

# CLU CLU CLU

## ABOUT THE CLU PROGRAM

The CLU curriculum is administered by The American College in Bryn Mawr, Pennsylvania. The required course of study includes insurance and financial strategies, individual life insurance, life insurance law, estate planning, and planning for business owners and professionals, in addition to a selection of three electives.

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 Association Commission on  
Higher Education  
3624 Market Street, Philadelphia, PA 19104  
(215) 662-5606

[www.theamericancollege.edu](http://www.theamericancollege.edu)  
610-526-1450



### The American College Professional Pledge

(The pledge is signed by all CLU 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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THE  
AMERICAN  
COLLEGE  
THE LEADER IN FINANCIAL SERVICES EDUCATION

## WHAT A CLU CAN DO FOR YOU



CLU®

Chartered Life Underwriter



## What is a **CLU?**

CLU® stands for Chartered Life Underwriter. It is a professional insurance and financial services designation granted by The American College (Bryn Mawr, PA) to individuals who have proven themselves to be:

### **Educated**

By completing a comprehensive eight-course curriculum focused on estate and retirement planning and insurance.

### **Qualified**

By passing a series of written examinations.

### **Experienced**

By meeting specified experience requirements or having three years of qualifying professional experience.

### **Ethical**

By maintaining ethical standards and adhering to The American College's Code of Ethics.

### **Knowledgeable**

By earning their re-certification every two years through The American College, thereby ensuring they are informed on the latest developments in financial services.



## What can a **CLU** do for YOU?

A CLU (Chartered Life Underwriter) is an educated, experienced, and qualified professional committed to the financial well being of your family, your business, and yourself. A CLU can provide professional advice on a broad range of financial and insurance topics. With the help and knowledge of a CLU you can:

### **Create a Sound Financial Solution**

- Achieve your financial goals
- Analyze your overall financial situation
- Identify your life and health insurance needs
- Identify your personal property and liability risks

### **Achieve Financial Security Through Life Insurance**

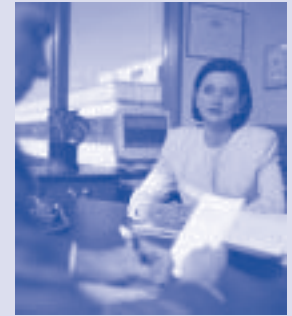
- Meet your financial needs using life insurance and annuity products
- Provide an understanding of your legal rights of owning life insurance and annuity products
- Familiarize you with various policy provisions

### **Enhance the Value of Your Estate**

- Provide for your financial security during retirement
- Enhance your family's security through the accumulation of an estate
- Conserve your existing assets

### **Manage a Successful Business**

- Develop a plan for keeping your family business
- Identify the various forms for organizing a business
- Develop a plan in case of the death or disability of a business owner or professional



## Why select a **CLU?**

You and your family deserve the best possible insurance and financial services advice. A CLU is a qualified professional who can provide comprehensive solutions, as well as guidance for your financial security.

### **A CLU:**

- Pledges to place your interests above all else when helping you to establish financial goals and implement financial strategies to accomplish them.
- Pledges to follow the latest industry developments and legislative challenges to help you reach your financial goals.
- 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 insurance and financial planning.

**Since its inception in 1927, more than 94,000 individuals have earned the CLU designation.**