



Singapore College
of Insurance

Chartered Life Underwriter[®]/ Singapore (CLU[®]/S) Self-Study



Programme Highlights

The programme provides in-depth knowledge on the insurance needs of individuals, business owners and professional clients. The CLU®/S designation is all about developing greater technical knowledge and expertise in protection, accumulation, preservation and distribution of wealth; implementing current estate planning strategies and planning for business owners and professionals; and understanding the complexities of health insurance and the legal aspects of life insurance.

Becoming a CLU®/S designation holder provides you with : –

- Knowledge to fully serve the diverse insurance needs of individuals and business owners
- Credibility with clients seeking income and risk protections
- Expertise on the techniques and tools for life insurance's application
- Recognition of your status as a specialist in this field

Entry Requirements

Any candidate who registers for the Chartered Life Underwriter®/Singapore (CLU®/S) programme must have completed the Chartered Financial Consultant®/Singapore (ChFC®/S) programme or the Diploma in Life Insurance (DLI) programme, subject to the signing of the Clawback/Student Contract(s).

DLI holders may earn the Chartered Life Underwriter®/Singapore (CLU®/S) designation by completing the following 3 additional modules:

- CLUS06 Investment Planning
- CLUS07 Planning for Business Owners and Professionals
- CLUS08 Group Benefits and Health Insurance

After obtaining the CLU®/S designation, candidates with the Diploma in Life Insurance (DLI) only can proceed to take the following five modules to obtain their ChFC®/S designation, also awarded by the SCI, under licence from The American College of Financial Services:

- ChFC03/DPFP03 Tax, Estate Planning and Legal Aspects of Financial Planning
- ChFC05/DPFP05 Personal Financial Plan Construction
- ChFC07 Wealth Management and Financial Planning
- ChFC08 Financial Planning Applications
- ChFC09 Ethics for the Financial Services Professional

ChFC®/S holders may earn the Chartered Life Underwriter®/Singapore (CLU®/S) designation by completing the following 4 additional modules:

- CLUS01 Individual Life Insurance
- CLUS03 Life Insurance Law
- CLUS04 Life Insurance Company Operations
- CLUS08 Group Benefits and Health Insurance

For Whom

- Financial Planners / Life Insurance Advisers;
- Relationship Managers;
- Bancassurance Staff; and
- Other insurance professionals whose job responsibilities require in-depth knowledge of financial planning principles, practices and products, and those wishing to obtain a professional financial planning qualification for their career advancement.



Modules Overview

CLUS01/DLI01 Individual Life Insurance

This module provides in-depth knowledge of life insurance, its underwriting process and the role of claim assessors. It covers a wide range of topics from the basis of life insurance, product design and pricing, to the various types of life, annuity and disability insurance products.

CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning

This module focuses on the use of risk management techniques in treating the risks faced by individuals. It also provides an outline of the basic insurance principles, as well as the various classes of insurance, given the importance of insurance in the risk management process. In addition, it presents the steps in insurance planning to equip the candidates with the knowledge on how to perform insurance planning services.

CLUS03/DLI03 Life Insurance Law

This module examines and provides in-depth treatment of the legal aspects of life insurance, including basic principles of contract law, incontestable clause, assignments, law of agency and the rights of beneficiaries.

CLUS04/DLI04 Life Insurance Company Operations

This module provides a good understanding of the life insurance company's operational processes. It also covers specific functions such as claims handling, new business, information technology, actuarial management and marketing.

CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment

This module provides an overview of the financial planning process, including communication techniques, ethics, risk tolerance, time-value-of-money concepts and financial planning applications. It also offers an understanding of the role and responsibilities of a financial planner, along with some analytical skills to aid in financial decision-making.

CLUS06/ChFC04/DPFP04 Investment Planning

This module covers the different risks and returns from the various forms of investments, as well as the types of investment strategies that can be taken, given the increasingly challenging investment environment. It also provides a systematic approach to investment planning and how to deal optimally in a volatile market.

CLUS07/ChFC06 Planning for Business Owners and Professionals

This module focuses on the various forms of business structures, and highlights the risks and returns involved in a business investment. It also provides insights on buy-sell agreements and the importance of planning for business succession.

CLUS08 Group Benefits and Health Insurance

This module provides the technical knowledge and market know-how to service employers in this important aspect of their needs. It analyses group employee benefit insurance, including the environment, insurance products, contract provisions, benefit design, risk management, marketing, underwriting, rate making, plan design, plan administration, claims and renewal processes. It also discusses voluntary and flexi-benefit and cafeteria plans.



Examination Fees

SkillsFuture Credit is not applicable.

Module (Without Funding)

CLUS01/DLI01, CLUS03/DLI03, CLUS04/DLI04 & CLUS08

Fee Per Module (inclusive of GST)

First Attempt
S\$392.40

Retaker Fee
S\$196.20

Module (With Funding)

CLUS02/DLI02, CLUS05/DLI05, CLUS06 & CLUS07

Fee Per Module (inclusive of GST)

Singapore Citizens
(40 years and above)
S\$140.40

Singapore Citizens
(Under 40 years and Permanent Residents)
S\$212.40

Clawback Amount Per Module

70% of module fee
(without GST Funding Support)
S\$252.00

50% of module fee
(without GST Funding Support)
S\$180.00

Retake Fee Per Module

S\$196.20

S\$196.20

One-time non-refundable registration fee of S\$32.70 is applicable for first admission into the DLI and CLU®/S programmes as a new registrant.

