



LUTCF



The Life Underwriter Training Council Fellow Designation

Give Your Career a Jumpstart

Laurie Adams, CFP, CLU, LUTCF, LACP
LUTCF Advisory Group Chair

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. The LUTCF has prepared more than 70,000+ agents/advisors to survive and thrive in the Industry.

“I believe my enrollment in LUTCF within a few months of becoming an insurance agent is a key factor in my not just surviving but thriving in this profession. My LUTCF coursework provided knowledge and techniques to successfully engage prospects, but it also taught me I wasn't alone in my early struggles.”

Laurie Adams, CFP, CLU, LUTCF, LACP
LUTCF Advisory Group Chair
Peoria Heights, IL
Loyal Member Since 1982

Quick Facts:

- The curriculum consists of three on-demand and self-paced courses.
- Student discussions with their mentors are facilitated through learner guides content.
- Earn the LUTCF within 10-12 months.
- Non-members can choose a bundle that includes membership.

The Value to You:

- The LUTCF is the industry benchmark for financial services sales & marketing credentials for producers.
- Develop essential skills for new agents and advisors.
- Build your business faster & make more money.

For More Information, Contact:

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tdc.naifa.org/lutcf

EARNING THE LUTCF Designation

LUTCF® Designation Program - often considered the first designation any insurance professional should earn. The content provides a broad industry overview that includes prospecting and sales, in depth product knowledge, and advanced planning topics.

Course One: Advising process, Risk 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

Course Two: Insurance and Protection 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.

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

Part three addresses retirement, estate planning, and special family situations.

LUTCF Designation Program Specifics

Students receive:

- Access to 25 online, self-paced course modules that can be viewed and completed when convenient.
- A student learner guide that accompanies each course module provides questions for consideration and discussion.
- The most current, in depth training on business planning, sales, and products.

Course requirements:

- Students must complete all three LUTCF courses and obtain a score of 80% on each of the three course examinations.
- All student learner guides must be completed and submitted to NAIFA for review and approval.
- A passing score on the Final Exam is required to earn the LUTCF designation.
- 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. Authorization to use the designation is granted for an initial period of three years.

To maintain the designation, the individual must:

- Renew the LUTCF every three years. This renewal requires the designee to complete a renewal application, pay a non-refundable renewal fee, and report continuing education (3 CE hours in the subject area of Ethics), and a self-study renewal course that provides updates to the LUTCF course content.

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