



Singapore College
of Insurance



* Eligible to apply
for IBF Qualified
(Level 1) upon
passing the
CLUS05/DLI05
module

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

Awarded by the Singapore College of Insurance under licence
from the American College of Financial Services.

2025

Assessment Only

An option available to candidates who can complete
the programme by opting for a self-study mode.

Awarded by the Singapore College of Insurance under
licence from The American College of Financial Services



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

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.

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



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)	First Attempt Fee Per Module (with GST at prevailing rate)	Retaker Fee Per Module (with GST at prevailing rate)
CLUS01/DLI01 , CLUS03/DLI03, CLUS04/DLI04 & CLUS08	S\$392.40 Per Module	S\$196.20 Per Module

Module (With Funding)	Full Fee Per Module (with GST at prevailing rate) - Before Funding	First Attempt Net Fee Per Module (with GST at prevailing rate) - After Funding	Clawback Amount Per Module	Retaker Fee Per Module (with GST at prevailing rate)
	Full Fee (Before Funding)	Net Fee payable to SCI (After Funding) (1 Jan 2025 to 31 Dec 2025)		Funding not applicable
CLUS02/ DLI02, CLUS05/ DLI05, CLUS06 & CLUS07	S\$392.40 Per Module	S\$140.40 (for Singapore Citizens aged 40 and above)	S\$252.00 (70% of module fee without GST Funding Support)	S\$196.20 Per Module
		S\$212.40 (for Singapore Citizens aged below 40 and Singapore PRs)	S\$180.00 (50% of module fee without GST Funding Support)	

One-time non-refundable registration fee of S\$32.70 (inclusive of GST at prevailing rate) 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

(Inclusive of GST at Prevailing Rate)

Purpose of Fee	Amount Payable
a. To apply for 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 [SCI website](#) to submit an online application with payment.

Funding

FUNDING (only for first examination attempt)

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

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

For 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.

For 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, SCL 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

All candidates are required to sign an electronic Clawback Contract with the SCI. Once registration is completed, no refund nor withdrawal is allowed.

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.

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

Module	Module Title	Examination Format	Duration Of Examination	Pass Mark Requirement
CLUS01/DLI01	Individual Life Insurance	100 Multiple Choice Questions	2 hours	70
CLUS02/DLI02/ ChFC02/DPFP02	Risk Management, Insurance and Retirement Planning	100 Multiple Choice Questions	2 hours	70
CLUS03/DLI03	Life Insurance Law	100 Multiple Choice Questions	2 hours	70
CLUS04/DLI04	Life Insurance Company Operations	100 Multiple Choice Questions	2 hours	70
CLUS05/DLI05/ ChFC01/DPFP01	Financial Planning: Process and Environment	100 Multiple Choice Questions	2 hours	70
CLUS06/ChFC04/ DPFP04	Investment Planning	100 Multiple Choice Questions	2 hours	70
CLUS07/ChFC06	Planning for Business Owners and Professionals	100 Multiple Choice Questions	2 hours	70
CLUS08	Group Benefits and Health Insurance	100 Multiple Choice Questions	2 hours	70

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

Examination Schedule

Dates are subject to changes.

2025 – January Schedule (CLU®/S)

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS01/ DLI01	6 January 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	13 January 2025		
	20 January 2025		
CLUS02/ DLI02/ ChFC02/ DPFP02	7 January 2025	9:00 a.m. to 11:00 a.m.	7 May 2025
	14 January 2025		14 May 2025
	21 January 2025		21 May 2025
CLUS03/ DLI03	6 January 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	13 January 2025		
	20 January 2025		
CLUS04/ DLI04	6 January 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	13 January 2025		
	20 January 2025		
CLUS05/ DLI05/ ChFC01/ DPFP01	6 January 2025	9:00 a.m. to 11:00 a.m.	6 May 2025
	13 January 2025		13 May 2025
	20 January 2025		20 May 2025

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS06/ ChFC04/ DPFP04	9 January 2025	9:00 a.m. to 11:00 a.m.	9 May 2025
	16 January 2025		16 May 2025
	23 January 2025		23 May 2025
CLUS07/ ChFC06	9 January 2025	11:30 a.m. to 1:30 p.m.	9 May 2025
	16 January 2025		16 May 2025
	23 January 2025		23 May 2025
CLUS08	6 January 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	13 January 2025		
	20 January 2025		