Payment of Examination Fees

Payment must be made at the time of registering for the examination(s) at the [SCI website](#) via credit card.

Miscellaneous Fees

Purpose of Fee	Amount Payable (inclusive of GST)
(A) To apply for a SMART Letter of Certification	S\$24.00 for each application (Self) S\$34.00 for each application (on behalf)
(B) To apply for an Exemption	S\$218.00 for each module applied for exemption A non-refundable administrative fee of S\$54.50 is also payable for each exemption application submitted.

To apply for any of the above items, please visit the [SCL website](#) to submit an online application with payment.





Funding

Only for first examination attempt

- Funded Under IBF Standards Training Scheme (IBF-STS)

Only Singapore Citizens or Singapore Permanent Residents who are physically based in Singapore are eligible for funding.

70% course fee subsidies for Singapore Citizens aged 40 and above:

- Course to commence with effect from 1 January 2023 and candidates to fulfil all the course requirements as well as pass all the examinations/assessments no later than 120 calendar days from the respective course end date(s) as stipulated by the IBF funding policy.
- Assessment-only course to commence with effect from 1 January 2023 and candidates to pass the examination/assessment no later than 120 calendar days from the respective course end date(s) as stipulated by the IBF funding policy.

50% course fee subsidies for Singapore Citizens aged below 40 and all Singapore Permanent Residents:

- Course to commence with effect from 1 January 2023 and candidates to fulfil all the course requirements as well as pass all the examinations/assessments no later than 120 calendar days from the respective course end date(s) as stipulated by the IBF funding policy.
- Assessment-only course to commence with effect from 1 January 2023 and candidates to pass the examination/assessment no later than 120 calendar days from the respective course end date(s) as stipulated by the IBF funding policy.

Important Note

- For self-sponsored trainees, GST funding support has been removed with effect from 3 October 2022. In other words, self-sponsored trainees will have to pay the GST component in addition to the course fee for Course/Assessment-only course that commence from 3 October 2022.
- For candidate who opts for net fee funding, SCI reserves the right to claw back the full amount from the candidate if he does not successfully complete the programme within the stipulated deadline.

Please refer to the IBF website for more details.

Clawback Contract & Withdrawal Policy

Signing of Clawback Contract

Candidates who wish to register for CLUS02, CLUS05, CLUS06 and CLUS07 are required to sign the Clawback Contract electronically pertaining to Clawback Provision, Registration Policy, Rescheduling Policy and Refund Policy before the registration can be confirmed. Once registration is completed, no refund nor withdrawal is allowed.

For the candidates who opt for the IBF-STF Funding, the SCI will clawback 70% of the module fee (i.e., S\$252.00 per module: CLUS02, CLUS05, CLUS06 and CLUS07, or 50% of the module fee (i.e., S\$180.00 per module: CLUS02, CLUS05, CLUS06 and CLUS07, depending on the eligibility criteria.

Clawback Provision

The Clawback Contract provide for the Clawback Provision whereby in the event that candidates should fail and/or neglect to pass the examinations or for whatever reason(s) within the specified deadline(s) as stated in "Deadline to Pass" as stipulated by the IBF funding policy, they will not be entitled or eligible to get funding for part of the fees under the IBF-STF funding scheme. Candidates, thereby, undertake to pay the SCI for the indicated clawback amount invoiced, and will have to settle the payment within 7 working days from the invoice date.



Examination Details

Important Note: All examinations will be computer-screen based.

Chartered Life Underwriter®/Singapore (CLU®/S)

CLUS01/DLI01 Individual Life Insurance

CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning

CLUS03/DLI03 Life Insurance Law

CLUS04/DLI04 Life Insurance Company Operations

CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment

CLUS06/ChFC04/DPFP04 Investment Planning

CLUS07/ChFC06 Planning for Business Owners and Professionals

CLUS08 Group Benefits and Health Insurance



100 Multiple Choice Questions



2 Hours



Minimum Passing Mark
70 Marks



2026 Examination Schedule | January

Dates are subject to changes.

Examination Schedule	Examination Time	Deadline to Pass
CLUS01/DLI01 Individual Life Insurance		
5 January 2026 12 January 2026 19 January 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning		
6 January 2026 13 January 2026 20 January 2026	9:00 a.m. to 11:00 a.m.	6 May 2026 13 May 2026 20 May 2026
CLUS03/DLI03 Life Insurance Law		
5 January 2026 12 January 2026 19 January 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS04/DLI04 Life Insurance Company Operations		
5 January 2026 12 January 2026 19 January 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment		
5 January 2026 12 January 2026 19 January 2026	9:00 a.m. to 11:00 a.m.	5 May 2026 12 May 2026 19 May 2026
CLUS06/ChFC04/DPFP04 Investment Planning		
8 January 2026 15 January 2026 22 January 2026	9:00 a.m. to 11:00 a.m.	8 May 2026 15 May 2026 22 May 2026
CLUS07/ChFC06 Planning for Business Owners and Professionals		
8 January 2026 15 January 2026 22 January 2026	11:30 a.m. to 1:30 p.m.	8 May 2026 15 May 2026 22 May 2026
CLUS08 Group Benefits and Health Insurance		
5 January 2026 12 January 2026 19 January 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period



2026 Examination Schedule | February

Dates are subject to changes.

