

New York Life STC Insurance Pre-Licensing Materials

December 2020



STC/XCEL Designated Support Team



Callie Salvisburg Castles
Customer Success Manager



George P. Komarnicki
STC Sr. Vice President Curriculum

Agenda

- Welcome/Program Kick-Off
- STC Support Team Introductions
- Candidate Enrollment Process
- Candidate Materials & Study Best Practices
- Partner & General office Reports
- Next Steps

Candidate Pre-Licensing Enrollment Process



STC IL LAH – Candidate Enrollment Flyer

Insurance Pre-licensing Education



- 1 [CLICK HERE TO BEGIN STUDENT REGISTRATION](#)
- 2 Select **IL LAH**
- 3 Select the Pre-Licensing Life, Accident and Health Course
- 4 Apply the following discount code:
- 5 Complete the **Student Enrollment** fields.
- 6 Submit



Pre-licensing Course

After all chapters are complete, take the practice pre-certification exam

Then, the course's actual Certification Exam will become visible under "My Courses"



On-Demand Videos

On-Demand videos will go over every key concept & question to remember for the state licensing exam



Final & Custom Exams

These full-length practice tests will simulate the state licensing exam to help get into test day mode

STC Enrollment Page:

1. Using the Partner Flyer, Select "Click Here to Begin Student Registration"
2. Save the PDF on your Desktop for easy Enrollment

STC IL LAH Candidate Enrollment Landing Page

STC Enrollment Page:

1. Select “Insurance (Illinois)” to Enroll Candidates in STC Pre-Licensing Course
2. Bookmark Enrollment Site for easy Candidate Enrollment – http://info.stcusa.com/new_york_life_enrollment_page

Securities Training Corporation

Welcome to the New York Life
Ordering Site for Exam
Licensing Training

NEW YORK LIFE

Select the current course path for

Insurance Insurance (Illinois)

