

XCEL

Study Best Practices






XCEL Candidate Experience – 3 Part Proven Best Practices

Course Content

Courses
You must complete 3 of the following course(s).

1 of 3 Course(s)

 Pennsylvania Health Pre-licensing	Requirements Completed	⋮
 Pennsylvania Prep Review Course - Accident and Health Insurance	RESUME	⋮
 Pennsylvania State Exam Simulator - Accident and Health Insurance	RESUME	⋮

Get started - three part training

Before you start your training course, it's important to understand the steps necessary to pass the state examination on the **first attempt**. XCEL Solutions offers a unique three-step training program instructionally designed to **prepare people to pass** on the first attempt. There are three parts to the training: Pre-licensing Course, Prep Review Course, and Exam Simulator.

Part 1: Pre-licensing course

The Pre-Licensing Course will satisfy all state insurance pre-license requirements, allowing everyone to attempt the state insurance exam. Completing this section very quickly is critical (5 days or less). Upon completion, you gain access to the Prep Review Course (Part 2) and Exam Simulator (Part 3).

Part 2: Prep Review Course

This part of the training features content "boiled down to the essence" of the state exam. Chapters have only a few pages of material, but the content must be mastered to pass. Instructionally designed to teach individuals how to pass, most study effort should be invested here. Unnecessary information has been eliminated. Chapter exams are substantially larger (50+ questions), providing exposure to the types of questions seen on the state exam. **IMPORTANT: Most study effort (50% or greater) should be devoted exclusively to the Prep Review Course.**

Part 3: Exam Simulator

These special exams are designed to gauge content retention levels. Exams are comprised entirely of questions known or historically seen on state examinations. **IMPORTANT: Only take the Exam Simulators after the Prep Review Course has been successfully completed. It ensures these questions will be "fresh in the mind".**

*Some States require a minimum amount of study time. XCEL ensures you meet those times as you navigate through the Pre-licensing course.

Candidate Experience

Part 1 – Pre-Licensing & Certification Exam



Part 1 -Pre-Licensing Course

Watch Intro Video



Read Chapter of Study Material



Watch Chapter Summary Video



Take Chapter Exam

The screenshot shows the XCEL Learning Management System interface. At the top, the XCEL logo is displayed as 'an STC Company'. Below the logo, the course title 'Ohio Course Bundle - Health Insurance' is shown, with 'Curriculum' underneath. The main content area displays the course structure for '1 - Basic Principles of Life and Health Insurance', which consists of 4 lessons. Each lesson is marked as 'Requirements Completed' and has a 'Complete' button. The lessons are: 'Introduction Video', 'Basic Principles', 'Summary Video', and 'Chapter Exam - Basic Principles'. Red arrows from the flowchart on the left point to the corresponding lesson items in the screenshot.

Continue this process until all Chapters and Chapter Exams have been completed

Part 1 - Certification Exam*

*If State Required

Upon successful completion of the Certificate Examination, it automatically loads in multiple locations within the training course for EASY access

The screenshot shows the XCEL training course dashboard. At the top left, there is a navigation menu with 'ONLINE' and 'State Exam' (the latter is highlighted). The main header area features the XCEL logo (an STC Company) and a 'Coronavirus/COVID-19 Update' section with a 'psi' logo and a 'Click Here to S...' button. Below the header is a grid of eight tiles: 'RESUME' (Nothing to resume yet), 'My Courses' (See courses you are enrolled in), 'Resources' (Course-specific resources can be found inside your course), 'Transcript' (View Transcript), 'Latest News' (Keep up to date on all the hottest news, with three items listed), 'FAQ' (The answers to your questions, with four items listed), 'Inbox' (Your priority messages, with 0 messages), and 'Live Virtual 2-Day Review' (Click here to select your class dates). On the right side, a sidebar menu is visible, containing icons for search, messages, user profile, and a hamburger menu. Below these icons, it says 'You are logged in as: MO Demo'. The sidebar menu items are: Messages, Dashboard, My Courses, Resources, Transcript (highlighted with a blue arrow), and Log Off.