2025 – February Schedule (CLU®/S)

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS01/ DLI01	3 February 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	10 February 2025		
	17 February 2025		
CLUS02/ DLI02/ ChFC02/ DPFP02	4 February 2025	9:00 a.m. to 11:00 a.m.	4 June 2025
	11 February 2025		11 June 2025
	18 February 2025		18 June 2025
CLUS03/ DLI03	3 February 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	10 February 2025		
	17 February 2025		
CLUS04/ DLI04	3 February 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	10 February 2025		
	17 February 2025		
CLUS05/ DLI05/ ChFC01/ DPFP01	3 February 2025	9:00 a.m. to 11:00 a.m.	3 June 2025
	10 February 2025		10 June 2025
	17 February 2025		17 June 2025

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS06/ ChFC04/ DPFP04	6 February 2025	9:00 a.m. to 11:00 a.m.	6 June 2025
	13 February 2025		13 June 2025
	20 February 2025		20 June 2025
CLUS07/ ChFC06	6 February 2025	11:30 a.m. to 1:30 p.m.	6 June 2025
	13 February 2025		13 June 2025
	20 February 2025		20 June 2025
CLUS08	3 January 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	10 February 2025		
	17 February 2025		

Examination Schedule



Dates are subject to changes.

2025 – March Schedule (CLU®/S)

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS01/ DLI01	3 March 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	10 March 2025		
	17 March 2025		
CLUS02/ DLI02/ ChFC02/ DPFP02	4 March 2025	9:00 a.m. to 11:00 a.m.	2 July 2025
	11 March 2025		9 July 2025
	18 March 2025		16 July 2025
CLUS03/ DLI03	3 March 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	10 March 2025		
	17 March 2025		
CLUS04/ DLI04	3 March 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	10 March 2025		
	17 March 2025		
CLUS05/ DLI05/ ChFC01/ DPFP01	3 March 2025	9:00 a.m. to 11:00 a.m.	1 July 2025
	10 March 2025		8 July 2025
	17 March 2025		15 July 2025

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS06/ ChFC04/ DPFP04	6 March 2025	9:00 a.m. to 11:00 a.m.	4 July 2025
	13 March 2025		11 July 2025
	20 March 2025		18 July 2025
CLUS07/ ChFC06	6 March 2025	11:30 a.m. to 1:30 p.m.	4 July 2025
	13 March 2025		11 July 2025
	20 March 2025		18 July 2025
CLUS08	3 March 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	10 March 2025		
	17 March 2025		

2025 – April Schedule (CLU®/S)

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS01/ DLI01	7 April 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	14 April 2025		
	21 April 2025		
CLUS02/ DLI02/ ChFC02/ DPFP02	8 April 2025	9:00 a.m. to 11:00 a.m.	6 August 2025
	15 April 2025		13 August 2025
	22 April 2025		20 August 2025
CLUS03/ DLI03	7 April 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	14 April 2025		
	21 April 2025		
CLUS04/ DLI04	7 April 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	14 April 2025		
	21 April 2025		
CLUS05/ DLI05/ ChFC01/ DPFP01	7 April 2025	9:00 a.m. to 11:00 a.m.	5 August 2025
	14 April 2025		12 August 2025
	21 April 2025		19 August 2025

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS06/ ChFC04/ DPFP04	10 April 2025	9:00 a.m. to 11:00 a.m.	8 August 2025
	17 April 2025		15 August 2025
	24 April 2025		22 August 2025
CLUS07/ ChFC06	10 April 2025	11:30 a.m. to 1:30 p.m.	8 August 2025
	17 April 2025		15 August 2025
	24 April 2025		22 August 2025
CLUS08	7 April 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	14 April 2025		
	21 April 2025		

Examination Schedule

Dates are subject to changes.

