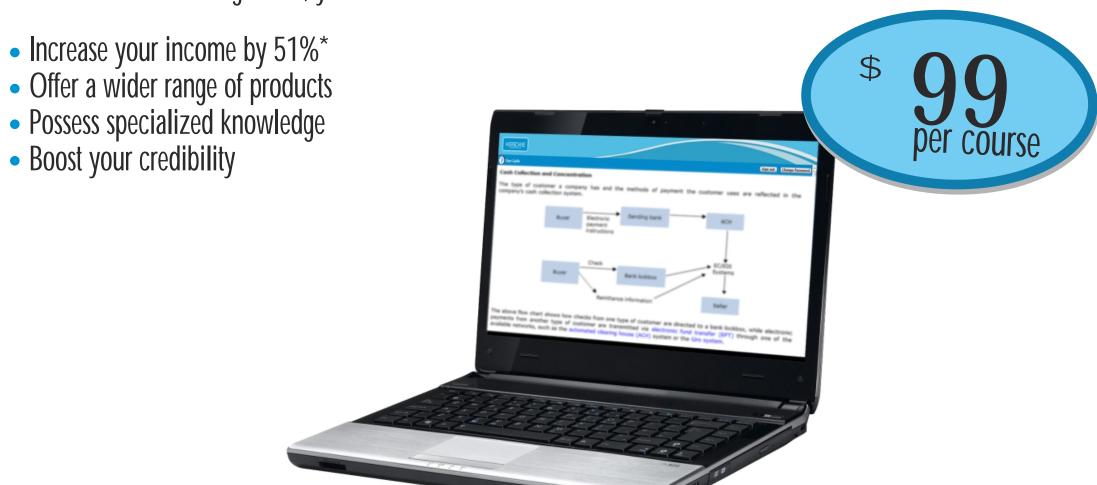


## Set Yourself Apart

In the turmoil of today's economy, clients prefer professionals with advanced designations who can provide them with a higher level of expertise to help them protect their assets and rebuild their investments. With an advanced designation, you can:



### Walk into Your Exam with Confidence

Each Essential Study Solution provides insight into frequently tested topics and subtle strategies that will prepare you for the toughest questions, allowing you to walk into your exam with confidence.

<sup>\*</sup> By an average of 51%, according to the Bureau of Labor Statistics, U.S. Dept. of Labor.

# Why You Should Earn Your ChFC®

The Chartered Financial Consultant® (ChFC®) is particularly attractive due to the recent changes in the CFP® Board's Standards of Professional Conduct since these two designations share the same core curriculum. (The ChFC requires three additional courses but does not require candidates to pass the 10-hour, comprehensive board exam the certification requires.) The ChFC designation provides industry professionals with the tools to perform comprehensive financial planning for their clients. ČhFC designees are highly qualified to help clients:

- Achieve financial goals by analyzing their overall financial picture and by identifying their life and health insurance needs as well as personal property and liability risks
  Review their current income tax situation and develop strategies to reduce and defer income taxes
  Increase their retirement investments by preparing tax-advantaged retirement plans
  Identify investment opportunities and design a portfolio that conforms to their personal objectives and risk

- tolerance
- Conserve existing assets and build financial security for retirement through estate enhancement

The ChFC designation is awarded by The American College.



Insurance Achievement Benefits of ChFC® The Essential Study Solution Save Two Years

# The Essential Study Solution

The Essential Study Solution for each course has been designed to help you walk into your exam with confidence. Each Essential Study Solution contains more study tools than any other provider because we understand that everyone's learning style is unique.

#### eBooks (study guides)

- Page count: 200-350 pages
- Reălistic examples, terms and key points
- Search through the page numbers
- Carry many ĕBooks with you on your mobile devices like tablets and smartphones

### Interactive Infographic QuickSheet

- On-the-go review, anytime, anywhere
- Review after an assignment or before a practice exam
- Last-minute review before your exam
- Use as a reference guide in your daily work

#### Videos

- Total number of videos 74
- Videos of instructor-led presentations
- Each video of 10 to 15 minutes in length.
- There is an average of 7 videos per course.

#### Diagnostic Exams

- 750 online practice questions in each topic
- Timed tests in exam format
- Allow to test yourself under exam conditions

#### Support from SME's

e-mail support by our Subject Matter Experts regarding content queries/clarifications

#### Assignment Summaries

- Use PDF Assignment Summaries for easy online access to core content
- Increase your comprehension of each course assignment

# Save Two Years in Earning Three Designations\*

# Take advantage of duplicate requirements ChFC® Courses:

Once you have earned one designation, it is easy to achieve a second, or even a third designation, because the programs share many of the same courses.

One of the "fast tracks" to earn all three insurance designations offered by The American College is to start with your ChFC®. You will benefit because you end up taking eight fewer courses over three designations.

- 1. Once you complete your ChFC by taking the nine courses highlighted, you'll be able to earn your CLU® by taking just three additional courses instead of eight.
- 2. Once you complete your CLU three, you'll be able to earn your CASL® by taking just two additional courses instead of five.

Note: If you start with your CASL, you can also take eight fewer courses. If you start with your CLU, you can take up to seven fewer courses.

<sup>\*</sup> Saving two years is based on the assumption that a candidate completes one course every three months.



7 Required Courses (Take all seven)	
300	Financial Planning: Process and Environment
311	$oldsymbol{J}$
	Income Taxation
	Planning for Retirement Needs
	Investments
	Fundamentals of Estate Planning
	Financial Planning Applications
Elective Courses (Take the two highlighted)	
	The Financial System in the Economy
	Estate Planning Applications
352	Financial Decisions for Retirement

**ChFC Earned** 

### CLU® Courses:

5 Required Courses (Take the three highlighted)		
311	Fundamentals of Insurance Planning	
323	Individual Life Insurance	
	Life Insurance Law	
	Fundamentals of Estate Planning	
331	Planning for Business Owners and Professionals	
Electi	Planning for Business Owners and Professionals Elective Courses (You won't need any)	
	Financial Planning: Process and Environment	
	Income Taxation	
	Planning for Retirement Needs	
	Investments	
334	Estate Planning Applications	

**CLU Earned** 

### CASL® Courses:

5 Required Courses (Take only the two highlighted)		
328	Investments	
330	Fundamentals of Estate Planning	
350	Understanding the Older Client	
351	Health and Long-Term Care Financing for Seniors	
352	Financial Decisions for Retirement	

**CASL Earned** 



### INSURANCE ACHIEVEMENT

