



The Commitment of a CLU®

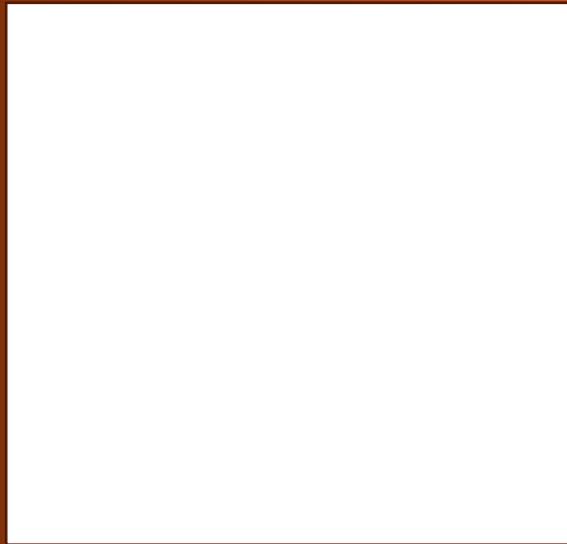
In all my professional relationships, I pledge myself to the following rule of ethical conduct: I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself.

The CLU® curriculum is administered by The American College in Bryn Mawr, PA. Founded in 1927, The American College is the nation's leading educator of financial services professionals.

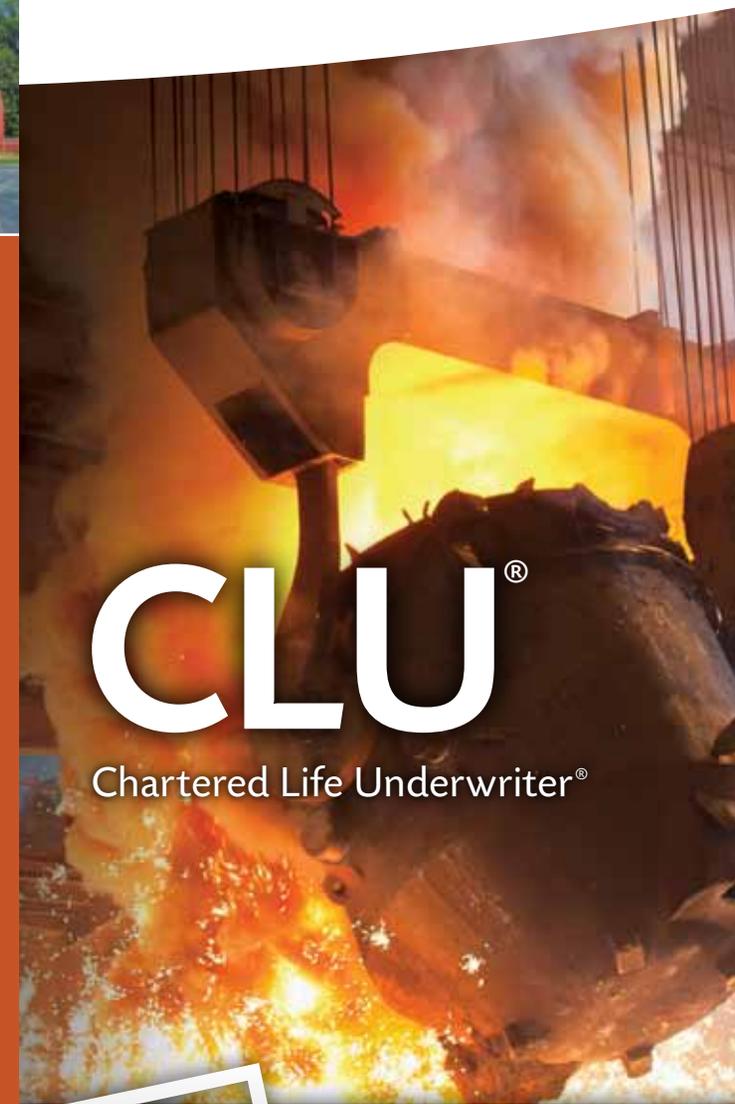


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The American College is accredited by the Middle States Commission on Higher Education, 3624 Market Street, Philadelphia, PA, 19104, 215-662-5606.



