## If It's Holistic Risk Management Advice, It's From a CLU®

Discover the peace of mind that comes from working with a financial professional educated to secure your future.

Life is filled with uncertainties. And with so many options for protection, it's difficult to know how to best manage your risk.

You need a trusted partner who is skilled in navigating the complex array of products and their applications, backed up by an accredited institution with nearly 100 years of experience in educating professionals dedicated to benefitting society. You need a CLU®.

## The CLU® Difference

Research reports a massive expectation gap between what most clients want and what most financial advisors deliver.<sup>1</sup>

## A CLU® specializes in the complexities of:

- Life insurance products and strategies
- Risk management
- **State Planning**
- Insurance for business owners and professionals
- Employee benefits, and more...

Clients **Expected** Advice on Life Insurance Vs. Advice Received

82%

12%

See how working with a CLU® can secure the wellbeing of yourself and your loved ones now and in the future at Insights.TheAmericanCollege.edu/Why-CLU