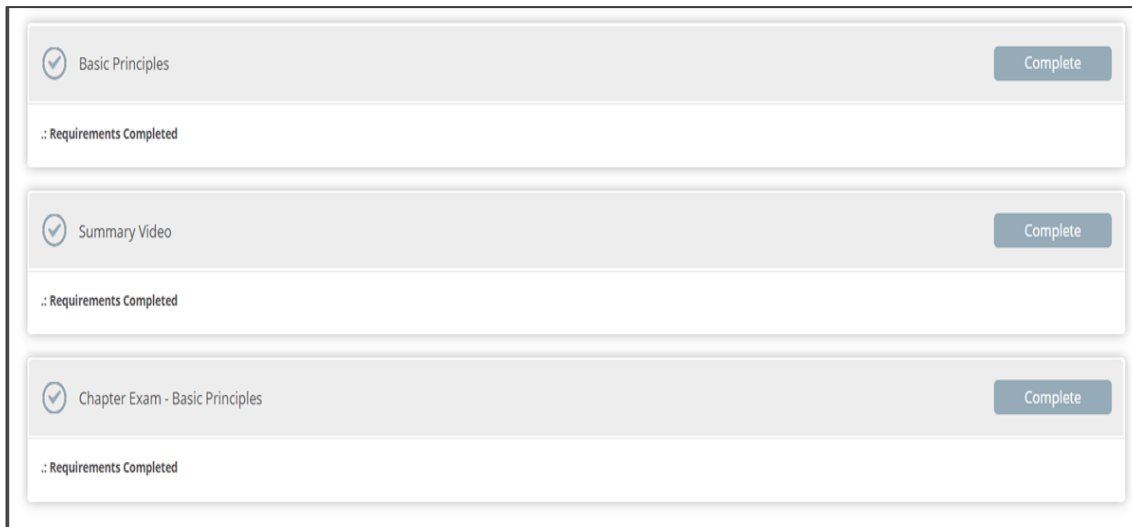
Candidate Experience

Part 2 – Prep Review Course



Part 2 - Prep Review Course

XCEL Candidate Homeroom – Prep Review Course Card



The screenshot displays three course cards, each with a checkmark icon, a title, a 'Complete' button, and a status indicator. The first card is for 'Basic Principles', the second for 'Summary Video', and the third for 'Chapter Exam - Basic Principles'. All three cards show ': Requirements Completed'.

Course Title	Status
Basic Principles	: Requirements Completed
Summary Video	: Requirements Completed
Chapter Exam - Basic Principles	: Requirements Completed

Chapter Exams with PREP REVIEW Course

- Chapter exams are substantially larger, testing the candidate's true level of retention
 - "Drill and Kill" approach on KNOWN exam questions
 - Explanations are provided immediately upon exam question completion
 - Chapter Exams can be taken multiple times, allowing students to truly master the materials
 - Reviews ALL Key Facts for State Exam

*NOTE: You can move freely between Chapters, focusing on areas where you need extra attention.
The course doesn't require you to complete it in order.*

Candidate Experience

Part 3 – EXAM Simulator



Part 3 - Exam Simulator

Comprised of KNOWN or Historically Seen Exam Questions

- Comprehensive Exams
- Each exam must be completed in order
- Requires students to obtain an 85% passing grade before advancing to next exam
- Third Simulator is Weighted and Timed, like the actual State Exams

The screenshot displays the exam simulator interface. At the top, there are two expandable sections: "Pennsylvania Accident & Health State Exam Simulator" (0 Lesson(s)) and "1 - State Exam Simulator - 200 Questions Practice Exam" (1 Lesson(s)). Below these, three exam entries are listed, each with a play button icon and the text "Exam Simulator - Pennsylvania Accident & Health State Exam Simulator". The second entry is locked and labeled "2 - State Exam Simulator - 100 Questions Weighted Exam". A "RESUME" button is visible in the top right. On the right side, a question preview for "Question 7" is shown, asking about public awareness of group insurance endorsements. Four radio button options are provided: "The names of the group members", "The number of group members", "Any control by the insurer over the group", and "Whether the group members are insured". Below the options, it indicates "193 of 200 Questions Remaining" and a "Proceed" button. At the bottom, a red feedback box states: "Incorrect. The correct answer is 'Any control by the insurer over the group'. If a group endorses an accident and health insurance product in an advertisement, the public must be made aware of any control by the insurer over the group."

