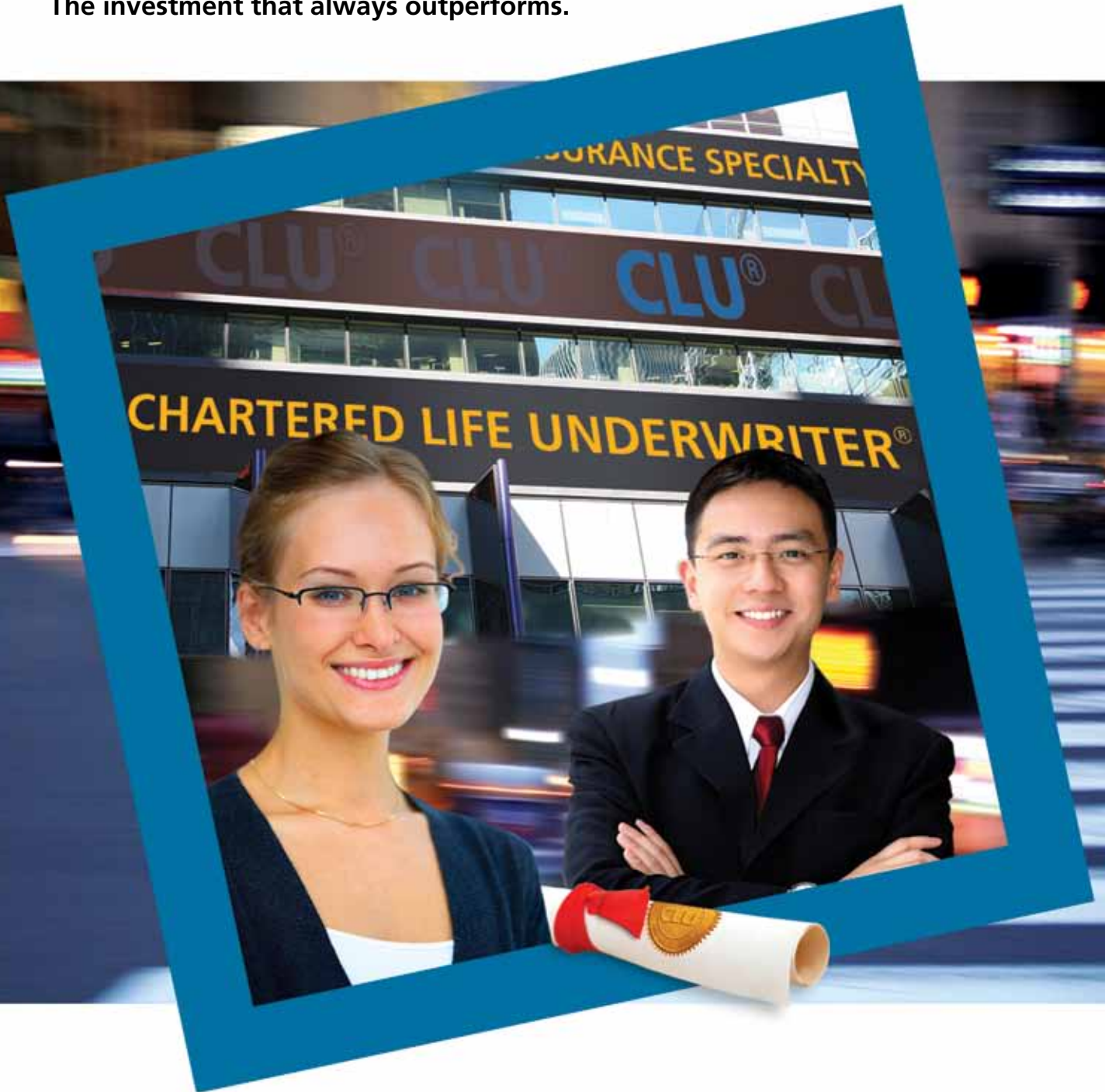


CLU[®]

Chartered Life Underwriter[®]

The investment that always outperforms.

New Online
Classes Available!
Details Inside!



Enhance Your Client's Financial Well Being by Becoming a CLU®

The CLU® is backed by The American College, the leader in financial services education and holder of the highest level of academic accreditation. The CLU® is administered by industry thought leaders and will give you the tools you need to provide your clients with insurance solutions, such as:

- Personal and business risk management
- Retirement and estate planning
- Business succession
- Life insurance, tax, annuities and income replacement

Accelerate Your Success

Since 1927, over 94,000 financial services professionals have earned the CLU®. Each, on average, earns a 34% higher income than their peers who do not have the designation. In addition, based on this designation's rigor, CLU® designees are qualified to sit for the CFP® Certification Examination. Those who earn the CLU® often go on to earn the ChFC®, the most advanced financial planning credential available.

Choose the Way You Want to Learn!

The American College works hard to ensure that all of our students have the chance to take the classes that they want, the way that they want. We have developed comprehensive learning materials and flexible study options that will allow you to earn your CLU® designation your way.

