ABOUT US

Trinidad and Tobago Association of Insurance & Financial Advisors (TTAIFA) provides education for Insurance & Financial Advisors in Trinidad &Tobago. Through a frame work of cooperation with the American College and the Centre for professional Development, the Association has provided open enrollment program delivery and facilitation services.

TTAIFA is also in the process of introducing new relevant programmes all in the continuing process of better educating and certifying students.

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CLU ChFC

TTAIFA

TRINIDAD AND TOBAGO ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

Chartered Life Underwriter (CLU)
Chartered Financial Consultant (ChFC)

CLU® Advanced Insurance Specialization

The Chartered Life Underwriter® (CLU®) is the world's most respected designation of insurance expertise, helping you gain a significant advantage in a competitive market. This prestigious course of study helps advance your career by providing in-depth knowledge on the insurance needs of individuals, business owners and professional clients.

CLU® Curriculum (8 Courses)

HS 311	**Fundamentals of Insurance Planning** Focuses on the role of planning for insurance needs. Covers basic concepts in risk management and insurance, insurance industry operations, legal principles pertaining to this industry, and regulation of insurers. Examines social insurance, life insurance and annuities, medical and disability income insurance, long-term care insurance and personal property and liability insurance. Concludes with an overview of commercial property and liability insurance and a case study.
HS 323	**Individual Life Insurance** Focuses on life insurance policies and annuities available for the personal needs of individuals and their use in financial planning. Covers individual insurance products and insurance reserves regulation. Also covers insurance company organization, operations and investments.
HS 324	**Life Insurance Law** Examines legal rights and obligations of the policy owner and the insurance company, the way disputes between insureds and insurers are resolved and general principles of the judicial process. Covers legal aspects of life insurance, including basic principles of contract law; policy provisions and the incontestable clause; assignments, ownership rights and creditor rights; beneficiary designations and disposition of proceeds; the law of agency; and advertising and privacy issues.
HS 330	**Fundamentals of Estate Planning** Covers various aspects of estate and gift tax planning, including the nature, valuation, transfer, administration and taxation of property. Provides a basic understanding of the estate and gift tax system, including strategies of estate planning. Discusses gratuitous transfers of property outright or with trusts, wills and powers of appointment; use of the marital deduction; valuation of assets; and buy-sell agreements. Covers the client interview, fact finding, ethical standards and development of personal estate plans.
HS 331	**Planning for Business Owners & Professionals** Focuses on tax and legal aspects of organizing a business; compensation planning for the business owner; business succession planning; buy-sell agreements; estate planning and estate freezing techniques; methods for transferring a family business; lifetime disposition of a business interest.
HS 300	**Financial Planning: Process and Environment** Provides an overview of the financial planning process, including communication techniques, ethics, risk tolerance, time-value-of-money concepts, financial planning applications, regulatory issues and the legal and economic environment for financial planning. Offers an understanding of the role and responsibilities of a financial planner, along with some analytical skills to aid in financial decision making.

CLU® Curriculum (Continued)

HS 326	**Planning for Retirement Needs** Focuses on selecting the right retirement plan for the business and on individual retirement planning. Covers qualified plans, SEPs, SIMPLEs and 403(b) plans and nonqualified deferred compensation plans. Emphasizes the practical knowledge needed for choosing the best retirement plan, especially for the small business, and designing a plan that will meet a client's needs. Also covers individual retirement planning including IRAs and Roth IRAs, Social Security benefits, saving for retirement and planning for retirement plan distributions.
HS 328	**Investments** Covers various aspects of the principles of investments and their application to financial planning. Discusses risk analysis and risk and return computations. Looks at stocks, bonds, investment companies, options and futures contracts. Includes an extended discussion of tax issues in investing and issues in the practice of portfolio management, including strategic and tactical asset allocation. Provides many examples of ethical and practical issues in managing a client's portfolio.

ChFC® Most Complete Financial Planning Programme

The Chartered Financial Consultant® (ChFC®) program prepares you to meet the advanced financial planning needs of individuals, professionals and small business owners. You'll gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines.

The first 5 courses of this designation are HS 300, 311, 326, 328, and 330 from the CLU Designation.

ChFC® Curriculum (9 Courses)

HS 321	**Income Taxation** Examines the federal income tax system with particular reference to the taxation of individuals. Covers such concepts as gross income, exclusions from gross income, deductions, tax credits, capital gains and losses, taxation of life insurance and annuities and income taxation of partners, partnerships, corporations and shareholders.
HS 314	**Applications in Financial Planning I** Examines the unique challenges associated with business planning; divorce; blended families; and special needs. Up-to-date content and compelling case studies provide students with a complex yet comprehensive understanding of financial planning in these important areas.
HS 319	**Applications in Financial Planning II** Examines the unique challenges associated with retirement income portfolios; behavioral finance; ethics; and estate planning. Up-to-date content and compelling case studies provide students with a complex yet comprehensive understanding of financial planning in these important areas.
HS 333	**Personal Financial Planning: Comp. Case Analysis** This course applies students' knowledge and skill set in personal financial planning techniques to a comprehensive case study. Students will integrate core financial planning disciplines of retirement, investment, risk management, income tax, employee benefits and general principles into a prioritized comprehensive financial plan.