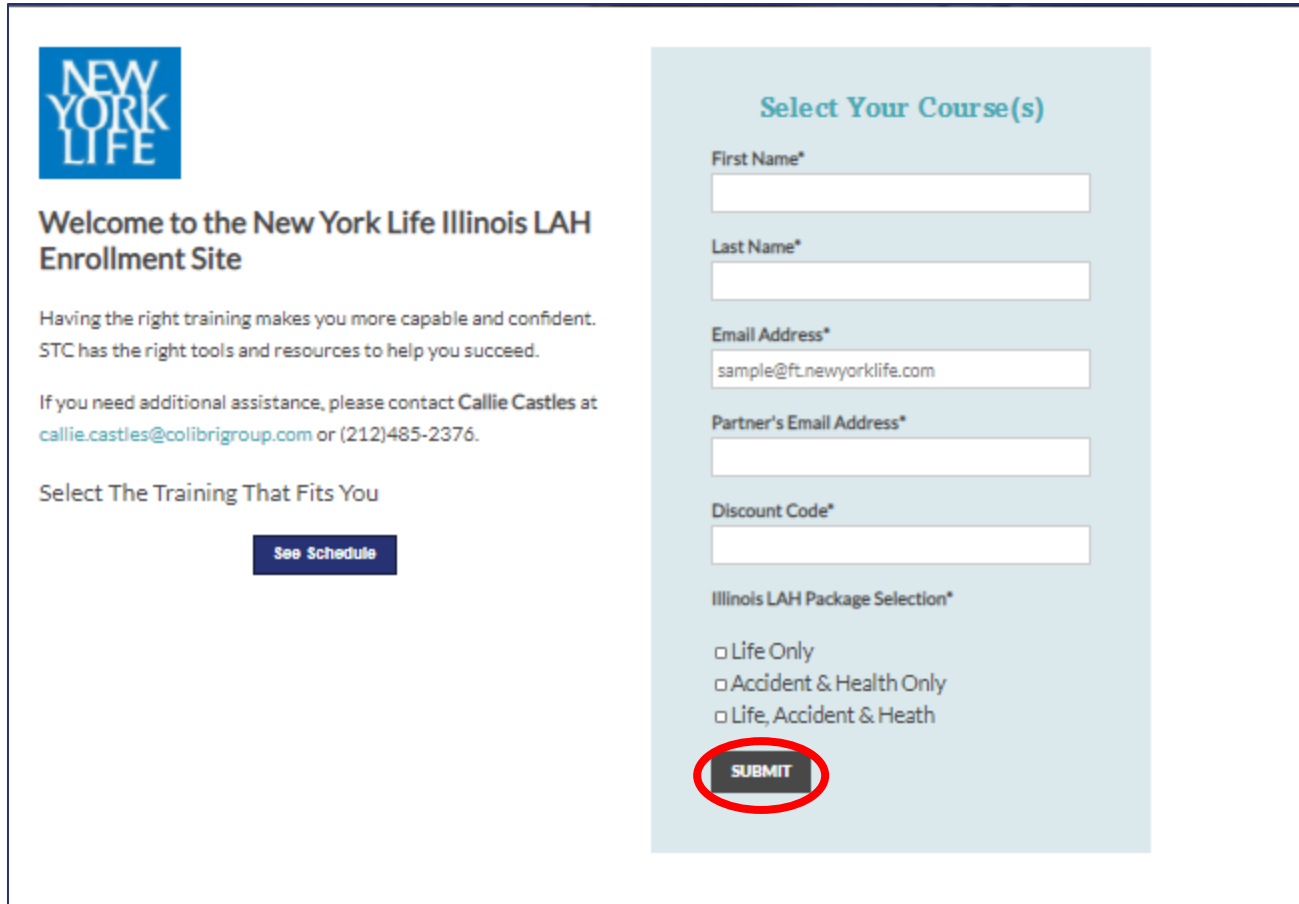
Resource Center

© 2020 SECURITIES TRAINING CORPORATION

STC Pre-Licensing Candidate Enrollment Site

STC Enrollment Page:

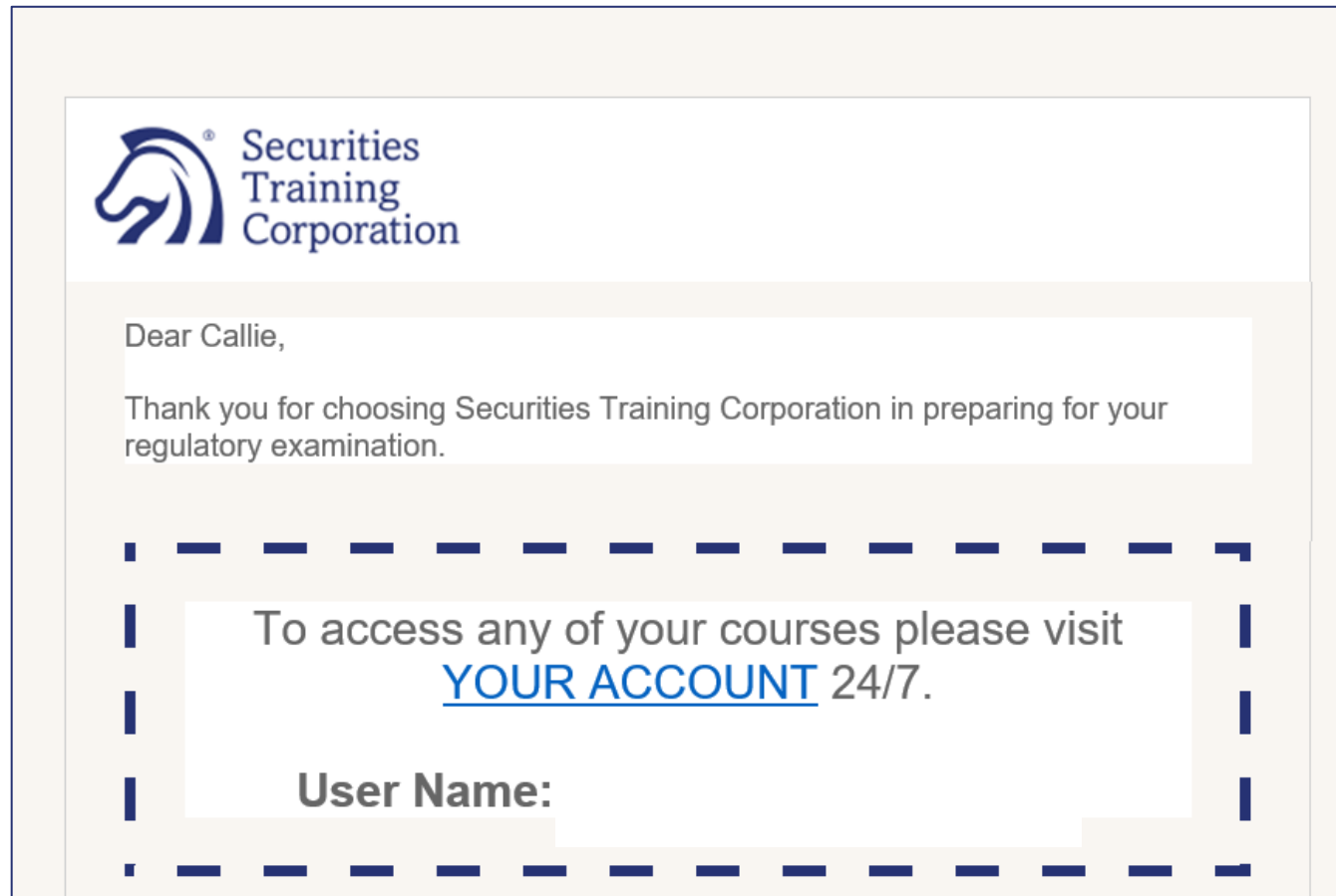
1. Enter Candidate First Name, Last Name, Email Address, Partner Email & Discount Code.
2. Select IL Package – Life Only, Accident & Health or LAH.
3. SUBMIT