Examination Schedule	Examination Time	Deadline to Pass
CLUS01/DLI01 Individual Life Insurance		
2 February 2026 9 February 2026 16 February 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning		
3 February 2026 10 February 2026	9:00 a.m. to 11:00 a.m.	3 June 2026 10 June 2026
CLUS03/DLI03 Life Insurance Law		
2 February 2026 9 February 2026 16 February 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS04/DLI04 Life Insurance Company Operations		
2 February 2026 9 February 2026 16 February 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment		
2 February 2026 9 February 2026 16 February 2026	9:00 a.m. to 11:00 a.m.	2 June 2026 9 June 2026 16 June 2026
CLUS06/ChFC04/DPFP04 Investment Planning		
5 February 2026 12 February 2026 19 February 2026	9:00 a.m. to 11:00 a.m.	5 June 2026 12 June 2026 19 June 2026
CLUS07/ChFC06 Planning for Business Owners and Professionals		
5 February 2026 12 February 2026 19 February 2026	11:30 a.m. to 1:30 p.m.	5 June 2026 12 June 2026 19 June 2026
CLUS08 Group Benefits and Health Insurance		
2 February 2026 9 February 2026 16 February 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period



2026 Examination Schedule | March

Dates are subject to changes.

Examination Schedule	Examination Time	Deadline to Pass
CLUS01/DLI01 Individual Life Insurance		
2 March 2026 9 March 2026 16 March 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning		
3 March 2026 10 March 2026 17 March 2026	9:00 a.m. to 11:00 a.m.	1 July 2026 8 July 2026 15 July 2026
CLUS03/DLI03 Life Insurance Law		
2 March 2026 9 March 2026 16 March 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS04/DLI04 Life Insurance Company Operations		
2 March 2026 9 March 2026 16 March 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment		
2 March 2026 9 March 2026 16 March 2026	9:00 a.m. to 11:00 a.m.	30 June 2026 7 July 2026 14 July 2026
CLUS06/ChFC04/DPFP04 Investment Planning		
5 March 2026 12 March 2026 19 March 2026	9:00 a.m. to 11:00 a.m.	3 July 2026 10 July 2026 17 July 2026
CLUS07/ChFC06 Planning for Business Owners and Professionals		
5 March 2026 12 March 2026 19 March 2026	11:30 a.m. to 1:30 p.m.	3 July 2026 10 July 2026 17 July 2026
CLUS08 Group Benefits and Health Insurance		
2 March 2026 9 March 2026 16 March 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period



2026 Examination Schedule | April

Dates are subject to changes.

Examination Schedule	Examination Time	Deadline to Pass
CLUS01/DLI01 Individual Life Insurance		
6 April 2026 13 April 2026 20 April 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning		
7 April 2026 14 April 2026 21 April 2026	9:00 a.m. to 11:00 a.m.	5 August 2026 12 August 2026 19 August 2026
CLUS03/DLI03 Life Insurance Law		
6 April 2026 13 April 2026 20 April 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS04/DLI04 Life Insurance Company Operations		
6 April 2026 13 April 2026 20 April 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment		
6 April 2026 13 April 2026 20 April 2026	9:00 a.m. to 11:00 a.m.	4 August 2026 11 August 2026 18 August 2026
CLUS06/ChFC04/DPFP04 Investment Planning		
9 April 2026 16 April 2026 23 April 2026	9:00 a.m. to 11:00 a.m.	7 August 2026 14 August 2026 21 August 2026
CLUS07/ChFC06 Planning for Business Owners and Professionals		
9 April 2026 16 April 2026 23 April 2026	11:30 a.m. to 1:30 p.m.	7 August 2026 14 August 2026 21 August 2026
CLUS08 Group Benefits and Health Insurance		
6 April 2026 13 April 2026 20 April 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period



2026 Examination Schedule | May

Dates are subject to changes.

Examination Schedule	Examination Time	Deadline to Pass
CLUS01/DLI01 Individual Life Insurance		
4 May 2026 11 May 2026 18 May 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning		
5 May 2026 12 May 2026 19 May 2026	9:00 a.m. to 11:00 a.m.	2 September 2026 9 September 2026 16 September 2026
CLUS03/DLI03 Life Insurance Law		
4 May 2026 11 May 2026 18 May 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS04/DLI04 Life Insurance Company Operations		
4 May 2026 11 May 2026 18 May 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment		
4 May 2026 11 May 2026 18 May 2026	9:00 a.m. to 11:00 a.m.	1 September 2026 8 September 2026 15 September 2026
CLUS06/ChFC04/DPFP04 Investment Planning		
7 May 2026 14 May 2026 21 May 2026	9:00 a.m. to 11:00 a.m.	4 September 2026 11 September 2026 18 September 2026
CLUS07/ChFC06 Planning for Business Owners and Professionals		
7 May 2026 14 May 2026 21 May 2026	11:30 a.m. to 1:30 p.m.	4 September 2026 11 September 2026 18 September 2026
CLUS08 Group Benefits and Health Insurance		
4 May 2026 11 May 2026 18 May 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period



2026 Examination Schedule | June

Dates are subject to changes.

