



# XCEL LIFE & HEALTH BEST PRACTICES: New York

LAH Support Email: [instructors@stcusa.com](mailto:instructors@stcusa.com)

LAH Instructor Hotline (Mon-Fri 9am-5pm ET): 800-782-3926

LAH Technical Support: [support@xcelolutions.com](mailto:support@xcelolutions.com) or 904-999-4923

NYL Questions? Email: [offsite\\_training@newyorklife.com](mailto:offsite_training@newyorklife.com)

## XCEL PRE-LICENSING STUDY GUIDE: BROKEN DOWN INTO 3 PARTS/6 STEPS

### IMPORTANT NOTE:

- Make sure to complete your Certification Exam prior to sitting for the Life/Health State Exam.

### 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 (Must score 70% or greater on Chapter Exam to go to next Chapter Exam. If you do not pass after 2<sup>nd</sup> attempt – refer to cliff notes)
- **Step 3:** Complete Pre-Certification Exam (Need to score 70% or greater)
- **Step 4:** Complete Certification Exam (Need to score 70% of greater)

### Part 2: PREP REVIEW COURSE (Highly Recommended - Essential to pass)

- **Step 5:** Take all Chapter Exams (questions on topics can show up on test)
  - Targeted score of 80%

### Part 3: STATE EXAM SIMULATORS (Highly Recommended - Essential to pass)

- **Step 6:** 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
  - 3<sup>rd</sup> 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

\*\* Available in Resource Section

## ADDITIONAL RESOURCES

- English 2-Day/Spanish 1-Day Live Review Classes available at no cost
  - [LAH 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](#)