



THE  
**AMERICAN  
COLLEGE**  
OF FINANCIAL SERVICES®



**CLU®**

**CHARTERED LIFE UNDERWRITER®**

# SECURITY, STEWARDSHIP.

The premier designation for insurance professionals. The Chartered Life Underwriter (CLU®) became the insurance industry's gold standard when launched in 1927. Today, it continues to be the designation for insurance professionals who desire to provide their clients with the security of life insurance and risk management. Since its inception, tens of thousands of financial services professionals have obtained this prestigious designation. With particular emphasis placed on ethics and commitment to clients, the CLU® has earned a distinguished reputation backed by security and stewardship.



# A HOLISTIC AND THOROUGH APPROACH TO INSURANCE PLANNING.

In the Chartered Life Underwriter® (CLU®) program, students learn how to fully serve the diverse needs of their individual and business clients through in-depth insurance knowledge. Upon completion, students have the expertise to provide guidance to clients on types and amounts of life insurance, make recommendations on aspects of risk management, and expert knowledge of various insurance solutions. A CLU® designee understands the legal aspects of life insurance, and assisting clients in making decisions about estate planning, including various wills and trust arrangements.

**106,000+ CLU® DESIGNEES AWARDED SINCE**

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**1927**



## Earn Your CLU<sup>®</sup> Your Way

You can study at your own pace, wherever and whenever is most convenient for you. Complete your program as fast as you like; the self-paced program gives you the opportunity to truly tailor your education to your lifestyle. Our online study aids provide you with the guidance and practice you need to feel confident on test day.

With every registration, students are granted access to:

- Course textbooks
- Downloadable e-books for your iPad<sup>®</sup>, iPhone<sup>®</sup>, or Android device
- Online discussion with course professor
- Audio reviews
- Supplemental readings
- Streaming video lectures

# COURSE DETAILS

## REQUIRED COURSES

**HS 311 Fundamentals of Insurance Planning:** Focuses on the role of planning for insurance needs. Covers basic concepts in risk management and insurance, insurance industry operations, legal principles pertaining to this industry, and regulation of insurers.

**HS 323 Individual Life Insurance:** Focuses on life insurance policies and annuities available for the personal needs of individuals and their use in financial planning.

**HS 324 Life Insurance Law:** Examines legal rights and obligations of the policy owner and the insurance company, the way disputes between the insured and insurers are resolved and general principles of the judicial process.

**HS 330 Fundamentals of Estate Planning:** This course provides a basic understanding of the estate and gift tax system, including strategies of estate planning.

**HS 331 Planning for Business Owners and Professionals:** Focuses on tax and legal aspects of organizing a business; compensation planning for the business owner; business succession planning; buy-sell agreements; estate planning and estate freezing techniques; methods for transferring a family business; lifetime disposition of a business interest.

## **ELECTIVE COURSES (CHOOSE THREE)**

**HS 300 Financial Planning: Process and Environment:** This course provides an overview of the financial planning process, including the role and responsibilities of a financial planner along with analytical tools to aid in financial decision-making.

**HS 321 Income Taxation:** The course examines the federal income tax system with particular reference to the taxation of individuals.

**HS 326 Planning for Retirement Needs:** This course focuses on selecting the right retirement plan for the business and on individual retirement planning.

**HS 328 Investments:** This course covers various aspects of the principles of investments and their application to financial planning.

**HS 334 Estate Planning Applications:** Covers estate and gift tax principles with an emphasis on life insurance planning applications.

**HS 375 Introduction to Disability:** This course introduces students to the field of disability and provides an orientation to working with individuals with disabilities and their families.



“I have to say that what I learned from the staff and students at The American College was immeasurable. It has helped me progress my professional career and made me a better advisor.”

RICHARD LAMANNO

## Ongoing Commitment: Carry The Shield

The American College of Financial Services is the premier educational institution dedicated to the development of financial services professionals. The College has worked tirelessly to educate our nation’s advisors, to help them raise the level of their profession, and to ensure that society has an industry built on trust. Graduates and designees of The American College of Financial Services have studied, have passed rigorous exams, and have proven that they not only have the technical knowledge to serve their clients, but have sworn to practice ethically and in the best interest of the people they serve. We look to our graduates, designees, students, and future leaders, to earn the trust of your clients, to represent the legacy of this institution, to proudly, “Carry the Shield.”

# Financial education for today.

With a unique, and unwavering, commitment to Practical Academics – “Pracademics” – and real-world results, The American College of Financial Services offers driven financial services professionals one of the most valuable, and most valued, educations you can receive.

The College is distinguished by resources of the highest quality, innovation in program delivery and design, and results that create sustainable career advantages. As a nonprofit, accredited education institution, our courses are researched and written by a faculty of the nation’s top thought leaders in financial services. Our goal is to ensure that our students are viewed by clients and peers as the best and brightest in their fields.

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**CLU<sup>®</sup>**

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**[THEAMERICANCOLLEGE.EDU/CLU](https://theamericancollege.edu/clu)**

**OR CALL 888-795-6306**

The mark of CLU<sup>®</sup> is the property of The American College of Financial Services<sup>®</sup> and may be used by individuals who have successfully completed the initial and ongoing certification requirements for this designation.

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