Examination Schedule	Examination Time	Deadline to Pass
CLUS01/DLI01 Individual Life Insurance		
8 June 2026 15 June 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning		
2 June 2026 9 June 2026 16 June 2026	9:00 a.m. to 11:00 a.m.	30 September 2026 7 October 2026 14 October 2026
CLUS03/DLI03 Life Insurance Law		
8 June 2026 15 June 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS04/DLI04 Life Insurance Company Operations		
8 June 2026 15 June 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment		
8 June 2026 15 June 2026	9:00 a.m. to 11:00 a.m.	6 October 2026 13 October 2026
CLUS06/ChFC04/DPFP04 Investment Planning		
4 June 2026 11 June 2026 18 June 2026	9:00 a.m. to 11:00 a.m.	2 October 2026 9 October 2026 16 October 2026
CLUS07/ChFC06 Planning for Business Owners and Professionals		
4 June 2026 11 June 2026 18 June 2026	11:30 a.m. to 1:30 p.m.	2 October 2026 9 October 2026 16 October 2026
CLUS08 Group Benefits and Health Insurance		
8 June 2026 15 June 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period



2026 Examination Schedule | July

Dates are subject to changes.

Examination Schedule

Examination Time

Deadline to Pass

CLUS01/DLI01 Individual Life Insurance

6 July 2026
13 July 2026
20 July 2026

2:30 p.m. to 4:30 p.m.

As per the applicable maximum completion period

CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning

7 July 2026
14 July 2026
21 July 2026

9:00 a.m. to 11:00 a.m.

4 November 2026
11 November 2026
18 November 2026

CLUS03/DLI03 Life Insurance Law

6 July 2026
13 July 2026
20 July 2026

2:30 p.m. to 4:30 p.m.

As per the applicable maximum completion period

CLUS04/DLI04 Life Insurance Company Operations

6 July 2026
13 July 2026
20 July 2026

2:30 p.m. to 4:30 p.m.

As per the applicable maximum completion period

CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment

6 July 2026
13 July 2026
20 July 2026

9:00 a.m. to 11:00 a.m.

3 November 2026
10 November 2026
17 November 2026

CLUS06/ChFC04/DPFP04 Investment Planning

9 July 2026
16 July 2026
23 July 2026

9:00 a.m. to 11:00 a.m.

6 November 2026
13 November 2026
20 November 2026

CLUS07/ChFC06 Planning for Business Owners and Professionals

9 July 2026
16 July 2026
23 July 2026

11:30 a.m. to 1:30 p.m.

6 November 2026
13 November 2026
20 November 2026

CLUS08 Group Benefits and Health Insurance

6 July 2026
13 July 2026
20 July 2026

2:30 p.m. to 4:30 p.m.

As per the applicable maximum completion period



2026 Examination Schedule | August

Dates are subject to changes.

Examination Schedule	Examination Time	Deadline to Pass
CLUS01/DLI01 Individual Life Insurance		
3 August 2026 17 August 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning		
4 August 2026 11 August 2026 18 August 2026	9:00 a.m. to 11:00 a.m.	2 December 2026 9 December 2026 16 December 2026
CLUS03/DLI03 Life Insurance Law		
3 August 2026 17 August 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS04/DLI04 Life Insurance Company Operations		
3 August 2026 17 August 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment		
3 August 2026 17 August 2026	9:00 a.m. to 11:00 a.m.	1 December 2026 15 December 2026
CLUS06/ChFC04/DPFP04 Investment Planning		
6 August 2026 13 August 2026 20 August 2026	9:00 a.m. to 11:00 a.m.	4 December 2026 11 December 2026 18 December 2026
CLUS07/ChFC06 Planning for Business Owners and Professionals		
6 August 2026 13 August 2026 20 August 2026	11:30 a.m. to 1:30 p.m.	4 December 2026 11 December 2026 18 December 2026
CLUS08 Group Benefits and Health Insurance		
3 August 2026 17 August 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period



2026 Examination Schedule | September

Dates are subject to changes.

Examination Schedule	Examination Time	Deadline to Pass
CLUS01/DLI01 Individual Life Insurance		
7 September 2026 14 September 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning		
1 September 2026 8 September 2026 15 September 2026	9:00 a.m. to 11:00 a.m.	30 December 2026 6 January 2027 13 January 2027
CLUS03/DLI03 Life Insurance Law		
7 September 2026 14 September 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS04/DLI04 Life Insurance Company Operations		
7 September 2026 14 September 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment		
7 September 2026 14 September 2026	9:00 a.m. to 11:00 a.m.	5 January 2027 12 January 2027
CLUS06/ChFC04/DPFP04 Investment Planning		
3 September 2026 10 September 2026 17 September 2026	9:00 a.m. to 11:00 a.m.	1 January 2027 8 January 2027 15 January 2027
CLUS07/ChFC06 Planning for Business Owners and Professionals		
3 September 2026 10 September 2026 17 September 2026	11:30 a.m. to 1:30 p.m.	1 January 2027 8 January 2027 15 January 2027
CLUS08 Group Benefits and Health Insurance		
7 September 2026 14 September 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period



2026 Examination Schedule | October

Dates are subject to changes.