2025 – May Schedule (CLU®/S)

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS01/ DLI01	5 May 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	19 May 2025		
CLUS02/ DLI02/ ChFC02/ DPFP02	6 May 2025	9:00 a.m. to 11:00 a.m.	3 September 2025
	13 May 2025		10 September 2025
	20 May 2025		17 September 2025
CLUS03/ DLI03	5 May 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	19 May 2025		
CLUS04/ DLI04	5 May 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	19 May 2025		
CLUS05/ DLI05/ ChFC01/ DPFP01	5 May 2025	9:00 a.m. to 11:00 a.m.	2 September 2025
	19 May 2025		16 September 2025

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS06/ ChFC04/ DPFP04	8 May 2025	9:00 a.m. to 11:00 a.m.	5 September 2025
	15 May 2025		12 September 2025
	22 May 2025		19 September 2025
CLUS07/ ChFC06	8 May 2025	11:30 a.m. to 1:30 p.m.	5 September 2025
	15 May 2025		12 September 2025
	22 May 2025		19 September 2025
CLUS08	5 May 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	19 May 2025		

2025 – June Schedule (CLU®/S)

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS01/ DLI01	2 June 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	9 June 2025		
	16 June 2025		
CLUS02/ DLI02/ ChFC02/ DPFP02	3 June 2025	9:00 a.m. to 11:00 a.m.	1 October 2025
	10 June 2025		8 October 2025
	17 June 2025		15 October 2025
CLUS03/ DLI03	2 June 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	9 June 2025		
	16 June 2025		
CLUS04/ DLI04	2 June 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	9 June 2025		
	16 June 2025		
CLUS05/ DLI05/ ChFC01/ DPFP01	2 June 2025	9:00 a.m. to 11:00 a.m.	30 September 2025
	9 June 2025		7 October 2025
	16 June 2025		14 October 2025

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS06/ ChFC04/ DPFP04	5 June 2025	9:00 a.m. to 11:00 a.m.	3 October 2025
	12 June 2025		10 October 2025
	19 June 2025		17 October 2025
CLUS07/ ChFC06	5 June 2025	11:30 a.m. to 1:30 p.m.	3 October 2025
	12 June 2025		10 October 2025
	19 June 2025		17 October 2025
CLUS08	2 June 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	9 June 2025		
	16 June 2025		

Examination Schedule

Dates are subject to changes.

2025 – July Schedule (CLU®/S)

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS01/ DLI01	7 July 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	14 July 2025		
	21 July 2025		
CLUS02/ DLI02/ ChFC02/ DPFP02	8 July 2025	9:00 a.m. to 11:00 a.m.	5 November 2025
	15 July 2025		12 November 2025
	22 July 2025		19 November 2025
CLUS03/ DLI03	7 July 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	14 July 2025		
	21 July 2025		
CLUS04/ DLI04	7 July 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	14 July 2025		
	21 July 2025		
CLUS05/ DLI05/ ChFC01/ DPFP01	7 July 2025	9:00 a.m. to 11:00 a.m.	4 November 2025
	14 July 2025		11 November 2025
	21 July 2025		18 November 2025

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS06/ ChFC04/ DPFP04	10 July 2025	9:00 a.m. to 11:00 a.m.	7 November 2025
	17 July 2025		14 November 2025
	24 July 2025		21 November 2025
CLUS07/ ChFC06	10 July 2025	11:30 a.m. to 1:30 p.m.	7 November 2025
	17 July 2025		14 November 2025
	24 July 2025		21 November 2025
CLUS08	7 July 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	14 July 2025		
	21 July 2025		

2025 – August Schedule (CLU®/S)

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS01/ DLI01	4 August 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	11 August 2025		
	18 August 2025		
CLUS02/ DLI02/ ChFC02/ DPFP02	5 August 2025	9:00 a.m. to 11:00 a.m.	3 December 2025
	12 August 2025		10 December 2025
	19 August 2025		17 December 2025
CLUS03/ DLI03	4 August 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	11 August 2025		
	18 August 2025		
CLUS04/ DLI04	4 August 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	11 August 2025		
	18 August 2025		
CLUS05/ DLI05/ ChFC01/ DPFP01	4 August 2025	9:00 a.m. to 11:00 a.m.	2 December 2025
	11 August 2025		9 December 2025
	18 August 2025		16 December 2025

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS06/ ChFC04/ DPFP04	7 August 2025	9:00 a.m. to 11:00 a.m.	5 December 2025
	14 August 2025		12 December 2025
	21 August 2025		19 December 2025
CLUS07/ ChFC06	7 August 2025	11:30 a.m. to 1:30 p.m.	5 December 2025
	14 August 2025		12 December 2025
	21 August 2025		19 December 2025
CLUS08	4 August 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	11 August 2025		
	18 August 2025		

Examination Schedule

Dates are subject to changes.