The screenshot shows the New York Life Illinois LAH Enrollment Site. On the left, there is a blue logo with the text "NEW YORK LIFE". Below the logo, the heading reads "Welcome to the New York Life Illinois LAH Enrollment Site". The text below the heading states: "Having the right training makes you more capable and confident. STC has the right tools and resources to help you succeed. If you need additional assistance, please contact Callie Castles at callie.castles@colibrigroup.com or (212)485-2376." Below this text is a button labeled "See Schedule".

On the right, there is a light blue box titled "Select Your Course(s)". Inside this box, there are several input fields: "First Name*", "Last Name*", "Email Address*" (with the example "sample@ft.newyorklife.com"), "Partner's Email Address*", and "Discount Code*". Below these fields is a section for "Illinois LAH Package Selection*" with three radio button options: "Life Only", "Accident & Health Only", and "Life, Accident & Health". At the bottom of this section is a "SUBMIT" button, which is circled in red.

Candidate Enrollment Email



Candidates will receive an email from the STC Customer Service team, customerservice@stcusa.com.

Candidate Enrollment Email will include:

- Course Details
- Study Best Practice Video
- Student Username
- Temporary Password

Partner Confirmation Enrollment Email



“Dear PARTNER,

CANDIDATE NAME has enrolled in the STC Illinois Pre-licensing Education – Course.

Course Details:

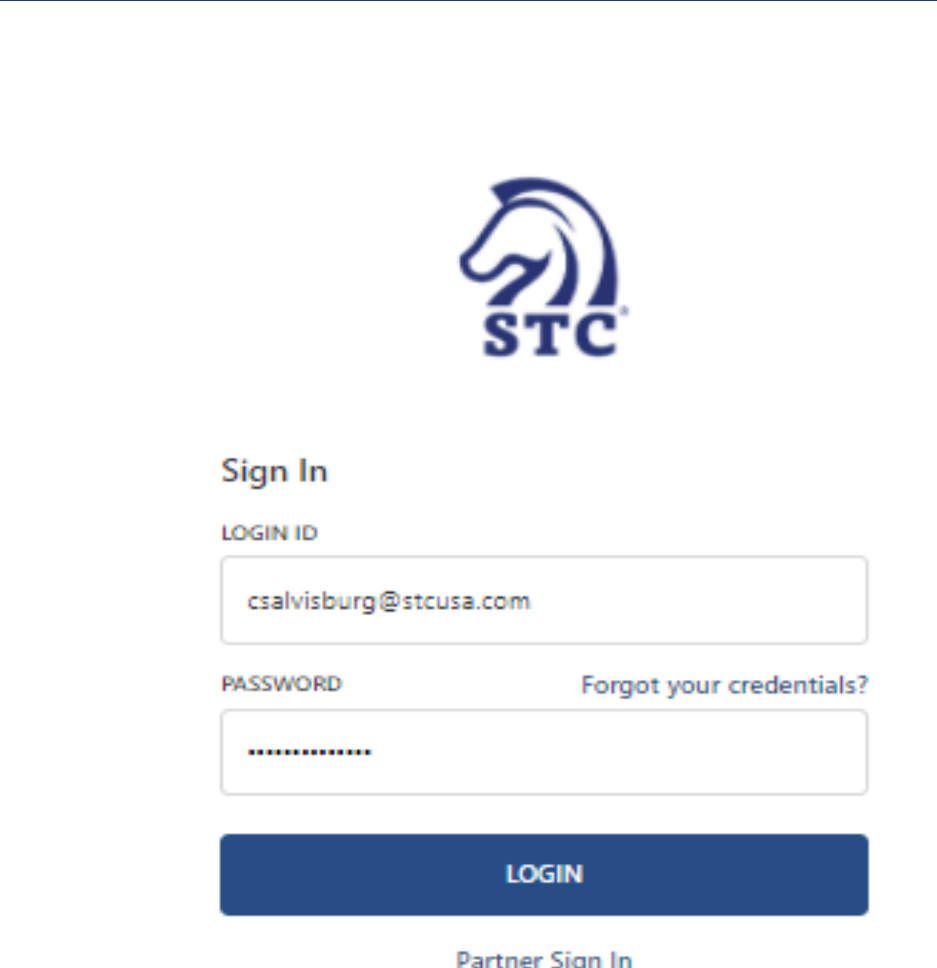
Illinois requires the completion of an approved pre-licensing course to be completed in order to sit for the state exam. 15 hours of study is required, 7.5 hours can be satisfied with online studies, the remaining 7.5 hours in an approved vendor’s classroom. Completion of the certification exam satisfies 7.5 hours of this requirement. The 7.5 hour classroom requirement can be satisfied by attending one of the scheduled classes. You should use all of the tools available to adequately prepare for the state exam. A suggested study calendar is found in your PDF text book, located in the Documents tab found in your Study Manual.