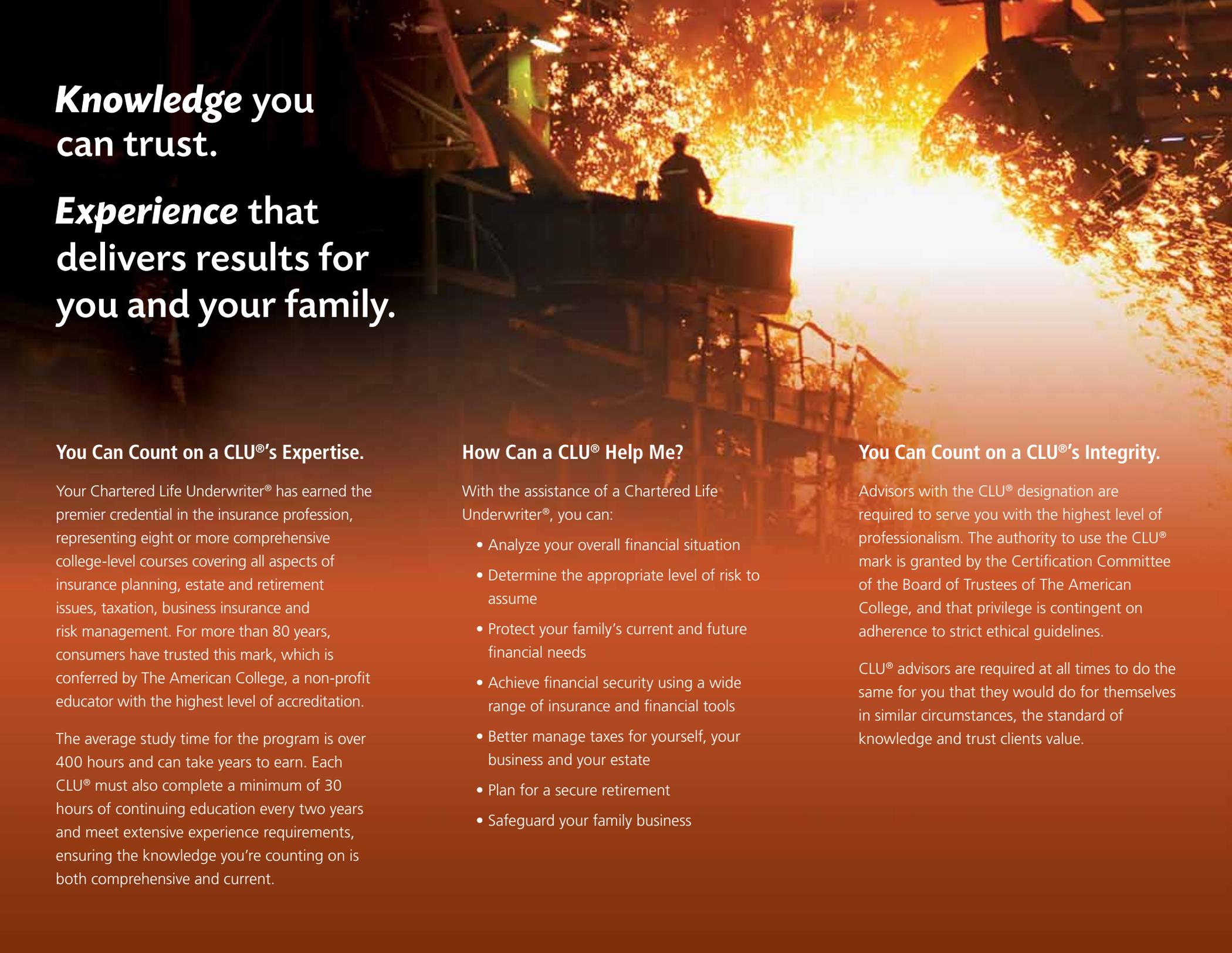
The mark CLU® is the property of The American College and may be used by individuals who have successfully completed the initial and ongoing certification requirements for this designation.



CLU®

Chartered Life Underwriter®

Highest Standard of Knowledge and Trust



**Knowledge you
can trust.**

**Experience that
delivers results for
you and your family.**

You Can Count on a CLU®'s Expertise.

Your Chartered Life Underwriter® has earned the premier credential in the insurance profession, representing eight or more comprehensive college-level courses covering all aspects of insurance planning, estate and retirement issues, taxation, business insurance and risk management. For more than 80 years, consumers have trusted this mark, which is conferred by The American College, a non-profit educator with the highest level of accreditation.

The average study time for the program is over 400 hours and can take years to earn. Each CLU® must also complete a minimum of 30 hours of continuing education every two years and meet extensive experience requirements, ensuring the knowledge you're counting on is both comprehensive and current.

How Can a CLU® Help Me?

With the assistance of a Chartered Life Underwriter®, you can:

- Analyze your overall financial situation
- Determine the appropriate level of risk to assume
- Protect your family's current and future financial needs
- Achieve financial security using a wide range of insurance and financial tools
- Better manage taxes for yourself, your business and your estate
- Plan for a secure retirement
- Safeguard your family business

You Can Count on a CLU®'s Integrity.

Advisors with the CLU® designation are required to serve you with the highest level of professionalism. The authority to use the CLU® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines.

CLU® advisors are required at all times to do the same for you that they would do for themselves in similar circumstances, the standard of knowledge and trust clients value.