



The courses offered by NAIFA through its local associations have helped me to become more knowledgeable — and that knowledge has helped to grow my business!

—Paul L. Farr, CLU, LUTCF  
Harbinger, NC

The LUTCF program taught me how to be competitive and confident by incorporating role-playing exercises and sales planning projects into the curriculum.

—Marcus T. Henderson Sr., LUTCF  
Nashville, TN

**In today's highly competitive marketplace with heightened consumer awareness and expanded product offerings, you must be up-to-date and well-informed to successfully provide financial security for your clients. The professional designations offered through NAIFA and The American College represent accomplishment and expertise within the insurance and financial services community. Invest in your future and establish the additional tools and skills you need for continued success and advancement.**

Knowledge is essential — and when you combine product education with professional sales training, you have an unbeatable combination.

—Robert E. Evans, CLU, ChFC, LUTCF  
Worcester, MA

I am proud of the credentials that I earned through NAIFA — they tell my clients that they can depend on my knowledge and professionalism to meet their needs.

—Michael R. McNaughton, CFP, CLU, LUTCF  
Webster, NY



**NAIFA and The American College —  
Your Partners in Professional Development**

For additional information about LUTCF, FSS or Horizons, contact The American College, Office of Sales Training Administration at [association.marketing@theamericancollege.edu](mailto:association.marketing@theamericancollege.edu) or 800/992-4352. You can also visit their website at [www.TheAmericanCollege.edu](http://www.TheAmericanCollege.edu).

Founded in 1927, **The American College** is the nation's oldest and largest nontraditional institution for higher learning, devoted exclusively to the academic study of financial services. With over 150,000 alumni and 32,000 current students, The College is fully accredited by the Commission on Higher Education of the Middle States Association of Colleges and Schools.

**NAIFA**, the largest financial services membership association in the United States, advocates for a positive legislative and regulatory environment, enhances business and professional skills, and promotes the ethical conduct of its members. **NAIFA** is a federation of 750 state and local associations that provides advocacy and bottom line benefits at the national, state and local levels.

# Invest In Your Future

## Professional Designations



IMPROVING YOUR BOTTOM LINE

NATIONAL ASSOCIATION OF  
INSURANCE AND FINANCIAL ADVISORS

*(Founded in 1893 as NAIU)*

To join, call **1-877-TO-NAIFA** or go to [www.naifa.org](http://www.naifa.org)

MB-MEM-BR

# Invest In Your FUTURE

and your clients will trust you with theirs.

## FSTC

NAIFA and The American College have partnered to create the Financial Services Training Council (FSTC), an advisory board of nine industry representatives. The FSTC provides advice and counsel to ensure that the LUTCF and FSS designation programs satisfy the needs of the insurance and financial services community while maintaining high standards of academic excellence. The Council also works to reinvigorate the LUTCF program, establish the FSS designation as an additional standard for the insurance and financial services community and strengthen the status of NAIFA and The College within this community.

## LUTCF

- The LUTCF designation represents accomplishment and professionalism helping you to establish strong and lasting client relationships.
- Gain the sales skills and product knowledge needed to build a solid career in the insurance industry with an investment of only \$2,000.
- Advisors who hold the LUTCF designation report a significant increase in income due to their having earned the designation.
- To earn the LUTCF designation, you must complete six courses, including one ethics course.



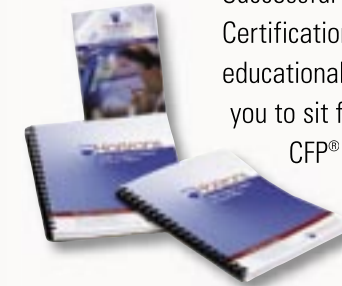
## FSS

- Modeled after the highly effective LUTCF program, the Financial Services Specialist (FSS) designation provides high-impact sales training, essential product knowledge, planning fundamentals and ethics training.
- The FSS designation tells your clients that you can ethically and effectively meet their financial security goals.
- Expand your knowledge base and advance your career with an investment of only \$2,000 — or as little as \$1,000 if you hold the LUTCF designation.
- To earn the FSS designation, you must complete three required core courses and three electives. Individuals who hold the LUTCF can receive up to three course credits.



## Horizons

- Horizons is an advanced learning system offered by The American College that allows you to complete the CFP® Certification Curriculum while earning six courses toward the ChFC® and CLU® designations.
- With an investment of only \$2,600 you will be prepared to pass the CFP® Certification Examination and increase your earning potential.
- Course material is presented at the local association level using DVD lectures by The American College faculty.
- Successful completion of the CFP® Certification Curriculum satisfies the educational requirement allowing you to sit for the two-day, 10-hour CFP® Certification Examination administered by the CFP Board of Standards.



**LUTCF and FSS classes are offered by local NAIFA associations using experienced practitioners as moderators. Role-playing and sales-planning exercises offer a unique and productive educational experience that allows you to apply your knowledge and enhance your skills.**

The Certified Financial Planner Board of Standards, Inc. owns the marks CFP®, CERTIFIED FINANCIAL PLANNER™, and CFP (with flame logo)®, which it awards to individuals who successfully complete initial and ongoing certification requirements.



To receive the LUTCF & FSS designations, you must be a NAIFA member in good standing during your conferment year. To retain the FSS designation, you must complete an approved ethics course every two years.