Certification Exam Information: Your state requires proof of satisfying the pre-licensing requirement by passing an approved certification exam. It is important that you follow the instructions as your state may require additional documentation. Failure to follow these instructions will invalidate your exam. Upon successful completion and submission of any additional documents you will be given access to the approved Certificate.

The STC Customer Service team is available at 1-800-STC-1223 Ext 1 if you have any further questions. “

Candidate Log-In Screen

- Once Candidate has received their Enrollment email, they will be prompted to Log-In.
- <https://my.stcusa.com/#/login>
- Candidates can also download the **STC Mobile App**.



The screenshot displays the STC Candidate Log-In interface. At the top center is the STC logo, which consists of a stylized horse head above the letters 'STC'. Below the logo, the text 'Sign In' is displayed. Underneath, there are two input fields: 'LOGIN ID' with the email address 'csalvisburg@stcusa.com' entered, and 'PASSWORD' with a masked password represented by a series of dots. To the right of the password field is a link that says 'Forgot your credentials?'. Below the input fields is a prominent blue button labeled 'LOGIN'. At the bottom of the screen, there is a link for 'Partner Sign In'.

Candidate Experience Study Best Practices



Student Experience - The STC Study Process

Step 1: Watch On-Demand Video Lectures for Chapter 1

Step 2: Read Chapter 1 of Online Study Manual

Step 3: Review Online Flashcards for Chapter 1

Step 4: Create Custom Exam for Chapter 1 (10 Questions)

Repeat Steps 1 Through 4 for Each Chapter

Step 5: Complete Final Exams

Step 6: STC Certification Exam

Step 7: Attend Dohrn Class

Student Experience - Student Homeroom

Log in to <https://my.stcusa.com>

- This will include your course, which when selecting show all courses, will open to the products within your chosen training package.
- Under the State information, you will find **Exam Info** which includes *a link to the testing services* and a link to the Content Outline. The **Facts** button will open to the Crunch Time Facts.

The screenshot displays the 'EXAM PREP' section for the 'Pearson Illinois Accident and Health Only' course. The course title is prominently displayed at the top, with a 'MY SCORES' button to the right. Below the title, there are two buttons: 'EXAM INFO' and 'FACTS', both of which are circled in red. The main content area is a table listing various resources available for the course.

Resource	Description	Status	Action
Study Manual	Pearson Illinois Accident and Health Course	Not Started	VIEW
On Demands	Accident and Health Pearson On-Demand Lecture	Not Started	VIEW
Flashcards	Accident and Health Pearson Flashcards	Not Started	VIEW
Final Exams	Accident and Health Pearson Final Exams	Not Started	VIEW
Certification Exam	Accident and Health Certification Exam Illinois 20 Hours Mandatory Reported: No	Status Not Started	VIEW

Step 1 – Watch On-Demand Video Lectures

By Chapter

- Each video allows students to pause and/or rewind
- Designed to provide a broad overview of the material
- Print and make notes on the Handout – Upper Right Documents Tab upper right

Watch for Content and **Concept**

- Pay attention to language
- Instructor will pinpoint key takeaways

Why Watch the Video First?