2025 – September Schedule (CLU®/S)

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS01/ DLI01	1 September 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	8 September 2025		
	15 September 2025		
CLUS02/ DLI02/ ChFC02/ DPFP02	2 September 2025	9:00 a.m. to 11:00 a.m.	31 December 2025
	9 September 2025		7 January 2026
	16 September 2025		14 January 2026
CLUS03/ DLI03	1 September 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	8 September 2025		
	15 September 2025		
CLUS04/ DLI04	1 September 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	8 September 2025		
	15 September 2025		
CLUS05/ DLI05/ ChFC01/ DPFP01	1 September 2025	9:00 a.m. to 11:00 a.m.	30 December 2025
	8 September 2025		6 January 2026
	15 September 2025		13 January 2026

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS06/ ChFC04/ DPFP04	4 September 2025	9:00 a.m. to 11:00 a.m.	2 January 2026
	11 September 2025		9 January 2026
	18 September 2025		16 January 2026
CLUS07/ ChFC06	4 September 2025	11:30 a.m. to 1:30 p.m.	2 January 2026
	11 September 2025		9 January 2026
	18 September 2025		16 January 2026
CLUS08	1 September 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	8 September 2025		
	15 September 2025		

2025 – October Schedule (CLU®/S)

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS01/ DLI01	6 October 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	13 October 2025		
	20 October 2025		
CLUS02/ DLI02/ ChFC02/ DPFP02	7 October 2025	9:00 a.m. to 11:00 a.m.	4 February 2026
	14 October 2025		11 February 2026
CLUS03/ DLI03	6 October 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	13 October 2025		
	20 October 2025		
CLUS04/ DLI04	6 October 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	13 October 2025		
	20 October 2025		
CLUS05/ DLI05/ ChFC01/ DPFP01	6 October 2025	9:00 a.m. to 11:00 a.m.	3 February 2026
	13 October 2025		10 February 2026
	20 October 2025		17 February 2026

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS06/ ChFC04/ DPFP04	9 October 2025	9:00 a.m. to 11:00 a.m.	6 February 2026
	16 October 2025		13 February 2026
	23 October 2025		20 February 2026
CLUS07/ ChFC06	9 October 2025	11:30 a.m. to 1:30 p.m.	6 February 2026
	16 October 2025		13 February 2026
	23 October 2025		20 February 2026
CLUS08	6 October 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	13 October 2025		
	20 October 2025		

Examination Schedule

Dates are subject to changes.

2025 – November Schedule (CLU®/S)

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS01/ DLI01	3 November 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	10 November 2025		
	17 November 2025		
CLUS02/ DLI02/ ChFC02/ DPFP02	4 November 2025	9:00 a.m. to 11:00 a.m.	4 March 2025
	11 November 2025		11 March 2025
	18 November 2025		18 March 2025
CLUS03/ DLI03	3 November 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	10 November 2025		
	17 November 2025		
CLUS04/ DLI04	3 November 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	10 November 2025		
	17 November 2025		
CLUS05/ DLI05/ ChFC01/ DPFP01	3 November 2025	9:00 a.m. to 11:00 a.m.	3 March 2025
	10 November 2025		10 March 2025
	17 November 2025		17 March 2025

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS06/ ChFC04/ DPFP04	6 November 2025	9:00 a.m. to 11:00 a.m.	6 March 2025
	13 November 2025		13 March 2025
	20 November 2025		20 March 2025
CLUS07/ ChFC06	6 November 2025	11:30 a.m. to 1:30 p.m.	6 March 2025
	13 November 2025		13 March 2025
	20 November 2025		20 March 2025
CLUS08	3 November 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	10 November 2025		
	17 November 2025		

2025 – December Schedule (CLU®/S)

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS01/ DLI01	1 December 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	8 December 2025		
	15 December 2025		
CLUS02/ DLI02/ ChFC02/ DPFP02	2 December 2025	9:00 a.m. to 11:00 a.m.	1 April 2026
	9 December 2025		8 April 2026
	16 December 2025		15 April 2026
CLUS03/ DLI03	1 December 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	8 December 2025		
	15 December 2025		
CLUS04/ DLI04	1 December 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	8 December 2025		
	15 December 2025		
CLUS05/ DLI05/ ChFC01/ DPFP01	1 December 2025	9:00 a.m. to 11:00 a.m.	31 March 2026
	8 December 2025		7 April 2026
	15 December 2025		14 April 2026

