**NAIFA’s Revised LUTCF® Program Gives Early-Career Insurance Professionals Tools for Success**

*Updated and modernized, LUTCF® courses develop real-world skills and provide recipients with needed knowledge and the prestige that come with earning one of the industry’s most recognized designations.*

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Arlington, VA -- The [National Association of Insurance and Financial Advisors](http://www.naifa.org) (NAIFA) has redesigned and relaunched the Life Underwriting Training Council Fellow (LUTCF®), a three-course training series for one of the most sought-after designations in the insurance industry.  Since 1984, NAIFA’s LUTCF® has prepared more than 70,000 insurance and financial professionals to excel in the industry and is often the first designation successful agents and advisors earn.

The LUTCF course of study is ideal for financial professionals in their first five years in the business and offers valuable instruction on prospecting, selling, and practice-management. It also provides program graduates with a working knowledge of insurance and investment products available to help clients manage risk.

“Completing the LUTCF was one of the most instrumental things in my career success,” said [Brandon Smith](https://www.milestonefinancialsolutions.com/team-member-01/brandon-smith-mba-clur-chfcr), MBA, CLU, ChFC, LUTCF, a NAIFA-Virginia member and Executive Vice President at Milestone Financial Solutions in the Richmond, Virginia, area. “I went to grad school and completed my MBA before I came into this business. I had my Series 7, my Series 66, but I did not realize what financial planning truly was. The LUTCF program gives you such a good framework. It teaches you all the different components of not just a financial plan but how businesses are organized, how things are taxed, you name it. I now have completing the LUTCF as a requirement at my firm for anyone new who we hire.”

Over the past year, NAIFA has completely reworked and modernized the LUTCF® curriculum to make the best use of advances in technology and reflect current insurance industry conditions. The new LUTCF® is specifically designed for early-career financial professionals and those who have entered the business via mid-career changes. Course content consists of a series of educational modules presented as self-paced micro-learns. Each module can be accessed online by students and contains both audio and video elements.

“Adult learning theory operates under the premise that adults have a great need to be self-directing or ‘in charge’ of their own learning,” said LUTCF instructional designer Angela Gomez, PhD, BCBE. “These self-paced eLearning modules will afford the learner the opportunity to complete the coursework when their schedule permits and when their environment is best suited for learning.”

To receive the LUTCF® designation, candidates must:

* Successfully complete three courses in the LUTCF® education program, including fieldwork assignments and student-learner guides completed with the input of a mentor from the industry.
* Pass the end-of-program LUTCF® examination.
* Complete the designation application, which requires applicants to be NAIFA members in good standing who agree to abide by NAIFA’s [Code of Ethics](https://belong.naifa.org/code-of-ethics).

The new LUTCF® program emphasizes the value of mentors in the insurance and financial services profession. Fieldwork guides include course-related questions to be discussed with the students’ mentors. Students are encouraged to choose mentors they know within the profession. However, NAIFA will provide a NAIFA member mentor who has earned the LUTCF as necessary.

LUTCF® designation holders must renew their designation authorization every three years by completing a renewal application and earning three approved continuing education credits in the subject area of ethics within the three-year authorization period.

“Insurance and financial services is a difficult business to break into and establish yourself. It’s no secret that the washout rate is troublesomely high,” said Laurie A. Adams, CFP, CLU, LUTC, LACP, Chair of the LUTCF® Advisory Group. “NAIFA has worked with industry experts and leading professional education course designers to modernize the LUTCF program and ensure that it gives today’s early-career financial professionals a leg up in the business. It is vital to the health and sustainability of the insurance and financial industry that more early-career professionals survive and thrive. It is also vital to the financial security of tens of millions of American families and small businesses. The new LUTCF® is designed to give financial professionals in their first five years advantages they need to make it and effectively serve their clients.”

Registration for NAIFA’s LUTCF® program is now open. Candidates who complete the educational courses and fulfill the other designation requirements generally earn the LUTCF within one year of beginning the program.

ABOUT NAIFA: Founded in 1890, the National Association of Insurance and Financial Advisors is the preeminent association for financial service professionals in the United States of America. NAIFA members, in every Congressional district and every state house, subscribe to a strong Code of Ethics and represent a full spectrum of practice specialties to promote financial security for all Americans. Complimented by its professional development and consumer divisions, the Society of Financial Service Professionals, and Life Happens, the association delivers value through advocacy, service, and education.