# CASL CASL CASL

#### ABOUT THE CASL PROGRAM

The CASL curriculum is administered by The American College in Bryn Mawr, Pennsylvania. The required course of study includes health and long-term care planning, retirement planning, investments, and estate planning.

Founded in 1927, The American College is the nation's leading educator of professionals in the insurance and financial services industry.

*The American College is accredited by the:* Middle States Commission on Higher Education 3624 Market Street, Philadelphia, PA 19104; (215) 662-5606

www.theamericancollege.edu 610-526-1450



**The American College Professional Pledge** 

(The pledge is signed by all CASL designees.)

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.

> Tim Barton CLU, ChFC, CASL

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### WHAT A CASL CAN DO FOR YOU



CASL<sup>™</sup> Chartered Advisor for Senior Living<sup>™</sup>



# What is a **CASL?**

A Chartered Advisor for Senior Living<sup>™</sup> (CASL<sup>™</sup>) is a financial services professional who is uniquely qualified to work with mature clients and those planning for retirement. The CASL designation is granted by The American College to individuals who successfully complete a challenging fivecourse curriculum and meet additional experience and ethics requirements. When you work with a CASL, you can be confident that your representative is:

### Knowledgeable

All CASL designees are required to complete the most comprehensive and up-to-date educational program available for professionals who work with mature clients. Each of the five courses requires 60-80 hours of study time and concludes with an examination. CASLs are also required to keep learning throughout their careers to meet the designation's continuing education guidelines.

#### **Experienced**

Before receiving the CASL designation, participants in the program are required to have worked with older clients for a minimum of three years. This helps ensure that CASLs know how to assist their mature clients with both financial and lifestyle decisions.



#### **Ethical**

The knowledge provided by American College educational programs is paired with a strong commitment to promoting and upholding the highest ethical standards. All CASL designees agree to adhere to The American College's Code of Ethics.

## What can a CASL do for YOU?

A CASL can provide guidance and assistance on a broad range of financial and senior lifestyle topics including:

- Saving for retirement
- Structuring distributions from pensions, 401(k)s, 403(b)s, IRAs, and Social Security
- Planning for health and long-term care needs
- Developing effective estate planning strategies
- Managing life course transitions, family relationships and living arrangements



## Why Select a CASL?



Americans are living longer than ever before. A CASL has the specific knowledge and experience to enhance the quality of your later years by assisting you with important investment, health insurance, retirement and estate planning decisions.

#### A CASL:

- Pledges to place your interests above all else when helping to establish financial and retirement goals and implement a financial program
- Pledges to follow the latest industry developments and legislative challenges to help you chart a steady course of financial security and retirement planning
- Pledges to adhere to a strict code of ethics
- Is committed to providing you with superior service
- Has successfully completed a comprehensive curriculum of college-level courses from The American College
- Has a minimum of three years of qualifying professional experience
- Is one of a select group within the financial services field to earn this respected credential in senior planning