

CLU[®]

WHY IT'S IMPORTANT FOR YOU

The Institute for Advanced Financial Education (The Institute™) is the leading designation body in Canada for financial services practitioners in the specialty areas of Advanced Estate and Wealth Transfer, and Living Benefits.

The Institute provides a platform of standards and advanced knowledge through designation programs and accreditation services.

INDUSTRY STANDARD

The authority to confer the CLU[®] designation was first granted by an Act of Parliament in 1924.

The Institute's explicit set of requirements, depth of knowledge, and not-for-profit status culminates into the nation's premier wealth transfer and estate planning designation – the CLU[®].

It remains the standard in specialized financial advice today.

PROFESSIONAL CODE

As a condition of membership, all Institute™ designation holders agree to abide by The Code of Professional Conduct (CPC). The CPC covers the priority of the client's interest, advisor integrity, competence, diligence, disclosure, confidentiality, professionalism and respect for the law.

The Code of Professional Conduct is part of an overall framework that includes Best Practices Applications and Disciplinary Procedures.



SPECIALIZED ADVICE

Similar to how medical specialists are set apart from general practitioners, CLU[®] designated advisors are sought by investors for their focused education and experience.

People who seek specialized advice in the complex areas of estate planning, income replacement, wealth transfer and risk management – seek the expertise of a CLU[®] designated advisor.

ADVANCED DESIGNATION

The CLU[®] is recognized as an elite designation in the financial services industry – respected by clients and financial practitioners alike. It is an advanced designation that expands on the CFP[®] education program.

The CLU[®] designation clearly represents that a financial advisor has successfully met the established standard for competent practice. It sets financial advisors apart by signifying to the public their greater level of knowledge and specialized skill.

 **The
Institute™**
for Advanced Financial Education