THE AMERICAN COLLEGE OF FINANCIAL SERVICES®

CLU®

CHARTERED LIFE UNDERWRITER®

A SYMBOL OF **SECURITY AND STEWARDSHIP**

Get to know this important designation

EVERY CLU® MUST COMPLETE

8

Rigorous courses detailing the ins and outs of life insurance, estate planning and business planning.

What a CLU® can do for you:

LEVERAGE LIFE INSURANCE AS PART OF A SUCCESSFUL FINANCIAL PLAN

ASSIST IN ESTATE PLANNING INCLUDING TAX, WILL, AND TRUST MATTERS

SERVE AS A BUSINESS PLANNING CONSULTANT

HELP YOU UNDERSTAND VARIOUS LEGAL ASPECTS OF LIFE INSURANCE

ENSURE YOUR ADVISOR **IS CREDENTIALED AND CURRENT:**

Visit DesignationCheck.com

CLU®: THE HALLMARK OF INSURANCE EXPERTISE

What is the CLU®?

CLU® is the insurance professional's premier standard of excellence. Today, it continues to be the essential credential for practitioners who desire to provide their clients with the security of life insurance and risk management. CLU® designees are committed to professional and ethical best practices and must recertify this commitment annually.

Why is the CLU® different?

The CLU® designation dates back to 1927 – it has a long and well-regarded history as the symbol of professional excellence for those with a career in insurance. With particular emphasis placed on ethics and commitment to clients, the CLU® has earned a distinguished reputation backed by security and stewardship.

The CLU® is a mark of excellence acknowledging that your advisor has a specialized education in using life insurance products as part of your financial plan.

A CLU® is driven by professional ethics and a commitment to providing security and stewardship to clients.

Why select a CLU®?

The most successful financial plans leverage a variety of financial products, and CLU® designees have an advanced understanding of the complex role life insurance can play in your estate, your business plan, and more.

When you find a CLU®, you know that he or she has specific education to help guide you to smart decisions regarding your individual and/or business plans through comprehensive insurance knowledge.

Benefits of working with a CLU®:

- **Determine** types and amounts of insurance that make sense for you
- **Plan** for and manage the risks faced in life and in retirement
- **Make** smart estate planning decisions involving various will and trust arrangements
- **Prepare** to leave a lasting legacy through business succession planning
- **Explore** strategies for estate and gift planning that minimize your tax burden
- **Protect** your family's current and future financial needs
- **Build** a comprehensive personal, business and/or estate plan that addresses your financial needs and goals

AVERAGE STUDY TIME FOR THE CLU® PROGRAM EXCEEDS

400 HOURS

An additional 15 hours of continuing education is required every year to maintain the CLU®.

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TO LEARN MORE, VISIT: THEAMERICANCOLLEGE.EDU/CLU

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