



LUTCF | FAQ

1. What is the LUTCF® Designation?

LUTCF stands for Life Underwriter Training Council Fellow. This designation program has been in existence since 1984. The LUTCF curriculum was recently recreated and consists of self-paced micro-learns that can be accessed from an electronic device. The new program consists of three courses and a final examination. The courses are:

Course 1: Advising Process, Risk Management, and Life Insurance

Course 2: Investment and Protection Products

Course 3: Wealth Management, Retirement Planning, and Estate Planning

2. What is the membership requirement to earn the LUTCF?

NAIFA Membership is required at the time of LUTCF conferment and LUTCF renewal. The designation applicant must be a NAIFA member and attest to a commitment to adhere to the NAIFA Code of Ethics.

3. Why should I earn the LUTCF?

When you earn the LUTCF® designation, you receive so much more than a recognized designation. A new agent or advisor will gain fundamental, yet critical prospecting and selling skills, along with a thorough working knowledge of life, financial planning, and multi-line products and services. More than 70,000 insurance professionals know the value of the LUTCF®, which is considered the first credential any agent should earn. Recommended for individuals in the first 1-5 years of their business.

4. What is the length and content of the LUTCF classes?

The courses are:

Course 1: Advising Process, Risk Management, and Life Insurance

Course 2: Investment and Protection Products

Course 3: Wealth Management, Retirement Planning, and Estate Planning

Each course takes approximately three to four months to complete.

5. What are the requirements to earn the LUTCF designation?

The requirements for obtaining the LUTCF designation are as follows:

1) Education

Successful completion of the three courses that comprise the LUTCF education program is required. As part of the education program, students must view self-paced educational modules and complete student learner guides with input from a mentor. This mentor will be selected by the student or if necessary, NAIFA will select a mentor for the student. All fieldwork assignments for each course module must be completed in no fewer than two and no more than three weeks following the completion of the viewing of Topic content.

2) Examination

Individuals must pass an end-of-course examination covering the content of each educational module. This is a proctored examination that will be administered at testing centers conveniently located throughout the U.S. The examination fee is \$375. Individuals must also pass an online test at the end of each of the three LUTCF Courses with a score of 80% or higher.

3) Designation Application

After the successful completion of the education program, individuals apply for authorization to use the LUTCF designation. This application requires the student to be a member in good standing with NAIFA and to adhere to the NAIFA Code of Ethics.

Students must complete the Designation Application within six months of completing the education program. Failure to complete this component within this time frame will result in termination of the individual's candidacy.

6. What is the cost of the LUTCF program

The cost of the LUTCF designation program is \$350 per course for a NAIFA member and \$450 for non-NAIFA members (includes 1 year of NAIFA membership). The bundled price for all three courses is \$900 for members and \$1,000 for non-members (includes 1 year of NAIFA membership). The program consists of three courses that are required to sit for the LUTCF examination. The examination fee is \$375.

7. How do I enroll in the LUTCF program?

To enroll, visit lutcf.naifa.org