▲ Pennsylvania Accident & Health State Exam Simulator 0 Lesson(s)

▲ 1 - State Exam Simulator - 200 Questions Practice Exam 1 Lesson(s)

Exam Simulator - Pennsylvania Accident & Health State Exam Simulator RESUME

2 - State Exam Simulator - 100 Questions Weighted Exam

Exam Simulator - Pennsylvania Accident & Health State Exam Simulator

Exam Simulator - Pennsylvania Accident & Health State Exam Simulator

Question 7 Select the appropriate response

If a group endorses an accident and health insurance product in an advertisement, the public must be made aware of

The names of the group members

The number of group members

Any control by the insurer over the group

Whether the group members are insured

193 of 200 Questions Remaining

Proceed

✘ Incorrect. The correct answer is "Any control by the insurer over the group". If a group endorses an accident and health insurance product in an advertisement, the public must be made aware of any control by the insurer over the group.

Candidate Experience

Additional Candidate Resources



Candidate Resources

Additional Candidate Resources Include:

- Downloadable & Printable State Licensing Handbook.
- Link to Schedule Your Exam
- Downloadable & Printable Cliff Notes

Course Content **Resources**

Resources

[Download All](#)

1. Ohio Candidate Licensing Handbook [Open](#)
2. Schedule your Exam [Open](#)
3. Cliff Notes - Life Insurance [Open](#)
4. Cliff Notes - Accident and Health Insurance [Open](#)
5. Cliff Notes - Ohio Laws and Rules [Open](#)
6. Common errors for state exam [Open](#)

Requirements Completed
7/77
100%

Competencies
[Ohio Health Insurance Level 1](#)
[Ohio Life Insurance Level 1](#)

Tags
[Insurance](#) [LAH](#)

Resources

Cliff Notes

- The Cliff Notes represent a detailed summary of the “must-know” facts and are broken down by Chapter
- This digital “cheat sheet” is perfect as a final review in the days leading up to the regulatory exam.

