CHARTERED LIFE UNDERWRITER (CLU)

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Consulting &Training

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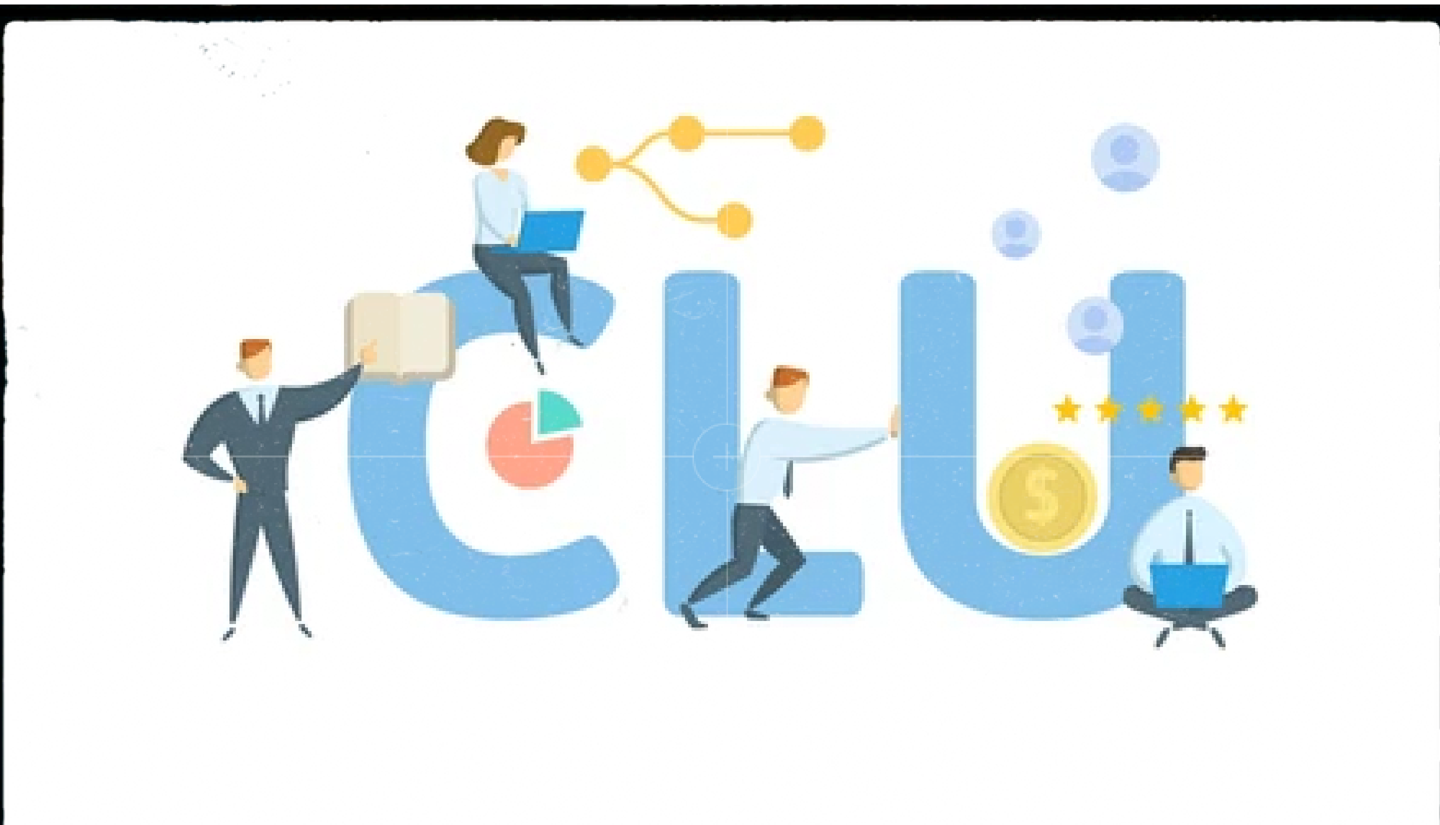
Contents



Introduction to Chartered Life Underwriter

Imagine becoming the guiding light for clients seeking life insurance and estate planning services, providing them with unmatched expertise and confidence. The Chartered Life Underwriter (CLU) designation is designed for financial professionals who specialize in life insurance planning. This course covers essential topics such as insurance planning, taxation, investments, retirement planning, and fiduciary responsibility. It also prepares you comprehensively for the CLU exam, a key requirement for obtaining the CLU credential from the American College of Financial Services.

Why Choose Chools?

Numbers That Speak for Themselves:

- **10,000+ Successful Alumni:** Join a network of impactful professionals.
- **95% Job Placement Rate:** Secure your future with Chools' proven track record.
- **20+ Years of Excellence:** Trust in a legacy of education and industry expertise.
- **200+ Industry Partnerships:** Leverage our connections for real-world insights and opportunities.

