



XCEL LIFE & HEALTH EXAM BEST PRACTICES: CALIFORNIA

Life & Health Support Email: instructors@stcusa.com

Life & Health Instructor Support Hotline (Mon-Fri 9am-5pm ET): 800-782-3926

Life & Health Technical Support: support@xcelolutions.com or 904-999-4923

New York Life Questions? Email: offsite_training@newyorlife.com

XCEL PRE-LICENSING STUDY GUIDE: BROKEN DOWN INTO 3 PARTS/5 STEPS

IMPORTANT NOTE:

- Hours can be accumulated in all 3 parts
- Affidavit signed only after the hours have been completed
- Minimum Required Study Hours
 - Single Line (Life only or Health only): 32 Hours
 - Combined Line (Life and Health combo course): 52 Hours

Part 1: Pre-Licensing Course (Mandatory)

Step 1: Go through each chapter which consists of Intro Video, Reading Materials, Summary Video & Chapter Exam

Step 2: Make sure to complete all Chapter exams (Targeted score 70% or greater)

Step 3: Complete Final Exam (Targeted score of 70% or greater)

Part 2: Prep Review Course (Highly Recommended)

Step 4: Take all Chapter Exams (questions on topics can show up on test)

- ✓ Targeted passing score of 80%

Part 3: State Exam Simulators (Highly Recommended)

Step 5: Go through at least 3 state exam simulators (Consists of actual practice exams (100-250 questions))

- ✓ Must score 85% or greater to unlock next Exam
- ✓ 3rd Simulated exam is timed

MATERIALS/RESOURCES AVAILABLE

• Downloadable/Printable Licensing State Licensing Handbook	• Translated Recorded Virtual Class*	• Cliff notes**
• Summary Videos	• On-demand lecture videos	• Flashcards/Study Aids
• Prep Review Course	• Live Virtual LAH Class	• Access to instructor hotline
• Chapter Exams	• Simulated Exams	• 24/7 Tech Support

* Available in Spanish, Mandarin, Korean & Vietnamese on homeroom

** Available in Resource Section

ADDITIONAL RESOURCES

- English 2-Day/Spanish 1-Day Live Review Classes available at no cost
 - [Life & Health Class Schedule](#)
- Extensions available at no cost – [use code NYLEXT30](#)
- [Click here to enroll in Insurance Pre-licensing Study Aids](#)
- [Click here for Retakers Best Practice Coaching Session](#)