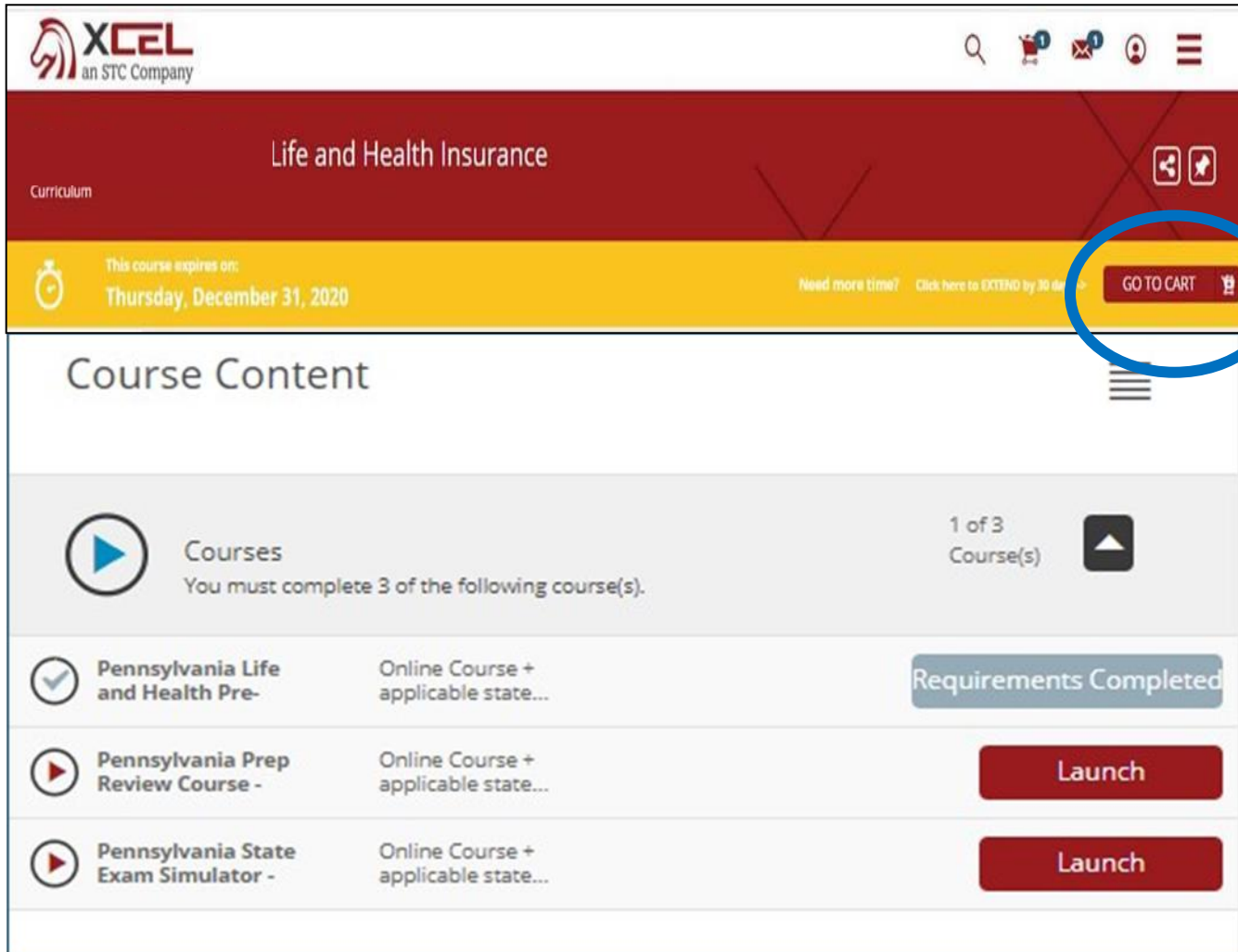


Live Virtual LAH Classes

The screenshot displays the XCEL Candidate Dashboard. At the top left, there is a navigation menu with 'ONLINE' and 'State Exam' options. The main content area features a 'Coronavirus/COVID-19 Update' section with the XCEL logo and a 'psi' logo. Below this are four tiles: 'RESUME' (Nothing to resume yet), 'My Courses' (See courses you are enrolled in), 'Resources' (Course-specific resources can be found inside your course.), and 'Transcript' (View Transcript). At the bottom, there are four more tiles: 'Latest News' (Keep up to date on all the hottest news. with links for Pennsylvania Insurance Exams, PROMETRIC - TEST SITES OPEN, and Prometric - Site Openings Update), 'FAQ' (The answers to your questions. with links for scheduling, password reset, course extension, and affidavit submission), 'Inbox' (Your priority messages. with a notification badge '0' and the message 'You currently have no messages.'), and 'Live Virtual 2-Day Review' (Click here to select your class dates), which is circled in blue.

- Candidates will have the ability to attend a Live Virtual 2-Day Class
- Candidates will select the Live Virtual 2-Day Review tile directly from their XCEL Candidate Dashboard
- Health Only class is Day 2