Examination Schedule	Examination Time	Deadline to Pass
CLUS01/DLI01 Individual Life Insurance		
5 October 2026 12 October 2026 19 October 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning		
6 October 2026 13 October 2026 20 October 2026	9:00 a.m. to 11:00 a.m.	3 February 2027 10 February 2027 17 February 2027
CLUS03/DLI03 Life Insurance Law		
5 October 2026 12 October 2026 19 October 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS04/DLI04 Life Insurance Company Operations		
5 October 2026 12 October 2026 19 October 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment		
5 October 2026 12 October 2026 19 October 2026	9:00 a.m. to 11:00 a.m.	2 February 2027 9 February 2027 16 February 2027
CLUS06/ChFC04/DPFP04 Investment Planning		
8 October 2026 15 October 2026 22 October 2026	9:00 a.m. to 11:00 a.m.	5 February 2027 12 February 2027 19 February 2027
CLUS07/ChFC06 Planning for Business Owners and Professionals		
8 October 2026 15 October 2026 22 October 2026	11:30 a.m. to 1:30 p.m.	5 February 2027 12 February 2027 19 February 2027
CLUS08 Group Benefits and Health Insurance		
5 October 2026 12 October 2026 19 October 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period



2026 Examination Schedule | November

Dates are subject to changes.

Examination Schedule	Examination Time	Deadline to Pass
CLUS01/DLI01 Individual Life Insurance		
2 November 2026 16 November 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning		
3 November 2026 10 November 2026 17 November 2026	9:00 a.m. to 11:00 a.m.	3 March 2027 10 March 2027 17 March 2027
CLUS03/DLI03 Life Insurance Law		
2 November 2026 16 November 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS04/DLI04 Life Insurance Company Operations		
2 November 2026 16 November 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment		
2 November 2026 16 November 2026	9:00 a.m. to 11:00 a.m.	2 March 2027 16 March 2027
CLUS06/ChFC04/DPFP04 Investment Planning		
5 November 2026 12 November 2026 19 November 2026	9:00 a.m. to 11:00 a.m.	5 March 2027 12 March 2027 19 March 2027
CLUS07/ChFC06 Planning for Business Owners and Professionals		
5 November 2026 12 November 2026 19 November 2026	11:30 a.m. to 1:30 p.m.	5 March 2027 12 March 2027 19 March 2027
CLUS08 Group Benefits and Health Insurance		
2 November 2026 16 November 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period



2026 Examination Schedule | December

Dates are subject to changes.

Examination Schedule	Examination Time	Deadline to Pass
CLUS01/DLI01 Individual Life Insurance		
7 December 2026 14 December 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning		
1 December 2026 8 December 2026 15 December 2026	9:00 a.m. to 11:00 a.m.	31 March 2027 7 April 2027 24 April 2027
CLUS03/DLI03 Life Insurance Law		
7 December 2026 14 December 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS04/DLI04 Life Insurance Company Operations		
7 December 2026 14 December 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period
CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment		
7 December 2026 14 December 2026	9:00 a.m. to 11:00 a.m.	6 April 2027 13 April 2027
CLUS06/ChFC04/DPFP04 Investment Planning		
3 December 2026 10 December 2026 17 December 2026	9:00 a.m. to 11:00 a.m.	2 April 2027 9 April 2027 16 April 2027
CLUS07/ChFC06 Planning for Business Owners and Professionals		
3 December 2026 10 December 2026 17 December 2026	11:30 a.m. to 1:30 p.m.	2 April 2027 9 April 2027 16 April 2027
CLUS08 Group Benefits and Health Insurance		
7 December 2026 14 December 2026	2:30 p.m. to 4:30 p.m.	As per the applicable maximum completion period



e-books/e-mock Papers/ Formula Sheets Access

Hardcopies will not be issued.

1. Candidates may access [here](#).
2. Use the same credentials to login as your profile created at the SCI website.
3. The examination module(s) which you had registered for would be displayed on your user dashboard.
4. Access to online study materials will be closed 6 months after the course start date.

Please take note of the current editions of the study texts that are used for the examinations.

CLUS01/DLI01 Individual Life Insurance	2nd Edition
CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning	3rd Edition
CLUS03/DLI03 Life Insurance Law	3rd Edition
CLUS04/DLI04 Life Insurance Company Operations	2nd Edition
CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment	2nd Edition
CLUS06/ChFC04/DPFP04 Investment Planning	1st Edition
CLUS07/ChFC06 Planning for Business Owners and Professionals	5th Edition
CLUS08 Group Benefits and Health Insurance	3rd Edition

CPD Hours Awarded

CLUS01 to CLUS08: 2 CPD hours per module for the relevant examination passed.

