

## CLU® Designation Holder's Agreement for 2019

### Renewal of your CLU Designation for the 2019 Calendar Year

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#### 2019 Designation Requirements

Your CLU designation (hereafter, "CLU") must be renewed annually with The Institute for Advanced Financial Education (hereafter, "The Institute"). The requirements pursuant to this CLU Designation Holder's Agreement (hereafter, "The Agreement") for annual renewal include:

- an annual fee
- adherence to The Institute's [Code of Professional Conduct & Disciplinary Procedures](#), and,
- a minimum of 30 continuing education (CE) credits each calendar year, one credit of which must be from a recognized Ethics program\*. Any deficiency in one year must be made up by the end of the next calendar year, in addition to the full year's CE credits requirement.

\*A minimum of 15 CE credits must be accredited by The Institute; a maximum of 15 CE credits can be approved by The Institute.

For more information, please visit [www.iafe.ca/CE.html](http://www.iafe.ca/CE.html).

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#### 2019 CLU Fee

All fees must be submitted to The Institute with the appropriate renewal form by no later than January 31 of the renewal year. Fees are non-refundable and non-transferable.

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#### 2019 CLU Renewal

To renew your CLU designation with The Institute, you can either:

- renew online by visiting [www.iafe.ca](http://www.iafe.ca), or
- mail or courier this renewal document, completed and signed, along with either credit card information on the invoice you received or payment made by cheque.

All questions contained in this form must be answered in order for your CLU to be renewed for the 2019 year. Failure to properly and fully complete this document and/or submit full payment of fees will delay the granting of your CLU marks and usage rights.

The renewal term for CLU marks (and the rights to use them) is granted on an annual basis and expires by end-of-day December 31 of each calendar cycle. A CLU designation holder who fails to meet all continuing education requirements risks having his or her designation revoked due to non-compliance. CLU designation holders who do not renew by January 31, 2019, will no longer be authorized to hold themselves out to the public as a CLU designation holder.

**Note:** Only persons who apply for and maintain their CLU for 2019 will appear in The Institute's online *Find a Practitioner* search engine and Institute Public Registry as being a CLU designation holder in good standing with The Institute.

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#### CE Audit

The Institute will commence auditing for CE credits for the 2019 calendar year in 2020. By renewing your CLU for 2019, you hereby agree to the terms of this Agreement — including the requirement to maintain sufficient CE credits for 2019 — and to be subject to a possible random CE audit in 2020.