Candidate Extension Process

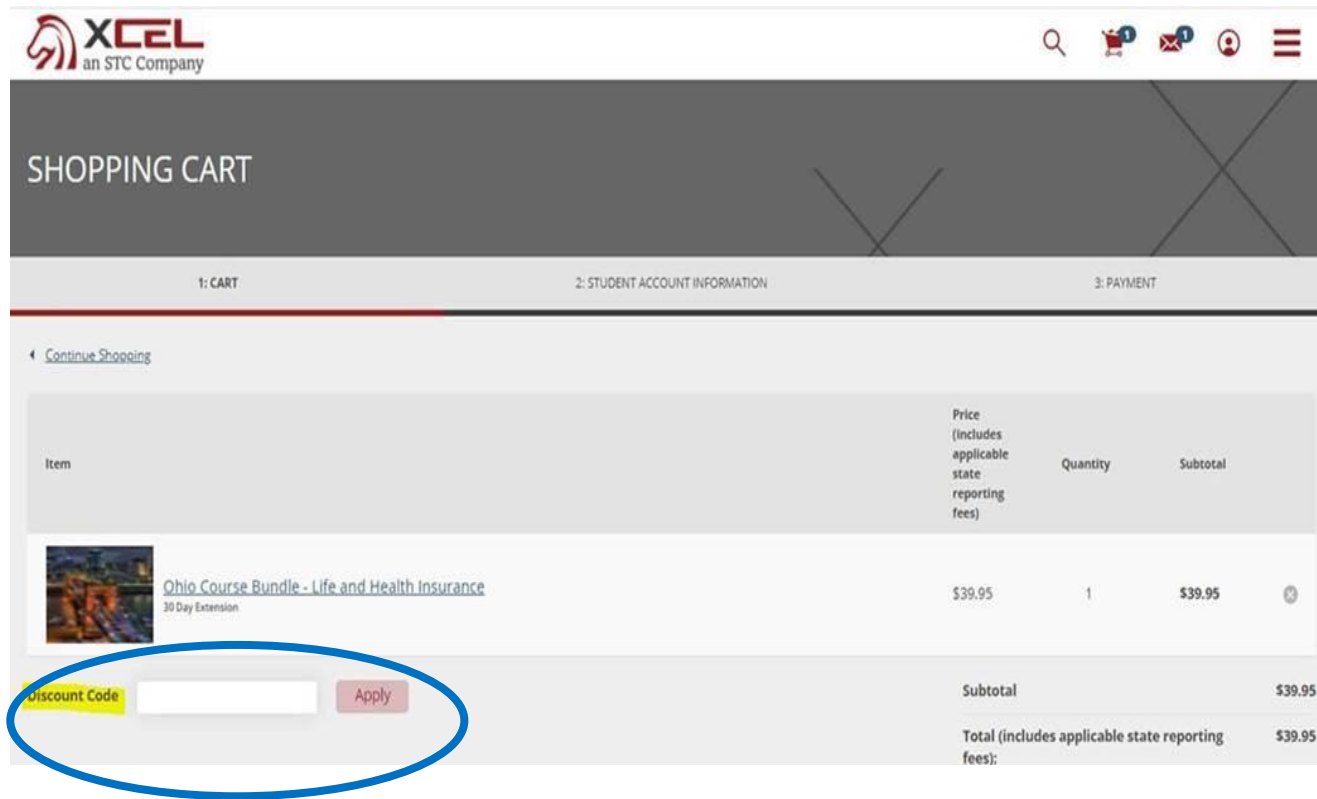


The screenshot shows the XCEL website interface. At the top left is the XCEL logo with the tagline 'an STC Company'. The main header area is dark red and contains the text 'Life and Health Insurance' and 'Curriculum'. Below this is a yellow banner with a clock icon and the text 'This course expires on: Thursday, December 31, 2020'. To the right of the banner is a red button labeled 'GO TO CART' with a shopping cart icon, which is circled in blue. Below the banner is a section titled 'Course Content' with a hamburger menu icon. Underneath is a 'Courses' section with a play button icon and the text 'You must complete 3 of the following course(s)'. To the right of this section is a '1 of 3 Course(s)' indicator and an upward arrow icon. Below this are three course entries, each with a play button icon, a title, a description, and a 'Launch' button. The first entry, 'Pennsylvania Life and Health Pre-', has a 'Requirements Completed' badge. The other two entries, 'Pennsylvania Prep Review Course -' and 'Pennsylvania State Exam Simulator -', have 'Launch' buttons.


If Candidates need additional time with their XCEL materials:

1. Candidate will open the expired Course
2. Candidate will add the Additional Time to their Cart

Candidate Extension Process (cont'd)



The screenshot shows the XCEL Shopping Cart interface. At the top, the XCEL logo is visible. Below it, the text "SHOPPING CART" is displayed. A progress bar indicates the current step: "1: CART", "2: STUDENT ACCOUNT INFORMATION", and "3: PAYMENT". A "Continue Shopping" link is present. The main content area features a table with the following items:

Item	Price (includes applicable state reporting fees)	Quantity	Subtotal
 Ohio Course Bundle - Life and Health Insurance 30 Day Extension	\$39.95	1	\$39.95
Subtotal			\$39.95
Total (includes applicable state reporting fees):			\$39.95

Below the table, there is a "Discount Code" field with an "Apply" button. This field and button are circled in blue in the image.

3. Candidate will enter the discount code **“NYLEXT30”**

4. The Price will drop to \$0.

5. Candidate proceeds to Checkout.

6. 30 Additional days of access are added to Candidate's materials.

Extension Code can be used as many times as need

Candidate Support Contacts

Student Support
(866) 559-9235

Technical Support

support@xcelsolutions.com

904-999-4923

Instructor Support Email:

instructors@stcusa.com

Instructor Hotline:

Monday - Friday 9:00am – 5:00pm EST

800 782-3926

