anti-Money Laundering Specialists (the 6th edition) certification program is designed to assess the knowledge and skills of individuals working in the financial industry in identifying and preventing money laundering and terrorist financing activities. The CAMS Certification is awarded by the Association of Certified Anti-Money Laundering Specialists (ACAMS), a leading international organization in the field of AML and financial crime prevention.

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ACAMS CAMS Exam covers a wide range of topics related to anti-money laundering, including risk assessment, regulatory compliance, due diligence, and investigations. CAMS exam consists of multiple-choice questions and is administered in a computer-based format. To pass the exam, candidates must demonstrate a thorough understanding of the AML landscape and be able to apply this knowledge to real-world scenarios.

ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q117-Q122):

NEW QUESTION # 117

In relationship to life insurance business, the third European Directive states that Member States may allow the identity verification of the beneficiary under the policy after the business relationship has been established, but before which events?

- A. At or before the policy is issued to the beneficiary by the insurance company
- B. At or before 30 days of the relationship being established under the policy
- C. At or before a premium payment has been accepted for the policy purchased
- D. **At or before the time of payout or before the beneficiary intends to exercise rights vested under the policy**

Answer: D

Explanation:

According to the third European Directive on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing¹, Member States may allow the identity verification of the beneficiary under the policy to be carried out at or before the time of payout or before the beneficiary intends to exercise rights vested under the policy, provided that the following conditions are met:

* the beneficiary is identified as a natural or legal person or a legal arrangement, and the verification of the identity is not possible earlier, due to the nature of the product or the transaction;

* there is a low risk of money laundering or terrorist financing, taking into account the type of policy, the product features, the premium amount, and the distribution channel;

* the Member States adopt appropriate risk-sensitive measures to prevent the misuse of the policy during the life of the relationship. This provision is intended to accommodate the specificities of the life insurance sector, where the beneficiary may not be known at the time of the conclusion of the contract, or may change during the life of the policy.

However, the Directive also requires that the identity verification of the beneficiary is carried out as soon as possible after the establishment of the business relationship, and that the insurance undertaking applies enhanced customer due diligence measures when the beneficiary is a politically exposed person.

1: Directive 2005/60/EC of the European Parliament and of the Council of 26 October 2005 on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing (OJ L 309, 25.11.2005, p. 15) 2

NEW QUESTION # 118

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 enters a sibling as a beneficiary of the insurance policy rather than themselves.
- C. **The policy holder overpays the policy and moves the funds out of the policy despite paying early withdrawal penalties.**
- D. The policy holder is strongly interested in how many costs are incurred when taking out an insurance policy.
- 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.

References:

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 Deeanna at May 04, 2022, 10:16 PM

NEW QUESTION # 119

the Financing of Terrorism (CFT)]

The branch manager notices that a number of customers come in weekly and always use the same teller to process their deposits. The manager notices that the customers and the teller, who are from the same ethnic group, are speaking in a foreign language and every once in a while the customers from local ethnic restaurants will bring the teller lunch. The commercial customers that visit the teller generally deposit the same amount of cash each time they come in.

How should the branch manager respond to this activity?

- A. Suggest to the teller to send the customers to other tellers to avoid the opportunity for collusion
- B. Transfer the teller to another branch
- C. Encourage the teller to bring in more business from the ethnic community
- D. **Conduct further investigation before taking any other action**

Answer: D

Explanation:

The branch manager should conduct further investigation before taking any other action, as this activity may indicate possible money laundering or fraud. The branch manager should review the transaction records of the customers and the teller, and look for any unusual or suspicious patterns, such as large or frequent cash deposits, round amounts, structured transactions, or inconsistent information. The branch manager should also interview the teller and the customers, and ask them about the nature and purpose of their relationship, the source and use of funds, and the reason for choosing the same teller. The branch manager should document the findings and report any suspicious activity to the appropriate authorities, if necessary.

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CAMS Study Guide, 6th Edition, Chapter 3, Section 3.21

CAMS Study Guide, 6th Edition, Chapter 4, Section 4.21

CAMS Exam Questions and Free Practice Test, Question 322

NEW QUESTION # 120

Which three do the Office of Foreign Asset Control regulations cover? Choose 3 answers

- A. All U.S.-domiciled entities and their foreign branches
- B. All U.S. citizens
- C. All foreign-based entities that have U.S. customers
- D. All persons and entities within the U.S.

Answer: A,B,D

Explanation:

Explanation

1. All U.S. persons
2. All persons and/or entities within the U.S.
3. The U.S. entities and their foreign branches

NEW QUESTION # 121

According to the Financial Action Task Force, as part of their risk assessment, which are important data and information that a Trust and Company Service Provider must understand when establishing and administering a trust? (Select Two.)

- A. The general purpose behind the structure
- B. The general nature of business of the trust
- C. The management structure of the trust
- D. The responsibility and authority in the structure
- E. The source of funds in the structure

Answer: A,D

Explanation:

Explanation

Here is the exact information from the Financial Action Task Force (FATF) Guidance for a Risk-Based Approach for Trust and Company Service Providers:

"Understanding the management and ownership structure of a trust is crucial in assessing the ML/TF risk it poses. This includes the identity of all settlors, trustees and beneficiaries, and their respective roles and responsibilities, as well as the nature and purpose of the trust."

"TCSPs should obtain and maintain up-to-date information on the purpose and intended nature of the business relationship, the source of funds and wealth, and where relevant, the source of funds or wealth of the settlor and beneficiaries." Based on this information, the correct answers are A and D. Trust and Company Service Providers must understand the responsibility and authority in the structure, as well as the general purpose behind the structure in order to assess the overall risk of the trust and ensure that any transactions with the trust are legitimate.

NEW QUESTION # 122

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