

## Professional Designations ADVOCIS / Institute of Advanced Financial Education (IAFE)

Designation		Designation	Continuing Education (CE) Requirements					
Full Name	Short Name	Renewal Date	Category	Minimum	Maximum	Carryover	Verifiable	Conditions / Restrictions
Certified Life Underwriter	CLU	Annual December 31	Total	30	30	0	Yes	
			IAFE Approved Credits	15	30	0	Yes	
			Non-IAFE Approved Credits	0	15	0	Yes	
			Ethics	1	1	0	Yes	This credit would also be counted within the above 2 categories
Certified Health Insurance Specialist	CHS	Annual December 31	IAFE Approved Credits	10	10	0	Yes	This Designation used to be called the RHU
Registered Health Underwriter	RHU	Annual December 31	IAFE Approved Credits	10	10	0	Yes	
Chartered Financial Consultant	CH. F.C.	Annual December 31	IAFE Approved Credits	10	10	0	Yes	
			if Advisor also holds a CLU or CHS designation	0	0	0		