Attendance Requirement

For CLUS02, CLUS05, CLUS06 and CLUS07 on-site examinations, candidates are required to scan the QR code presented before admission into the examination room to meet the funding eligibility requirement for attendance. Failure to scan the attendance via QR codes as outlined above will result in ineligibility for funding and Candidates shall be subject to Clawback Provision on the funded amount of the respective module(s). No exception will be granted, and no appeal will be allowed.

Qualification Awarded Upon Successful Completion

The Clawback Contract provides for the Clawback Provision whereby in the event that candidates should fail and/or neglect to pass the examinations or for whatever reason(s) within the specified deadline(s) as stated in "Deadline to Pass" as stipulated by the IBF funding policy, they will not be entitled or eligible to get funding for part of the fees under the IBF-STs funding scheme. Candidates, thereby, undertake to pay the SCI for the indicated clawback amount invoiced, and will have to settle the payment within 7 working days from the invoice date.

Release of Result Slip

The result slip will be released immediately upon finishing the on-site computer-screen examination.





SMART Certificate Parchment

Overall Certificate Parchment for CLU®/S

With effect from 1 March 2021, for those who are successfully qualified as a CLU®/S holder, we will no longer issue hard copy of the Overall Certificate Parchment. Instead, the CLU®/S holder will receive an overall SMART Certificate Parchment together with the Code of Ethics Certificate within a month from the date of successful completion of the last CLU®/S module.

All SMART Certificates will be sent to the email address of the candidate in the SCI system.

Use of CLU®/S Designation

There is no need to apply for the CLU®/S designation. You may start to use your CLU®/S designation on the day when you have received the overall SMART Certificate Parchment for CLU®/S and Code of Ethics Certificate. If the CLU®/S holder wishes to practise in the US, he will need to take the US equivalent papers for the CLU/US title. The CLU®/S title is not transferable in this case. For details on the “Guidelines For Designation Trademark Use.” please refer [here](#).

SCI does not re-issue any certificate or result slip. You may apply for the SMART Letter of Certification that provides certification of your examination records by logging in to your User Account at the [SCI website](#). Select “Apply for Letter of Certification” and indicate the examination(s) which you wish to apply and complete the personal and payment details accordingly. Your application will be processed within 5 working days upon receipt of the correct payment and relevant supporting documents (where applicable). Please note that no refunds will be granted once the SMART LOC application is submitted.



Registration Policy

Candidates are allowed to register for a maximum of 2 modules at one time and required to pass them before registering for another two more modules. Registration is opened two months ahead of the examination dates and closed two working days before the examination dates. Registration should be made online at [SCI website](#).

Sequence Of Examination Attempts

There is no sequence of examination attempts for the CLU®/S programme. Candidates are allowed to take any of the modules in any sequence based on the Examination Schedule.

Number Of Attempts Allowed

There is no limit on the number of attempts that a candidate can take to complete each module, subject to the Examination Schedule and the maximum period for completion as specified.

To be able to register, please email talk2us@scidomain.org.sg to request the Clawback Contract for CLUS02, CLUS05 to CLUS07 modules. Please also state the preferred examination dates for these funded modules in the email as deadlines to pass these modules to be eligible for the IBF-STC funding will be counted from the examination dates that you have selected. Please refer to FUNDING on Page 5 of this brochure.

Refund and Withdrawal Policy

All examination fees are strictly non-refundable. No substitution is allowed.



If Candidates Submit Their Request: *

7 or more working days (excluding weekends and public holidays) before examination date

- No fee is payable for the first time a request to change the examination date/time is made for a particular examination.
- An administrative fee of S\$32.70 (inclusive of GST) per request is payable for subsequent request to change the examination date/time for that particular examination.

Less than 7 working days but more than 2 working days (excluding weekends and public holidays) before examination date

- An administrative fee of S\$32.70 (inclusive of GST) per request is payable.

2 working days or less (excluding weekends and public holidays) before examination date

- No re-scheduling is allowed

* Rescheduling applications must be submitted online with payment via the [SCI website](#). Should the Candidate decide to reschedule to a later examination date, please note that the maximum completion period will remain as of the first registered examination date.

Note: Counting of the days does not include the actual examination date itself.

If a candidate fails the examination, he will have to retake it with the retaker fee payment of S\$196.20 (inclusive of GST). In rescheduling, candidates are to take note of the deadlines to take and pass the examinations with IBF-STC funding as there is a Clawback Provision involved for those modules.



Absence on Day of Examination

SCI will grant a complimentary reschedule for the examination session if the candidate is absent from the examination owing to one of the following valid reasons:

- Medical grounds (self);
- Court appearance (self); or
- Bereavement (immediate family member);
- National Service (self, as per the Enlistment Act 1970).
- Disabling accident or injury (self);

This complimentary reschedule will be considered as the Candidate's first reschedule. Any reschedule after, even if they fall into the above categories, will be considered as "Subsequent Rescheduling".

Please email your preferred examination date(s) together with the relevant documentary evidence to the SCI within **three working days** from the date of the examination. Please note that SCI accepts only valid medical certificates issued by registered medical practitioners or hospitals in Singapore.