- Watching will speed up your reading
- Students can learn the information contextually
- Many students are auditory/visual learners

The screenshot shows the Pearson On-Demand Lecture interface. The top navigation bar includes 'Email Instructor', 'Documents' (highlighted with a red circle and arrow), 'Help', and 'CLOSE'. The main content area displays a list of video lectures under the heading 'On Demand'. The list includes:


- Definition of Insurance and Types of Life Insurance Contracts Part 1 (In Progress)
- Definition of Insurance and Types of Life Insurance Contracts Part 2 (Not Started)
- Definition of Insurance and Types of Life Insurance Contracts Part 3 (Not Started)
- Life Insurance Policy Benefit Riders, Provisions and Options (In Progress)
- Field and Home Office Underwriting and Policy Issuance (Not Started)
- Tax Treatment of Life Insurance and Annuities (Not Started)
- Qualified Retirement Plans, Group Life Insurance and OASDHI (Not Started)
- Business Uses of Life Insurance (Not Started)
- General Health Insurance Concepts and Policies (Not Started)
- Social Insurance (Not Started)
- Required Uniform and Optional Health Insurance Provisions (Not Started)
- Health Insurance Riders (Not Started)

Below the list, a preview of a handout titled 'Pearson LAH Ch. 1.1 – Gen. Ins. Concepts v05' is shown. The handout contains four sections:

- Other Contractual Doctrines**:
 - Estoppel**: A broken promise, prevents denial of claim (three parts)
 - 1. Agent makes false statement – "You're covered immediately!"
 - Remember, agents represent the insurer in actions and words
 - 2. Insured relies on the truthfulness of the statement
 - 3. Harm results! (Insurer attempts to deny claim)If it can be proven that statement was made, insurer will be "estopped" from claim denial
 - Parol Evidence Rule**
 - Oral statements made prior to contract issue cannot be used to contradict written terms of the contract
- Concept of Insurance**:
 - Definition**: **Transfer of Risk** from one party to another, utilizing a written **Legal Contract**, through the pooling or accumulation of funds
 - Applicant \implies \$ Premium + Application Information to Insurance Company ...in exchange for...
Insurance Company \implies providing coverage to Insured
- Risk**:
 - Risk**: Defined as the **uncertainty or chance of loss**
 - Insurance spreads the risk and reduces the financial uncertainty associated with loss
 - Contract of Indemnity**: Provides a stated benefit of certainty, which helps reduce an uncertainty (i.e., financial loss associated with death)
 - "To make whole again"
 - Known benefit to replace an unknown event (risk)
- Risk**:
 - Types of Risk**:
 - Pure Risk**: Chance of loss only (e.g., loss of life); a category of risk whereby loss is the only outcome
 - Only pure risk is insurable
 - Speculative Risk**: Chance of loss or gain (e.g., lottery ticket)
 - Risk Management**:
 - Four steps to treating and managing loss exposures:
 1. Detect possible loss exposure (peril)
 2. Select method / tool to manage or reduce risk
 3. Execute "Plan of Action"
 4. Review measures taken
 - Life Insurance covers the peril of premature death

Step 2 – Read Online or PDF Study Manual


You receive both a Virtual and PDF Study Manual, which means that you can access your STC textbook regardless of whether you're at home, in class, or on the road.

Securities Training Corporation					
Pearson/PSI/PAN – LAH					
4-Week Certification Training					
					
	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
WEEK 1	Complete Chapter 1 – Part 1 To complete each chapter: <ul style="list-style-type: none"> • Watch the OnDemand Lecture for the chapter • Read the chapter in the study manual • Build a 10-question custom exam for the chapter * • Create a custom flashcard deck for the chapter 	Complete Chapter 1 – Parts 2 and 3	Complete Chapter 2	Complete Chapters 3 – 4	Complete Chapters 5 – 6
WEEK 2	Complete Chapter 7	Complete Chapters 8 – 9	Complete Chapters 10 – 11	Complete Chapter 12 <ul style="list-style-type: none"> • Read the chapter in the study manual • There is no OnDemand for this chapter 	Take Final Exam 1 <ul style="list-style-type: none"> • First attempt on all exams with Show Explanations • Review each explanation to reinforce concept
WEEK 3	Take Final Exam 2	Take Final Exam 3	Take Final Exam 4	Take Final Exam 5	Take Final Exam 1 <ul style="list-style-type: none"> • Second attempt on all exams with Explanations Off
WEEK 4	Take Final Exam 2	Take Final Exam 3	Take Final Exam 4 – 5	Take Certification Exam (if required)	Read Crunch Time Facts Review Insurance Law

* To create a Custom Exam:
 • Log in to my.stcinteractive.com. From your Dashboard, select *Exam Center*, select *Final Exams*, then scroll down and select *Create a Custom Exam*. Now, select the appropriate chapter number and, at the bottom of the screen, enter 10 in the *Number of Questions* box, and then select *Build Exam*. You can choose whether or not to have the explanation appear after each question is answered.

