

# The Industry Benchmark for Insurance Designations



**Mark Acre, LUTCF**  
NAIFA Board of Trustee  
Ozark, Missouri  
Loyal Member Since 2009

## ABOUT THE LUTCF® Program

For nearly 40 years, NAIFA has provided the LUTCF designation as the program for advisors to gain a fundamental understanding of the product knowledge, prospecting and selling skills, and practice management basics necessary to make it in the industry.

LUTCF courses are administered by the College for Financial Planning, part of Kaplan Financial Education.



**Daniel McGeehan, LUTCF,**  
**CRPC**  
Toms River, New Jersey  
Loyal Member Since 2020

*“I think the number one thing I got was confidence and credibility from having these designations and people seeing it on my business card and asking me about it.”*

### Quick Facts:

- 50% of the students enrolled in the LUTCF® program made a sale as a result of a homework assignment in the very first course
- NAIFA Members receive a 15% discount
- The curriculum consists of three, nine-week courses

### The Value to You:

- The LUTCF® is the industry-benchmark for insurance credentials
- Develop essential skills for new agents and advisors
- The program qualifies for state insurance CE.

# EARNING THE LUTCF Certification

LUTCF® Designation Program - often considered the first designation any insurance professional should earn. The content integrates four practice specialties: life Insurance and annuities, health and employee benefits, multiline, and financial advising and investments.

## Receive Your LUTCF in Less than a year!

The three, nine-week courses, consisting of eight weeks of instruction followed by a week of study and review for the exam, make it feasible for students to complete the LUTCF® program in one year or less.

### Part One: Introduction to Practice Management and Life Insurance

Part one includes developing a business plan, ethics, financial planning and risk management, introduction to life insurance products, and life insurance prospecting and selling skills

### Part Two: Insurance and Investment Products

Part two focuses on life insurance and annuities, mutual funds, disability income, long-term care, health and group insurance, and property and casualty insurance.

### Part Three: Risk Management Applications

Part three addresses retirement and estate planning, special family situations, and presenting basic plans to individuals and business owners.

## Get Started on Your LUTCF

Begin the program at any time with OnDemand classes. You'll have:

- Access to pre-recorded, instructor-led class lectures that guide you through key concepts in the curriculum.
- Freedom to view the lectures based on your schedule. You can start, stop and rewind as you need to.

Students have 180 days from the date they are provided online access to complete all requirements (including testing and passing the Final Exam.)

- A passing score on the Final Exam is 70% or higher.
- If you successfully complete the academic requirements of the program and are a member in good standing with NAIFA, you are permitted to apply for authorization to use the LUTCF® designation.

### Renewal of Certification

- All LUTCF® designation holders are responsible for completing 3 hours of Ethics continuing education every two years.
- A \$50 renewal fee is also required every two years.

### Fees: \$950 per course

Contact our enrollment team at 1.800.237.9990 x3 to learn more. Be sure to identify yourself as a NAIFA member to receive a 15% discount on your LUTCF registration or any of a variety of Kaplan Financial Education courses and products.

Visit [www.naifa.org/lutcf](http://www.naifa.org/lutcf) for registration.