SCI will process your rescheduling application within **four working days** from the date of receipt of the application and complete supporting documentary evidence. If your documentation is in order, an email will be sent to you by the next working day informing that rescheduling for your examination is completed.

[Appeal Policy](#)

Please visit the [SCI website](#) for details.



Exemption Policies & Requirements

For any candidate who is a designation holder of the Chartered Financial Consultant (ChFC®/S) Programme wishing to pursue the Chartered Life Underwriter (CLU®/S) qualification, she/he will need to take only the following 4 examination modules:

- CLUS01 Individual Life Insurance
- CLUS03 Life Insurance Law
- CLUS04 Life Insurance Company Operations
- CLUS08 Group Benefits & Health Insurance

Such candidate does not need to apply for exemptions for the remaining 4 CLU®/S modules and does not need to pay for the exemption fees. However, the candidate is required to write in to SCI via talk2us@scidomain.org.sg and inform SCI if she/he wishes to proceed with the CLU®/S programme to activate the exemptions before she/he registers for the CLU®/S modules.

For any candidate who holds the DLI designation are eligible to obtain the Chartered Life Underwriter®/Singapore (CLU®/S) designation upon successful completion of the following 3 additional modules:

- CLUS06 Investment Planning
- CLUS07 Planning for Business Owners and Professionals
- CLUS08 Group Benefits and Health Insurance

Such candidate does not need to apply for exemptions for the remaining 3 CLU®/S modules and does not need to pay for the exemption fees.

Once an exemption has been granted, the candidate must register for the CLU®/S Programme within 30 days from the date of the exemption letter. If there is no registration of the CLU®/S Programme within the 30 days' period, the candidate will need to re-apply for exemption as a fresh application.

A candidate can apply for exemption at any stage during his study. However, there will not be any fee refund for any study text already purchased or course already registered for.

For more information, please visit the [SCI website](#).



Qualifying Requirements

Maximum Completion Period

To obtain the CLU®/S designation, DLI and ChFC®/S holders are given a total of 3 consecutive years (or 36 months) from the date of the first CLU/S examination registered. Should a candidate be absent or decide to transfer his or her first registered examination date, to another date, the maximum completion period will still start from the examination date the candidate first registered to sit for. Modules passed or exempted exceeding 3 years (or 36 months) are considered outdated passes and will not count towards meeting the CLU®/S qualifying requirements. If the candidate does not complete all the modules within this time limit, the modules previously passed or exempted will no longer be valid and the candidate will be required to restart the CLU®/S programme and sit for all the modules. It is the candidate's responsibility to monitor his or her own maximum completion period for the examination completion of the CLU®/S programme. The SCI will not send any notification to remind the candidate in this respect. In addition to the maximum completion period requirement, Candidates who opt for the IBF-STS funding are required to adhere to the deadlines as stipulated by the IBF funding policy. In case a candidate's maximum completion period expires before the deadline to pass set by the IBF, the maximum completion period expiry supersedes the deadline to pass. If there are any changes to the modules, SCI will make every effort to ensure that the candidate is not disadvantaged by such changes. There will be a proper transitional arrangement for the candidate.

Education Requirement

The candidate must pass the examinations for all the 8 modules and meet all other course and ethics requirements.

Experience Requirement

3 years of full-time business experience is required for the award of the CLU®/S designation. The 3-year period must be within the 5 years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.

Ethics Requirement

The Code of Ethics Certificate is issued to the CLU®/S holder who is deemed to agree to abide by the Code of Ethics for as long as he is a holder of the designation. If the CLU®/S holder fails to abide by the Code of Ethics, the SCI has the right to deny the award of the designation and/or suspend the use of the designation in the event that the SCI determines that the CLU®/S holder has violated the Code of Ethics.

Continuing Professional Development (CPD) Requirement

The holder of the respective designation must fulfil a Continuing Professional Development (CPD) requirement of 30 hours every two (2) years. If the holder attains the designation in year 2026, the accumulating period will be from year 2027 to year 2028. The CPD hours earned per accumulating period must be from educational activities in acceptable subject matter areas. The holder needs to maintain accurate records of all CPD activities he undertakes, along with a corresponding CPD hours tally, to verify that he complies with the CPD requirements. These records should be kept for at least 12 months after the accumulating period in which the activities occurred. The SCI may request the holder to submit the records for checks if necessary. Should there be a finding that the holder does not comply with the Continuing Professional Development (CPD) Requirements, he will not be allowed to use the designation till the required CPD hours have been fulfilled accordingly.

[Grievance Procedure / Dispute Resolution](#)

Please visit the [SCI website](#) for details.

[Privacy Policy](#)

Please click [here](#).

