CLU®

Chartered Life Underwriter®

Life insurance expertise for strategic applications

TheAmericanCollege.edu/CLU

Why Become a CLU®?

Life insurance is a vital part of holistic financial planning for individuals and businesses, with its application as a key part of goals-based planning, business continuity, employee benefits, and estate planning.

Becoming a CLU® provides you:

- **Knowledge** to fully serve the diverse insurance needs of individuals and business owners
- **Credibility** with clients seeking income and risk protections
- **Expertise** on the techniques and tools for life insurance's application
- **Recognition** of your status as a specialist in this field
- **Powerful peer networking** with an alumni base that exceeds 180,000 designees

> *"The program improved my understanding of the financial planning challenges people face every day and the financial solutions they need at all life stages.*
>
> Andrew McGuire, CPA, CLU®

75%

of CLU® designees report dramatic or moderate impact on their ability to help clients with insurance planning.[1]

[1] FUSE Research Network. The American College of Financial Services Designation Outcomes Study. 2024.

Your Differentiator: Insurance and Risk Management Specialization

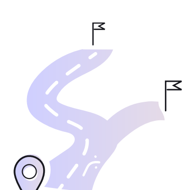
The College's CLU® Program offers an in-depth understanding of the practical, legal, and ethical aspects of life insurance and the techniques and tools for its wide application. Experience the four-course curriculum at your own pace, engage through live weekly sessions, and welcome support from the nation's preeminent insurance planning thought leaders and our academic advising team.

Unique program features include:

- Essential competencies in tax and retirement planning, special needs advising, wealth management, and more
- Focus on current and niche financial planning to broaden your professional and practice reach
- Elite faculty of nationally-recognized academics and researchers in insurance planning
- Flexible e-learning model allowing you to navigate courses at your own pace
- Growing network of over 90,000 CLU® professionals nationwide

Earn Your CLU® Faster

Already have the CFP® certification or the Chartered Financial Consultant® (ChFC®) designation? You can achieve CLU® specialization in only two months!



CLU® Program Overview

The CLU® Program is designed for financial professionals seeking to grow in financial planning expertise with specialized knowledge in insurance planning. As The College's oldest designation program, the CLU® provides you with the skills to build sustainable insurance plans that work within legacy, business, or estate plans.

Tuition	**Timing**
$3,940	As Few as Four Months

Format

100% online, self-study

Your Learning Outcomes

- In-depth knowledge of life insurance concepts and law within the context of overall risk management
- The necessary knowledge to help clients address their estate planning needs
- An understanding of solutions that address the life insurance needs of business owners and professionals, including key person and related employee benefits

Tuition Savings and Scholarship Opportunities

Program tuition can be paid on a per-course basis or packaged together at a reduced rate. Tuition covers your course fees, final exam, course materials with interactive lesson reviews, and weekly live or on-demand sessions.

Scholarship opportunities for individuals who have demonstrated great leadership, come from underserved or underrepresented communities, and other exceptional individuals are available.

Your Educational Journey Starts Here

There are no prerequisite courses required to begin the CLU® Program, but three years of experience in financial planning or a related profession are required to use the designation.

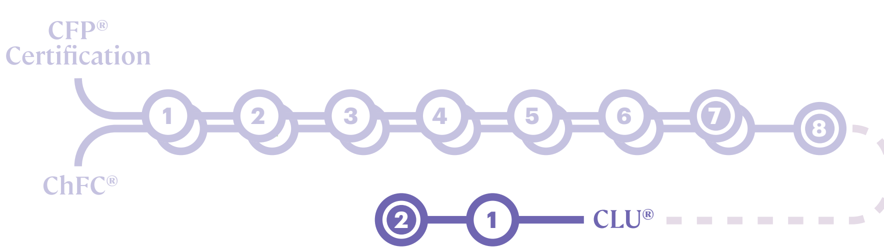
To qualify for the CLU® designation, you must:

- Successfully complete the five required courses
- Agree to comply with The American College Code of Ethics and Procedures
- Participate in the annual Professional Recertification Program (PRP) to maintain the designation

Your Roadmap to Success

Your learning journey doesn't have to begin or end with your CLU® designation. Our five-course program fits into any lifelong learning journey at The American College of Financial Services.

Here are a few potential paths:



The CLU® allows you to transfer courses from other designations and programs. Complete seven courses for the CFP® Certification Education Program, add one more course for your ChFC® designation, and add just two courses for your CLU® designation.

Expertise for Every Stage

The American College of Financial Services delivers applied financial knowledge and education, promotes lifelong learning, and advocates for ethical standards for the benefit of society.

As a lifelong learning partner, you will benefit from:

- Extensive professional network of one-in-five financial advisors educated by The College
- Ready-to-use knowledge delivered by plugged-in, industry-leading experts
- Interactive community engagement featuring frequent webinars, conferences, and professional development events
- Advanced planning skills and real-world application not delivered elsewhere
- Enhanced education through the latest in mobile-friendly, e-learning technology
- Prestigious pedigree and client recognition from nearly 100 years of academic excellence

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THE AMERICAN COLLEGE OF FINANCIAL SERVICES®

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