Copyright © Securities Training Corporation. All Rights Reserved. Customer Service 800 STC – 1223 Press 1 | Instructor Hotline 800 782 – 3926

Securities Training Corporation



Illinois

Life, Accident & Health Insurance
Study Manual

On-Demand Chapters Run-Times

Pearson LAH	
Chapter	Run-Time
1-Part 1	56:42
1-Part 2	1:17:36
1-Part 3	29:24
2	1:29:43
3	31:19
4	30:17
5	42:08
6	9:45
7	1:51:31
8	23:21
9	39:02
10	4:08
11	12:48

Step 3 – Review Online Flashcards

Sort Flashcards by Chapter

- Build custom deck after reading each chapter
- Flashcards are an easy way to memorize rote facts
- Students can “*Mark for Review*” any flashcards and go back and review them once the deck is complete

Two Ways to Build Custom Deck

- Build by Chapter
- Build by Key Concepts

Build Custom Flashcards Deck

Filter By: Chapters Exam Break Down Key Concepts Select All

- Chapter 01: Definition of Insurance & Types of Life Insurance Contracts
- Chapter 02: Life Insurance Policy Benefit Riders, Provisions and Options
- Chapter 03: Field and Home Office Underwriting and Policy Issuance
- Chapter 04: Tax Treatment of Life Insurance and Annuities
- Chapter 05: Qualified Retirement Plans, Group Life & OASDHI
- Chapter 06: Business Uses of Life Insurance
- Chapter 07: General Health Insurance Concepts and Policies
- Chapter 08: Social Insurance
- Chapter 09: Required Uniform & Optional Health Provisions
- Chapter 10: Health Insurance Riders

Cards Available: 279 Number of Cards (max of 279 allowed):

QID: 1666836

Mark For Review ☆

1 of 279 - What three factors are used to determine the gross premium for a life insurance policy?

Mark For Review ☆

1 of 279 - Mortality, interest, and expenses

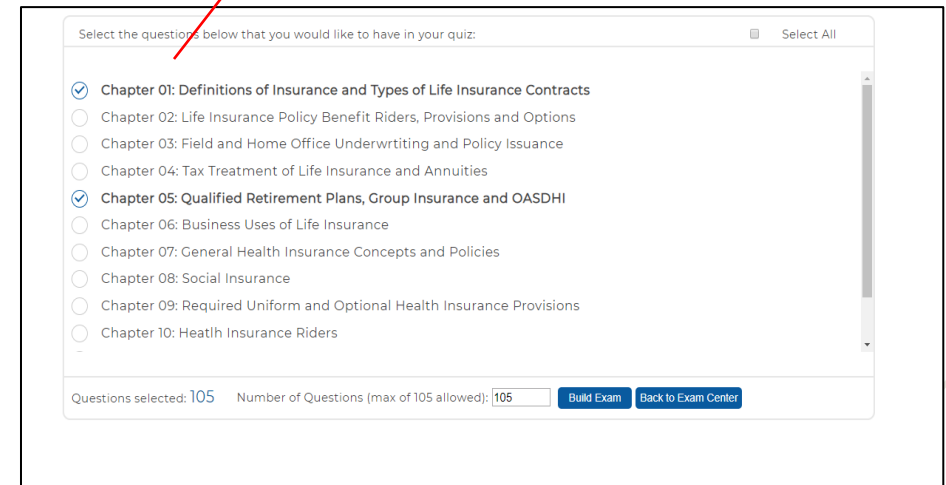
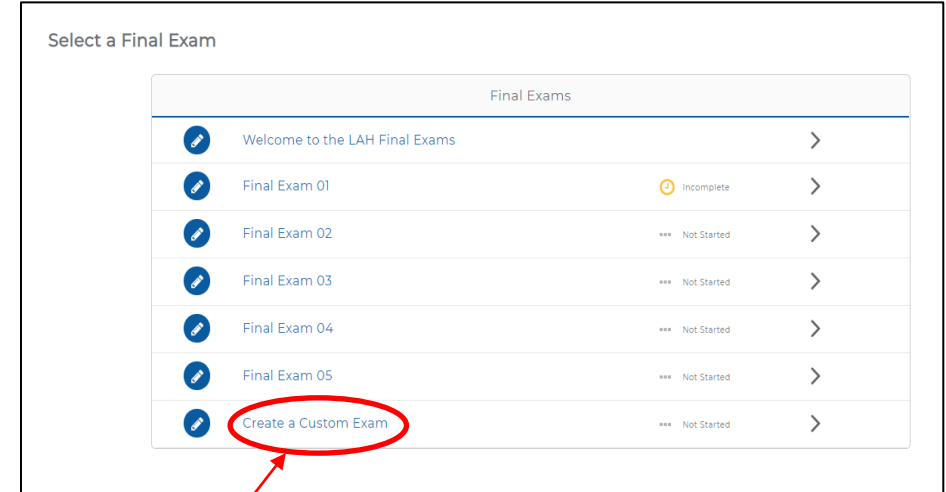
Step 4 – Custom Exams

