



DOES YOUR ADVISOR
**CARRY
THE SHIELD?**



What a
**Chartered Life
Underwriter[®]**
can do for you.



THE
AMERICAN
COLLEGE
OF FINANCIAL SERVICES[®]

CLU[®]: The landmark designation of The American College—focused on Insurance Expertise.

Your Chartered Life Underwriter[®] has earned the premier credential in the insurance profession, representing eight or more comprehensive college-level courses covering all aspects of insurance planning, estate and retirement issues, taxation, business insurance, and risk management. For more than 80 years, consumers have trusted this mark, which is conferred by The American College, a non-profit educator with the highest level of accreditation.

The average study time for the program is over 400 hours and can take years to earn. Each CLU[®] must also complete a minimum of 30 hours of continuing education every two years and meet extensive experience requirements, ensuring the knowledge you're counting on is both comprehensive and current.

How Can a CLU[®] Help Me?

With the assistance of a Chartered Life Underwriter[®], you can:

- Analyze your overall financial situation
- Determine the appropriate level of risk to assume
- Protect your family's current and future financial needs
- Achieve financial security using a wide range of insurance and financial tools
- Better manage taxes for yourself, your business, and your estate
- Plan for a secure retirement
- Safeguard your family business

Count on a CLU[®]'s Integrity



Advisors with the CLU[®] designation are required to serve you with the highest level of professionalism.

The authority to use the CLU[®] mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines.

The Commitment of a 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.



Find a CLU[®] who Carries the Shield

Visit: [DesignationCheck.com](https://www.designationcheck.com)

CLU[®] advisors are required at all times to do the same for you that they would do for themselves in similar circumstances, the standard of knowledge and trust clients value.



About The American College

Founded by industry pioneer Solomon S. Huebner in 1927, The American College is a non-profit institution with a rich history in financial services education—standing strong as the standard bearer for quality professional education.

The College's Chartered Life Underwriter® (CLU®) program graduated 21 designees in 1928, beginning a long tradition of excellence. Since then, nearly 100,000 financial services professionals have earned their CLU® designation. The institution has grown over the past eight decades to become the leader in financial services education. Our faculty now includes the nation's top thought leaders in financial services practice and management, offering expertise which is sought by companies, agencies, policy makers, and individual students across the United States and abroad.



What it Means to “Carry the Shield”

Throughout the decades, The American College has served as 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 be better at their profession, and to ensure that society will again, and always, have an industry in which they can trust their futures.

Graduates and designees of The American College have studied, been tested, 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 good people they serve.



Chartered Life Underwriter®

TO LEARN MORE, VISIT

TheAmericanCollege.edu

CALL 888-263-7265

Top Advisors Credentialed by:



**THE LEADING PROVIDER
OF FINANCIAL EDUCATION.**

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

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