

# Life Insurance

## Chartered Life Underwriter (CLU™)

For years, the Chartered Life Underwriter (CLU™) designation has been the hallmark of insurance professionalism. Informed consumers recognize the CLU™ designation as synonymous with a professional adviser with advanced skills and knowledge within insurance and estate planning. The designation is administered by the CLU™ Institute.

### Program Benefits

Students who successfully complete the course subjects, and meet the conditions prescribed by the Chartered Life Underwriters Institute, will receive a diploma and be conferred the title and designation of Chartered Life Underwriter (CLU™).

### Prerequisites

Students must complete all CFP® courses and be a member in good standing of Advocis. Completion of the CFP® National Exam is NOT required. Those who have met the educational requirements to write the Financial Planners Standards Council's CFP® exam are exempt from courses 231 through 234.

### Advanced Taxation (CLU™ 235)

The course provides important information on income tax rules and regulations that affect individuals, partners, company owners and financial advisers. It further presents income tax applications and planning initiatives within a series of practical case scenarios and examples that are relevant to the adviser's daily practice.

### Law (CLU™ 236)

This course is designed to provide financial advisers with practical information on the laws of the various jurisdictions that affect their practice. It provides examples of the operation of law in the financial adviser's affairs, and their relationship with clients and the financial service organizations with which they conduct business.

### Applied Estate Planning (CLU™ 237)

This course draws upon the technical knowledge and expertise developed through the preceding CLU™ courses. Rather than just technical details, emphasis is placed on the application of the knowledge gained in other courses and the planning process. The program is designed to assist financial advisers in identifying problems, gathering comprehensive data and planning integrated solutions—essential components in their clients' financial and estate planning.

### Hours of Instruction

Each course is comprised of 4 sessions, including one 3 hour examination.

Total: **27 hours**

### Why Choose CLU™?

The CLU is Canada's premier wealth transfer and estate planning designation.

The CLU™ complements the CFP® competencies to give you the knowledge and confidence to provide individuals, business owners and professionals with advice in all areas of wealth transfer and estate planning.

For more than 80 years, the CLU™ designation has been widely recognized and respected throughout the industry as a mark of superior educational skills and professional excellence.

An adviser earns the CFP® designation to substantiate their expertise as a financial planner. Financial Planners earn the CLU™ designation to highlight their insurance and estate planning expertise.

### Online Registration

You can register online for any CLU™ course at [www.ashtoncollege.com](http://www.ashtoncollege.com)

### Further Information

For further information, go to [www.ashtoncollege.com](http://www.ashtoncollege.com) or call an Admissions Adviser.

June 29, 2009

## Ashton College

1190 Melville St.  
Vancouver, BC V6E 3W1

PHONE: 604.899.0803

FAX: 604.899.0830

WEB: [www.ashtoncollege.com](http://www.ashtoncollege.com)