After each chapter, create a 10-question custom exam

CUSTOM EXAMS ARE FOUND WITHIN THE FINAL EXAM SECTION OF THE STUDENT HOMEROOM

From the Student Homeroom, select *Final Exams*, then scroll down and select *Create a Custom Exam*

- Now, select the appropriate chapter number and, at the bottom of the screen, enter 10 in the *Number of Questions* box, and then select *Build Exam*.
- You can choose *Show Explanations* to have explanations appear after each question is answered.



Step 5 – Complete Final Exams

Final Examinations

- Each final covers all chapters of the course.
- Each final has different questions
- Complete all of the exams sequentially before retaking
- Diagnostic review pinpoints areas for additional study
- Two methods of testing:
 - Explanations *On*
 - Read the question, select an answer
 - Receive immediate feedback and explanation of the correct answer
 - Explanations *Off*
 - Take entire exam; receive grade at the end
 - No feedback on performance while testing

The screenshot shows a 'Select a Final Exam' interface. At the top, it says 'Select a Final Exam'. Below that is a table titled 'Final Exams' with the following rows:

Final Exams		
	Welcome to the LAH Final Exams	>
	Final Exam 01	Incomplete >
	Final Exam 02	*** Not Started >
	Final Exam 03	*** Not Started >
	Final Exam 04	*** Not Started >
	Final Exam 05	*** Not Started >
	Create a Custom Exam	*** Not Started >

Below the table is a question sample interface. The question is: 'All of the following may be used in order to manage the premiums charged for medical insurance, EXCEPT:'. The options are: A Provisions (checked), B Stop loss limit, C Deductibles (selected with a red X), and D Coinsurance. The interface shows 'EXPLANATION: INCORRECT ANSWER CHOSEN' and a 'Mark For Review' button. A red circle highlights the QID 'D-1566831' next to the 'Mark For Review' button. Two red arrows point from the text in the 'Exam Question Sample' box to the QID and the 'Mark For Review' button.

Exam Question Sample

- Each question is presented individually with multiple choice answers; similar to the actual FINRA/NASAA/MSRB exams
- Students can “Mark for Review” any question and go back and review it once the exam is complete
- Students can email instructors for help right from their home room. Please include QID – Question Identifier Number in email.
- When contacting the **FREE STC Instructor Hotline (1-800-782-3926)** for additional assistance on a question, reference the QID – Question Identifier Number.
- Instructor Hotline Open 9-5PM EST (M-F)

My Scores

This function provides you with a snapshot of your progress. After completing multiple exams, My Scores will allow you to identify the topics representing strengths and those representing weaknesses.

TOPIC BREAKDOWN	FINAL EXAMS	CUSTOM EXAMS	CERTIFICATION EXAM	
Chapter Title	Questions Available	Questions Attempted	Questions Correct	Average Score
Chapter 01: Definitions of Insurance and Types of Life Insurance Contracts	91	0	0	0%
Chapter 02: Life Insurance Policy Benefit Riders, Provisions and Options	90	0	0	0%
Chapter 03: Field and Home Office Underwriting and Policy Issuance	60	0	0	0%
Chapter 04: Tax Treatment of Life Insurance and Annuities	15	0	0	0%
Chapter 05: Qualified Retirement Plans, Group Insurance and OASDHI	14	0	0	0%

Exam Average Score

70%

Question Bank

You have completed 5% of your question bank

Chapter Performance

WEAKEST

No Results

STRONGEST

- Chapter 01: Definitions of Insurance and Types of Life Insurance Co
- Chapter 02: Life Insurance Policy Benefit Riders, Provisions and Opti
- Chapter 03: Field and Home Office Underwriting and Policy Issuanc

Review | Create a Custom Exam

Your Score: 40%

Results

Questions Correct: 8

Total Number Of Questions: 20

Total Time: 0 Minutes

Review

All Questions | All Missed | All Correct

Questions

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20

IL LH Live/Virtual Class Requirement - Dohrn

EXAM PREP

LAH IL Pearson Illinois Life Only MY SCORES

EXAM INFO FACTS

Study Manual <small>Expires: 01-19-21</small>	Pearson Illinois Life Course	29.68%	VIEW
On Demands	Life Pearson On-Demand Lecture	Not Started	VIEW
Flashcards	Life Pearson Flashcards	Not Started	VIEW
Final Exams	Life Pearson Final Exams	Not Started	VIEW
Certification Exam <small>Expires: 01-19-21</small>	Life Certification Exam Illinois 20 Hours Mandatory Reported: No	Status In progress.	VIEW

