About NAIFA

Founded in 1890 as The National Association of Life Underwriters (NALU), NAIFA is one of the nation's oldest and largest associations representing the interests of insurance professionals from every congressional district in the United States. NAIFA members assist consumers by focusing their practices on one or more of the following: life insurance and annuities, health insurance and employee benefits, multiline, and financial advising and investments. NAIFA's mission is to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of its members. www.naifa.org

About the College for Financial Planning

Founded in 1972, the College for Financial Planning provides accessible and flexible degree, non-degree, and continuing professional education programs to students nationwide. Shortly after its founding, the College introduced the CERTIFIED FINANCIAL PLANNER™ certification, which has evolved into the world's most recognized and respected financial planning credential, with more than 60,000 professionals in the U.S. having earned the designation.

In addition to its CFP Certification Professional Education Program, the College offers three graduate degree programs that provide more in-depth knowledge of the finance industry. Professional designation programs are also available, with specializations ranging from insurance to asset management to retirement planning. The College for Financial Planning is accredited by the Higher Learning Commission and is a member of the North Central Association. More than 145,000 students have graduated from the College's programs.

For more information, visit **www.CFFPinfo.com**.

9000 E Nichols Ave., Suite 200
Centennial, CO 80112
1.800.237.9990

College for Financial Planning®
EDUCATING THE NATION'S TOP FINANCIAL ADVISORS℠
& NAIFA

Understanding the **Life Underwriter Training Council Fellow℠** Designation

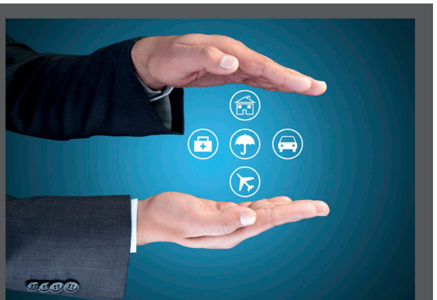
LUTCF®

DESIGNATION HISTORY

Founded by NAIFA in 1984, the Life Underwriter Training Council Fellow℠ designation is the benchmark credential for agents who are interested in advancing their insurance career.

Ideal for agents looking to better serve their clients, the program provides an essential foundation in life insurance, annuities, health insurance, employee benefits, multiline, and even practice management.

When you choose an agent that is an LUTCF® designee, you can feel confident in your decision and know that your insurance needs are in excellent hands.



EDUCATIONAL PROGRAM

The College for Financial Planning provides LUTCF® students with a thorough education focusing on the unique needs of insurance agents and advisors.

Study materials are written and updated regularly by the College's full-time faculty, who specialize in investments, insurance, taxation, retirement planning, and estate planning, and work closely with insurance professionals to provide the most current information available.

UPDATED CURRICULUM

In 2014, NAIFA partnered with the College for Financial Planning to develop an entirely new curriculum that reflects changes in the profession and the insurance environment.

A committee consisting of industry leaders from eight of the top insurance firms met to review and endorse all of the changes to the course curriculum. As a result, the program became leaner, more focused, and more consistent while not compromising the program's rigorous educational standards.

BUILD LASTING RELATIONSHIPS

A goal of the LUTCF® designee is to build lasting relationships with clients. Designees are trained to recognize hidden liabilities and offer risk mitigating solutions by analyzing their clients' needs against the broader context of insurance planning including life & health, multiline, and annuities.

CLIENT NEEDS ASSESSMENT

The LUTCF® program emphasizes integrated needs assessment of a client's total financial situation. The program promotes a thorough evaluation of a client's insurance and investment needs before an agent makes appropriate recommendations. This integrated assessment approach is one of many features that distinguishes this program from others in the industry.

CONTINUING EDUCATION CREDIT

LUTCF® designees are required to complete three hours of ethics every two years.

The College's Standards of Professional Conduct

The Standards of Professional Conduct establish minimum standards of acceptable professional conduct for persons authorized to use the designation. Violations are subject to disciplinary procedures.

Integrity

Provide professional services with integrity, honor, fairness, and dignity and maintain client trust and confidence.

Objectivity

Maintain objectivity and impartiality with respect to services rendered and advice given.

Competency

Maintain an adequate level of knowledge and skill and effectively apply that knowledge while recognizing its limitations.

Confidentiality

Keep client information confidential, disclosing only when authorized or compelled by law.

Professionalism

Comply with all laws and regulations as required and applicable, refraining from actions that bring dishonor to you or your profession.

ADDITIONAL INFORMATION

Information on the LUTCF® program can be found at **http://www.cffpinfo.com/LUTCF**

LUTCF®

LUTCF® TRADEMARK

To be entitled to use this mark, candidates must successfully complete the education program, pass proctored end-of-course exams, adhere to a standard of professional conduct, and comply with self-disclosure requirements regarding their professional conduct.

Candidates must be a member in good standing with NAIFA before authorization to use the designation is co-conferred by NAIFA and the College for Financial Planning. NAIFA is the sole owner of the LUTCF® trademark and the College is NAIFA's appointed administrator of the designation and the sole owner of the education program.

DICIPLINARY PROCESS

NAIFA investigates complaints filed against designees and determines whether the allegations are justified and if the conduct warrants disciplinary action. Complaints against an LUTCF® designee may be filed by contacting NAIFA at LUTCF@naifa.org or 877-866-2432. LUTCF® designees conferred on or after 7/1/15 can be verified by contacting the College for Financial Planning at **1-800-237-9990**.