The landmark designation of The American College.

CLU®
Chartered Life Underwriter®
Become a Chartered Life Underwriter®

The Chartered Life Underwriter® (CLU®) is respected internationally as risk management’s highest standard of knowledge and trust. Helping you gain a significant advantage in a competitive market, this prestigious course of study helps advance both your earnings and your career by providing in-depth knowledge on the insurance needs of individuals, business owners, and professional clients. Since 1927, The American College has awarded the CLU® designation to professionals who obtain the advanced education required to better meet the needs of every client they serve.

The Commitment of a CLU®

One of the cornerstones of earning the CLU® from The American College is the emphasis that is placed on ethics and the commitment to clients. The following standard of care is mandated for each 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.

THE CLU® CURRICULUM:

Required Courses

- HS 311 Fundamentals of Insurance Planning
- HS 323 Individual Life Insurance
- HS 324 Life Insurance Law
- HS 330 Fundamentals of Estate Planning
- HS 331 Planning for Business Owners and Professionals

Electives (Choose 3)

- HS 300 Financial Planning: Process and Environment*
- HS 313 Individual Health Insurance
- HS 321 Income Taxation
- HS 325 Group Benefits
- HS 326 Planning for Retirement Needs
- HS 328 Investments
- HS 334 Estate Planning Applications
- HS 375 Introduction to Disability
- HS 376 Legal and Financial Issues for Special Needs Families

*Students who have already taken HS 318 may not take HS 300 or HS 311 for credit toward their CLU® designation.

Additional Program Requirements

To ensure that those who earn the CLU® are the most qualified and knowledgeable among financial services professionals, there are additional program requirements which must be fulfilled:

- Professional Achievement in Continuing Education (PACE) recertification program requirements.
- Experience requirements
- Taking the Professional Ethics Pledge
Registration Options

Sign up to earn your CLU® as a part of a flexible, convenient package program. Contact a professional education counselor to register for the entire CLU® curriculum at once. You will receive your first set of materials and online access for your first course, then a new set after you pass each of your exams.

The CLU® package is available in both self-study and webinar formats, so regardless of your preferred learning style, we’ve got you covered. Other study options include single course registrations for webinar or self-study.

Registering for the Chartered Life Underwriter®

You can register online by creating your user account and registering for courses at TheAmericanCollege.edu. Or, call our Professional Education department, Monday-Friday, 8am–6pm, ET at 888-263-7265.

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

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