WEBINAR

IL Life Only Virtual Class 0 HRS

Mon Aug 3 | 9:30 AM - 5:30 PM EST

OPEN WEBINAR

STC has partnered with Dohrn for the State Required Live/Virtual Class Requirement:

1. Students Enroll in the Class that works best directly from their Student Homeroom
2. Student receives a confirmation from STC Customer Service
3. Student receives confirmation from Dohrn
4. Student receives WebEx information from Dohrn 24 hours prior to Class Start Date
5. Dohrn sends STC completion Rosters
6. STC Submits STC Certificate + Dohrn Class Confirmation to State.
7. Student Registers for State Exam

Partner and Managing Partner Reporting



IL LAH Partner and Managing Partner Auto-Reporting

First Session Date	Last Session Date	Item Series	Course Name	Enrollment Date	Course Status	Completion Date
11/17/2020	11/17/2020	Pearson Washington Accident and Health Only	Accident and Health Certification Exam	10/20/2020	Completed	11/17/2020
11/17/2020	11/17/2020	Pearson Washington Life Only	Life Certification Exam	10/20/2020	Completed	11/17/2020
10/24/2020	10/24/2020	Pearson Washington Accident and Health Only	Accident and Health Certification Exam	10/13/2020	Completed	10/20/2020
10/24/2020	10/24/2020	Pearson Washington Life Only	Life Certification Exam	10/13/2020	Completed	10/20/2020
06/10/2020	06/10/2020	Pearson Washington Accident and Health Only	Accident and Health Certification Exam	05/19/2020	Completed	06/03/2020
06/09/2020	06/09/2020	Pearson Washington Life Only	Life Certification Exam	05/19/2020	Completed	06/08/2020
		Prometric Pennsylvania Life, Accident and Health	Life, Accident and Health Certification Exam	10/06/2020	Enrolled	
		Pearson Indiana Life, Accident and Health	Life, Accident and Health Certification Exam	10/22/2020	Enrolled	
07/16/2020	07/16/2020	Pearson Washington Accident and Health Only	Accident and Health Certification Exam	06/04/2020	Completed	07/16/2020
07/16/2020	07/16/2020	Pearson Washington Life Only	Life Certification Exam	06/04/2020	Completed	07/16/2020
		Pearson Washington Accident and Health Only	Accident and Health Certification Exam	09/01/2020	Enrolled	
		Pearson Washington Life Only	Life Certification Exam	09/01/2020	Enrolled	
10/29/2020	10/29/2020	Pearson Washington Accident and Health Only	Accident and Health Certification Exam	10/19/2020	Completed	10/28/2020
11/08/2020	11/08/2020	Pearson Washington Life Only	Life Certification Exam	10/19/2020	Completed	11/01/2020
09/15/2020	09/15/2020	Pearson Washington Accident and Health Only	Accident and Health Certification Exam	05/27/2020	Completed	09/15/2020
09/15/2020	09/15/2020	Pearson Washington Accident and Health Only	Accident and Health Certification Exam	05/27/2020	Completed	09/15/2020
09/09/2020	09/09/2020	Pearson Washington Life Only	Life Certification Exam	05/27/2020	Completed	09/15/2020
09/09/2020	09/09/2020	Pearson Washington Life Only	Life Certification Exam	05/27/2020	Completed	09/15/2020
11/04/2020	11/04/2020	Pearson Washington Accident and Health Only	Accident and Health Certification Exam	10/22/2020	Enrolled	

Daily Auto-Report sent to Partners to Track Agent's Status in IL LAH materials

- Track Candidates Not Started, In-Progress or Completed
- First Session & Last Session Dates

Next Steps:

12/01 - XCEL Enrollment Flyers Distributed

12/01 - STC/XCEL Resource Center Live

12/07 - Enrollment Site and Discount Codes Live



Candidate Support Contacts

Callie Salvisburg Castles
Customer Success Manager
212-485-2376
Callie.castles@colibrigroup.com

Instructor Support Email:
instructors@stcusa.com

Instructor Hotline:
Monday - Friday 9:00am – 5:00pm EST
800 782-3926

Technical Support

800 STC-1223 *Press 5*
24/7