

## Chartered Life Underwriter (CLU)<sup>®</sup> Reinstatement Application Form

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### Personal Information

Mr.     Ms.     Miss     Mrs.    Advocis ID no. (if applicable)  
First Name \_\_\_\_\_ Initial \_\_\_\_\_ Last Name \_\_\_\_\_

### Shipping Address (The address where you would like to receive mail for FORUM magazine etc):

Company Name \_\_\_\_\_  
Street Address \_\_\_\_\_ City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_  
Telephone \_\_\_\_\_ Fax \_\_\_\_\_ Email Address \_\_\_\_\_

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### Billing Address (The address associated to your credit card):

Company Name \_\_\_\_\_  
Street Address \_\_\_\_\_ City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_  
Telephone \_\_\_\_\_ Fax \_\_\_\_\_ Email Address \_\_\_\_\_

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### CLU Designation Reinstatement Affirmation

- I hereby apply for reinstatement of authorization to use the CLU designation and have read the reinstatement policy (below).
- I understand that The Institute Trustees may reinstate a CLU practitioner's right to use the CLU designation either on a conditional or unconditional basis.
- I understand that only those practitioners reinstated and therefore, authorized by The Institute, may hold themselves out as a CLU designation holder.
- I have attached a written summary outlining my practice during my absence, including other useful information I feel pertinent, including reasons as to why my CLU designation lapsed and/or why I canceled my CLU designation.
- I hereby attest that I have maintained Continuing Education (CE) during my absence from The Institute. I have enclosed written proof of all CE Hours completed during this time and attest that the enclosed documents are accurate and true.
- I have read and agree to abide by The Institute's [Code of Professional Conduct & Disciplinary Procedures](#).

Signature \_\_\_\_\_ Date \_\_\_\_\_

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### CLU Designation Reinstatement Policy

For lapsed designation holders applying for reinstatement, continuing education must be completed during the period of a lapsed designation and proof of completed CE must be provided before reinstatement will occur. If a lapsed designation holder applies for reinstatement after having left The Institute, the following applies:

For all who apply for reinstatement and who have been absent for **three years or less**:

- Proof of the required continuing education credits taken during that period must be submitted with the application for reinstatement.
- Those applying for reinstatement will be required to pay the appropriate administration fees.

For all who apply for reinstatement and who have been absent for **more than three years**:

- Proof of the required continuing education for the three years prior to the application for reinstatement must be submitted.
- Those applying for reinstatement will be required to challenge the Advanced Estate Planning course exam including appropriate exam and administration fees.

## 2024 Annual maintenance of the CLU designation includes:

- an annual fee of \$419 plus applicable taxes
- adherence to The Institute [Code of Professional Conduct](#) & [Disciplinary Procedures](#), and
- a minimum of 30 continuing education (CE) credits each calendar year, two credits of which must be from a recognized Ethics program. A minimum of 15 CE credits must be accredited by The Institute; a maximum of 15 CE credits can be approved by The Institute. Any deficiency in one year must be made up by the end of the next calendar year, in addition to the full year's necessary requirement of CE credits. For more information, please visit [www.iafe.ca/faq/](http://www.iafe.ca/faq/).

## Reinstatement Application

All questions contained in this form must be answered in order for the CLU designation to be reinstated for the 2024 year. Failure to properly and fully complete this document, including the submission of payment for the required fees, will result in an incomplete submission. This will in turn delay the reinstatement of the CLU marks and usage rights.

The term for the CLU marks and the usage rights are granted for a one-year basis and expires by the end of the day December 31 of each calendar cycle. A CLU designation holder who fails to meet all continuing obligation requirements risks having his or her designation revoked due to non-compliance.

**There is a \$100 plus applicable taxes reinstatement fee that must be paid in order for your application to be processed.**

## Bankruptcy, Disciplinary and Criminal Declarations

Have you, during the period of your designation being lapsed:

been declared bankrupt or made a voluntary assignment into bankruptcy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
been convicted or found liable in a criminal or civil proceeding involving the misappropriation of funds, fraud or misrepresentation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
had any unresolved criminal charges or civil actions filed against you involving fraud, misrepresentation or the misappropriation of funds?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
made an offer to settle or have settled a civil dispute involving fraud, misrepresentation or the misappropriation of funds?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
have been the subject of an investigation or disciplinary hearing conducted by an organization or self-regulatory body?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If you have answered Yes to any of the above, please provide a supplementary written explanation with details and full disclosure regarding the matter(s) at hand. Please note that The Institute will review your submission and determine what impact, if any, there will be on the application for your CLU designation for 2024.