Module	Examination Schedule	Examination Time	Deadline To Pass
CLUS06/ ChFC04/ DPFP04	4 December 2025	9:00 a.m. to 11:00 a.m.	3 April 2025
	11 December 2025		10 April 2025
	18 December 2025		17 April 2026
CLUS07/ ChFC06	4 December 2025	11:30 a.m. to 1:30 p.m.	3 April 2025
	11 December 2025		10 April 2025
	18 December 2025		17 April 2025
CLUS08	1 December 2025	2:30 p.m. to 4:30 p.m.	As per the applicable time bar
	8 December 2025		
	15 December 2025		

Access to eBooks and eMock Papers/Formula Sheets

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.

Examination Code	Examination Title	Current Edition
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

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

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-STs 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.

Rescheduling Policy

If Candidates Submit Their Request*:	Administrative Fee Payable
7 or more working days (excluding weekends and public holidays) before examination date	<ul style="list-style-type: none"> 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 at prevailing rate) 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	<ul style="list-style-type: none"> An administrative fee of S\$32.70 (inclusive of GST at prevailing rate) per request is payable.
2 working days or less (excluding weekends and public holidays) before examination date	<ul style="list-style-type: none"> 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 time bar 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 at prevailing rate). In rescheduling, candidates are to take note of the deadlines to take and pass the examinations with IBF-STF funding as there is a Clawback Provision involved for those modules.

Note: Fees specified in this brochure are inclusive of 9% GST. Please refer to the [IRAS website](#) for more details.

Absence On Day Of Examination

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

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 the relevant documentary evidence to the SCI within **three working days** from the date of the examination. You will be rescheduled to the next available examination date or within two weeks from the date of the examination you were absent from. The SCI accepts only valid medical certificates issued by registered medical practitioners or hospitals in Singapore.

The SCI will process the 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. However, note that there is a Clawback Provision involved for CLUS02/DLI02, CLUS05/DLI05, CLUS06 and CLUS07 modules.

Appeal for Examination Results

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



Time Bar for Completion

To obtain the CLU®/S designation, DLI and ChFC®/S holders are given a total of 5 consecutive years (or 60 months) from the date of first examination registered - be it DLI first module or ChFC®/S first module whichever is applicable (whether sat or absent) to pass the additional 3 CLU®/S for the DLI holders or 4 CLU®/S modules ChFC®/S holders respectively. Should a candidate be absent or decide to transfer his or her first registered examination date, to another date, the time bar will still start from the examination date the candidate first registered to sit for. Modules passed or exempted exceeding 5 years (or 60 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 time bar 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 time bar 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 time bar expires before the deadline to pass set by the IBF, the time bar 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 2025, the accumulating period will be from year 2026 to year 2027. 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 refer to the [SCI website](#) for details.

Privacy Policy

Please click [here](#)

Funding Support

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



Progression Routes

PATHWAY 1 Diploma in Life Insurance



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

PATHWAY 2 Diploma in Personal Financial Planning (DPFP)



Chartered Financial Consultant®/Singapore (ChFC®/S)



Chartered Life Underwriter®/Singapore CLU®/S

Table 1: Pathway 1 - Diploma in Life Insurance -> Chartered Life Underwriter®/Singapore (CLU®/S)

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

Table 2: Pathway 2 - Diploma in Personal Financial Planning (DPFP) ->Chartered Financial Consultant®/Singapore (ChFC®/S) ->Chartered Life Underwriter®/Singapore (CLU®/S)

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

* 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)	Proficiency Level
G15. Product Advisory	Level 4

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

Technical Skills and Competencies (TSCs)	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:

Technical Skills and Competencies (TSCs)	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:

Technical Skills and Competencies (TSCs)	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](#).

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Singapore College of Insurance

PEI Registration No.: 199408491M

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Information presented on this marketing material is correct at the time of publishing. However, changes to the programme contents, dates, time, duration and venue can occur owing to unforeseen circumstances. Every effort will be made to inform all participants of such changes on a timely basis.