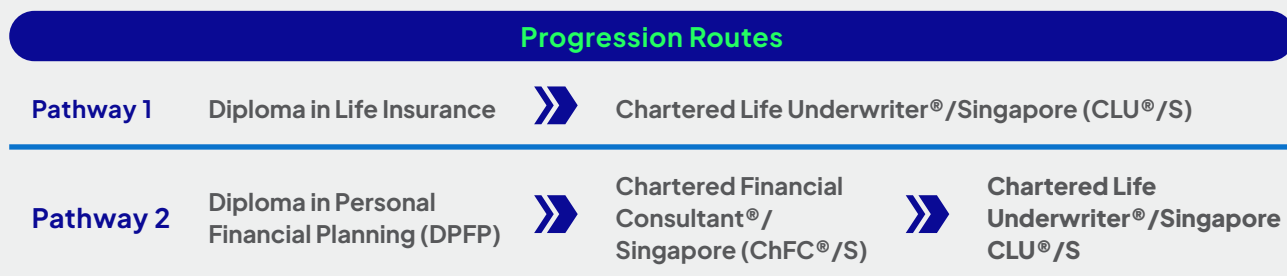
[SkillsFuture Credit](#)

This programme is not eligible for SkillsFuture Credit.

[IBF Standards Training Scheme \(IBF-STS\)](#)

CLUS02, CLUS05, CLUS06 and CLUS07 are eligible for IBF-STS funding. No other funding scheme is applicable.

2 Pathways To Attain The CLU®/S Designation



Diploma in Life Insurance	Funding Type*
CLUS01/DLI01 Individual Life Insurance	Not Applicable
CLUS02/DLI02 Risk Management, Insurance and Retirement Planning <i>This module is a corresponding unit of ChFC02/DPFP02 - Risk Management, Insurance and Retirement Planning</i>	STS
CLUS03/DLI03 Life Insurance Law	Not Applicable
CLUS04/DLI04 Life Insurance Company Operations	Not Applicable
CLUS05/DLI05 Financial Planning: Process and Environment <i>This module is a corresponding unit of ChFC01/DPFP01 - Financial Planning: Process and Environment</i>	STS
Chartered Life Underwriter®/Singapore (CLU®/S)	Funding Type*
CLUS06 Investment Planning <i>This module is a corresponding unit of ChFC04/DPFP04 - Investment Planning</i>	STS
CLUS07 Planning for Business Owners and Professionals <i>This module is a corresponding unit of ChFC06 - Planning for Business Owners and Professionals.</i>	STS
CLUS08 Group Benefits and Health Insurance	Not Applicable

*IBF-STTS: IBF Standards Training Scheme.

Pathway 2



Diploma in Personal Financial Planning (DPFP)	Funding Type*
ChFC01/DPFP01 Financial Planning: Process and Environment	STS
ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning	STS
ChFC03/DPFP03 Tax, Estate Planning and Legal Aspects of Financial Planning	STS
ChFC04/DPFP04 Investment Planning	STS
ChFC05/DPFP05 Personal Financial Plan Construction	STS
DPFP05E Skills and Ethics for Financial Advisers	STS
Chartered Financial Consultant®/Singapore (ChFC®/S)	Funding Type*
ChFC06 Planning for Business Owners and Professionals	STS
ChFC07 Wealth Management and Financial Planning	STS
ChFC08 Financial Planning Applications	STS
ChFC09 Ethics for the Financial Services Professional	STS
Chartered Life Underwriter®/Singapore CLU®/S	Funding Type*
CLUS01/DLI01 Individual Life Insurance	Not Applicable
CLUS03/DLI03 Life Insurance Law	Not Applicable
CLUS04/DLI04 Life Insurance Company Operations	Not Applicable
CLUS08 Group Benefits and Health Insurance	Not Applicable

*IBF-STTS: IBF Standards Training Scheme.



IBF Certification

The CLUS02/DLI02/ChFC02/DPFP02 Risk Management, Insurance and Retirement Planning module addresses the following Technical Skills and Competencies (TSCs) and proficiency level:

Technical Skills and Competencies (TSCs)

G15. Product Advisory

Proficiency Level

Level 4

The CLUS05/DLI05/ChFC01/DPFP01 Financial Planning: Process and Environment module addresses the following Technical Skills and Competencies (TSCs) and proficiency level:

A13. Ethical Culture

Level 3

B1. Account Management

Level 4

B3. Customer Acquisition Management

Level 4

B5. Customer Experience Management

Level 3

B10. Personal Finance Advisory

Level 4

E10. Client Investment Suitability

Level 3

G15. Product Advisory

Level 3

H8. Customer Acceptance
Checking and Onboarding

Level 3

The CLUS06/ChFC04/DPFP04 Investment Planning module addresses the following Technical Skills and Competencies (TSCs) and proficiency level:

E10. Client Investment Suitability

Level 5

E16. Financial Analysis

Level 4

The CLUS07/ChFC06 Planning for Business Owners and Professionals module addresses the following Technical Skills and Competencies (TSCs) and proficiency level:

B10. Personal Finance Advisory

Level 4

Participants are encouraged to access the [IBF MySkills Portfolio](#) to track their training progress and skills acquisition against the Skills Framework for Financial Services. You can apply for IBF Certification after fulfilling the required number of Technical Skills and Competencies (TSCs) for the selected job role.

Find out more about IBF certification and the application process [here](#).

50⁺ YEARS of

Nurturing Talent and Building Capabilities

Contact the Program Manager



Scan to reach out to us

Singapore College of Insurance

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Singapore College of Insurance

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