Earn the CLU® Your Way Through Self-Study

Complete your program as fast as you like with leading-edge texts and access to extensive online study aids at no additional charge, including:

- Supplemental readings
- Online discussion with course professors
- Multimedia resources
- Practice exams

Online Classes with the Best Professors

There's nothing like having all of the course concepts explained to you with practical examples that prepare you for the exam. Online classes are a convenient, timesaving way to participate in traditional learning without needing to travel. It's your chance to network and interact with innovative thought leaders and colleagues.

- Classes meet the same time every week, online, for eight weeks
- Each class session is two hours in length

Check out your live class options at TheAmericanCollege.edu/CLU

Accelerated Success (Monthly Pay)

This cost-effective program is ideal for independent advisors or students without company reimbursement.

- Easy, low monthly payments with no interest charges are available
- Materials for each course will automatically be shipped to you when you finish the previous one
- Rates are guaranteed during the course of the program

It's the most convenient way to finish your program. Visit our website to learn more:

TheAmericanCollege.edu/Success.

* Available only to new students. Package price is for all eight courses only.

Everything you need to succeed is included!

Your course registration includes:

- Study guides
- Discussion board with professors
- Testing center exam
- Audio reviews
- Online practice exams
- Textbooks

Enhance your self-study experience with the best supplemental material for your profession!

In addition, there are supplemental study materials available for purchase including course lectures on DVD.

TheAmericanCollege.edu/Keir

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP (with flame logo)® in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

The marks of CLU® and ChFC® are the property of The American College and may be used by individuals who have successfully completed the initial and ongoing certification requirements for these designations.



Advance your career by providing in-depth knowledge on the insurance needs of individuals, business owners, and professional clients.

The CLU® Curriculum At A Glance

Courses for Completion: 8 • Required Courses: 5 • Electives: Choose 3

Fundamentals of Insurance Planning HS 311

- Managing risks **Required**
- Types of insurers and their marketing operations
- Insurance company operations

Individual Life Insurance HS 323

- Traditional contracts **Required**
- Variations of whole life insurance
- Settlement options; mortality and interest

Life Insurance Law HS 324

- Formulation of a life insurance contract **Required**
- Policy provisions
- Rights and remedies

Fundamentals of Estate Planning HS 330

- Lifetime transfers **Required**
- Trusts, trustees, and other fiduciaries
- Federal estate taxation

Planning for Business Owners and Professionals HS 331

- Common problems and planning objectives **Required**
- Lifetime disposition of a business interest
- Planning for disability

Financial Planning: Process and Environment* HS 300

* Students who have already taken HS 318 may not take HS 300 or HS 311 for credit toward the CLU® designation.

Elective

Individual Health Insurance HS 313

Elective

Income Taxation HS 321

Elective

Group Benefits HS 325

Elective

Planning for Retirement Needs HS 326

Elective

Investments HS 328

Elective

Estate Planning Applications HS 334

Elective

Courses required for designation or certification completion may be subject to change.
For more detail on required and elective courses, please refer to our website:
TheAmericanCollege.edu



The Leader in Financial Services Education

The American College is a nonprofit educational institution with the highest level of academic accreditation, dedicated to leadership in innovative training and development for financial services professionals.

The College is distinguished by resources of the highest quality, innovation in program delivery and design and results that create sustainable advantages for our customers.

Serving as a valued business partner to banks, brokerage firms, insurance companies and others for over 83 years, The American College has assembled a faculty of the foremost thought leaders in the industry to help companies and their associates succeed.



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Bryn Mawr, PA 19010-2196
888-263-7265
TheAmericanCollege.edu/CLU

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Additional Program Requirements

To ensure that those who earn the CLU® are the most qualified and knowledgeable in financial services, there are additional program requirements that must be fulfilled:

- Experience requirements
- Take the Professional Ethics Pledge
- Professional Achievement in Continuing Education (PACE) Recertification Program requirements

The Commitment of a CLU®

One of the cornerstones of earning the CLU® from The American College is the emphasis that is placed on ethics and commitment to clients. The following standard of care is mandated for each CLU®:

In all my professional relationships, I pledge myself to the following rule of ethical conduct: I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself.

Learn more about the benefits of a CLU® by visiting: CLUHighestStandard.com



Continue Your Education with a ChFC®

Once you have obtained the CLU®, you can further enrich your career with the other highest standard of knowledge and trust, the ChFC®. You can earn this highly respected designation by completing only a few more courses with The American College. For more information, please visit TheAmericanCollege.edu/ChFC.

How to Register for the CLU® Program

Register for all programs at The American College in one of three easy ways!

Online

Create your user account and register for your course at TheAmericanCollege.edu

Mail or Fax

Complete the course registration found online and return it via mail or fax. Our fax number is 610-526-1300

Phone

Call our Professional Education department, Monday-Friday 8am – 7pm ET at 888-263-7265