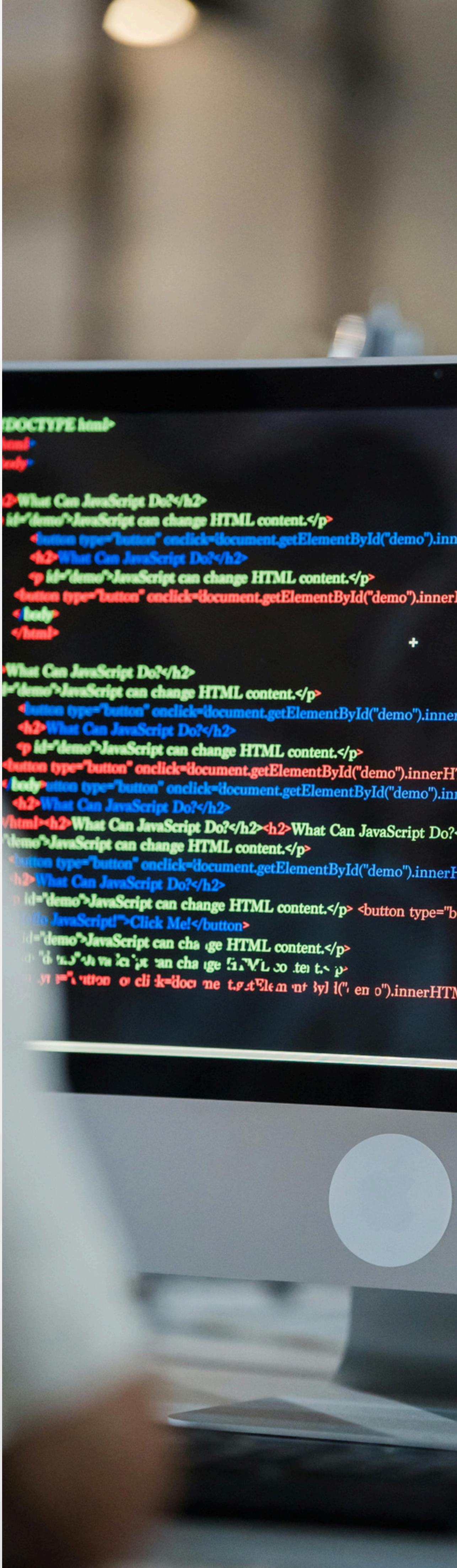
What Sets Us Apart?

- **Expert Instructors:** Learn from industry veterans with hands-on experience.
- **Hybrid Learning Model:** Balance online flexibility with in-person engagement.
- **Comprehensive Curriculum:** Stay ahead with courses designed meet market demands.
- **Community and Networking:** Be part of an active community of learners and professionals.

Who Can Apply?

Eligibility Criteria:

- Valid CPA license and current membership of the AICPA.
- At least three years of full-time or equivalent experience in personal financial planning or related fields.



- Completion of at least 75 hours of financial planning education in the PFS Body of Knowledge categories within the five years before applying for the credential.
- Passing a PFP-related exam, such as the PFS exam, the PFP Certificate exams, or the PFS Experienced CPA Assessment.

Program Overview

The CLU Program provides a comprehensive education in life insurance and estate planning. Our curriculum covers a wide range of topics to ensure a thorough understanding, combining theoretical knowledge with practical, hands-on experience.

Learning Mode:

- **Hybrid Learning Model**: Combines online learning with in-person sessions for flexibility and interactive engagement.
- **Interactive Sessions**: Includes live webinars, workshops, and Q&A forums with expert instructors and peers.
- **Self-paced Learning**: Access course materials anytime, allowing you to learn at your own pace.

PROGRAM OBJECTIVES

- Build knowledge and skills in insurance planning, taxation, investments, and retirement planning.
- Understand fiduciary responsibility and its importance in financial planning.
- Prepare for the Chartered Life Underwriter (CLU) exam.
- Foster continuous learning and personal growth.
- Encourage teamwork and collaboration.
- Prepare for advanced roles in life insurance and estate planning.

EXPECTED OUTCOMES

- Proficiency in life insurance planning principles and techniques.
- Practical experience through hands-on exercises.
- Strong analytical and problem-solving skills.
- Application of best practices in life insurance and estate planning.
- Innovation in understanding and managing clients' financial needs.

SKILLS LEARNED

- **Insurance Planning:** Techniques for planning and managing insurance policies.
- **Taxation:** Understanding and applying effective tax strategies.
- **Investments:** Techniques for managing investments in the context of estate planning.
- **Retirement Planning:** Strategies for planning clients' retirement goals and needs.
- **Fiduciary Responsibility:** Managing clients' financial assets with integrity and trust.
- **Ethics:** Applying ethical standards and professional conduct in financial planning.
- **Strategic Thinking:** Developing and implementing strategic financial initiatives.
- **Decision-Making:** Making informed decisions based on financial analysis.
- **Communication Skills:** Enhancing communication and interpersonal skills in financial planning contexts.

Program Outline

Required Core Modules

Module 1: Introduction to Life Insurance Planning
- Basics of life insurance planning and its importance.

Module 2: Insurance Planning I
- Techniques for planning and managing insurance policies.

Module 3: Insurance Planning II
- Advanced insurance management strategies.

Module 4: Taxation I
- Understanding and applying effective tax strategies.

Module 5: Taxation II
- Advanced tax planning techniques.

Module 6: Investments I
- Techniques for managing investments in the context of estate planning.

Module 7: Investments II
- Advanced investment management strategies.

Module 8: Retirement Planning I
- Strategies for planning clients' retirement goals and needs.

Module 9: Retirement Planning II
- Advanced retirement planning techniques.

Module 10: Fiduciary Responsibility I
- Managing clients' financial assets with integrity and trust.

Module 11: Fiduciary Responsibility II
- Advanced fiduciary responsibility techniques.

Module 12: Professional Ethics I
- Understanding and applying ethical standards in financial planning.

Module 13: Professional Ethics II
- Advanced ethical standards and professional conduct.

Module 14: Scenario and Sensitivity Analysis I
- Basics of performing scenario and sensitivity analysis.

Module 15: Scenario and Sensitivity Analysis II
- Advanced scenario and sensitivity analysis techniques.

Program Outline

Module 16: Case Studies and Practical Applications

- Real-world case studies and practical applications in life insurance and estate planning.

Enrollment Now Open!

Take the first step towards mastering life insurance planning and earning your CLU credential. Enroll in our **Chartered Life Underwriter (CLU)** Program and enhance your career with Chools.