## Continuing Education

Have you completed the required 30 hours of CE credits for the 2023 calendar year?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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If you have answered No, please provide a supplementary written explanation of why you were unable to meet the CE requirement for 2023. Please note that by answering no, there may be an impact on the renewal of your CLU for 2024.

## Province of Business, Residence, etc.

Please identify the provinces or territories with which you have a connection. You have a connection to a province or territory if:

- You reside in the province/territory.
- Your business is located in the province/territory.
- You serve clients who reside in the province/territory.
- You are licensed to sell product in the province/territory.
- You hold yourself out as providing financial services to prospective clients in the province/territory.

Select all provinces or territories that apply:

AB	BC	MB	NB	NL	NS	NT	NU	ON	PE	QC	SK	YT

## 2024 CLU Designation – Agreement and Terms

I hereby apply for reinstatement of the CLU Designation for the 2024 year with The Institute for Advanced Financial Education (The Institute). I agree to fulfill the ongoing requirements in order to maintain my status as a CLU designation holder in good standing with The Institute for 2024.

I understand that the submission of this application constitutes an agreement covering the period January 1, 2024 to December 31, 2024 and that, as a result, I am hereby committed to the payment of the fees associated with the CLU designation and its marks and their usage rights for the entire 12-month period.

I understand that my failure to remit any portion of my full 2024 CLU fees at any time will result in the immediate impact on my rights to use the CLU marks and to hold myself out as a CLU designation holder. I understand that the enforcement of the CLU marks protects the reputations of the CLU designation and of CLU designation holders.

I agree to provide 60 days advance written notice to The Institute if I wish to cancel my CLU Designation Holder's Agreement with The Institute for the 2024 calendar year.

I have read and agree to abide by The Institute's [Code of Professional Conduct & Disciplinary Procedures](#) and understand by entering into this CLU Designation Holder's Agreement for 2024 that I am also subject to existing disciplinary procedures should a complaint involving allegations ever be filed against me with The Institute and that The Institute has the right to enforce the Code of Professional Conduct against its designation holders.

I also hereby understand that I am required to maintain 30 hours of CE for the 2024 calendar year and that I maybe subject to a CE audit by The Institute, should I be randomly selected for an audit in 2025.

Signature \_\_\_\_\_ Date \_\_\_\_\_

### Payment Information

TOTAL AMOUNT (including applicable taxes): \$ \_\_\_\_\_

VISA  MasterCard  AMEX

#### ONE-TIME PAYMENT:

I authorize Advocis, on behalf of The Institute, to charge my credit card for the total fee

\_\_\_\_\_

Card No.

Expiry Date

#### MONTHLY PAP

I authorize Advocis, on behalf of The Institute, to charge my credit card for the monthly amount

Signature \_\_\_\_\_

Payment day options:  1<sup>st</sup> of the month  15<sup>th</sup> of the month

Date \_\_\_\_\_

MONTHLY PAYMENT OPTION DISCLAIMER: By signing above, I acknowledge that I have read and agree with the terms of The Financial Advisors Association of Canada's (TFAAC) pre-authorized payment agreement and I authorize TFAAC, on behalf of Advocis and/or The Institute for Advanced Financial Education (The Institute) and/or GAMA International Canada, to debit my credit card monthly for the amount of 1/12th of the full annual application fees plus the monthly administration fee (currently \$3) plus applicable GST/HST. I understand that this amount may change and that TFAAC will attempt to provide reasonable notice, and I waive my right to such notice. All fees are non-refundable. A monthly payment that is returned as NSF will result in a \$25 NSF charge. In the case of joint account holders, I agree that notice to one account holder constitutes notice to the other account holder.

Please visit [www.iafe.ca](http://www.iafe.ca) for further details about Institute designation fees, or call 1.877.773.6765.

Fees do not include \$3/month PAP fee or applicable taxes.

Fees qualify under Section 18(1)(a) of the Income Tax Act, as a business expense in the year of payment.