

Introduction

A. Course Development

Thank you for choosing ExamFX as your licensing training provider. Below you will find useful information about your study materials and passing your licensing exam.

All the study materials at ExamFX were created solely for your use as you prepare to pass your state licensing exam. As the market leader in licensing training, we know that the key to passing on the first attempt is high-quality, professional exam preparation. We offer comprehensive online courses designed to accommodate different learning preferences. We develop our courses based on the exam content outlines published by the testing provider in each state, so your course will only cover the information you need to pass your state licensing exam. Our main goal is to prepare you for the exam and to help you get started on your new career.

B. Features And Benefits

ExamFX online courses and supplementary study materials offer a variety of study tools and knowledge checks to ensure your success on your state licensing exam.

Study the course in the order presented to build the foundation of concepts. The information presented in each chapter is based on the *exam content outlines* provided by your state. These outlines detail the topics on which you may be tested. Our materials cover only the information you will need to study for your exam: nothing more, nothing less.

The ***Exam Breakdown*** in the Introduction chapter shows how many questions will be on your exam, and how many of them will be allocated to each chapter on the practice tests and on the state exam. Consult this breakdown and manage your study time accordingly.

A list of ***Terms to Know*** at the beginning of each chapter will help you better understand important insurance-related concepts presented in the chapter. Sometimes, terms you are familiar with in regular life have a unique meaning when applied to insurance, so review these terms and definitions.

Pay attention to ***Know This!*** markers: they identify testable points and will help you remember key concepts you need to know for your exam.

Use the ***Chapter Recap*** at the end of each chapter for a quick review of key terms and concepts. These are the topics required by your state exam content outline.

Make sure to review the **Key Facts** at the end of the course, for a comprehensive review of testable points.

C. Study Tips

- Always take notes. This will help you to actively engage in the learning process and solidify concepts in your memory.
- Make a reference sheet. This will allow you to have a quick focused review at the end of a chapter or the course.
- If you are struggling with some concepts, take an open-book chapter quiz. This will encourage you to seek out answers, analyze information, and apply that knowledge. Once you have to work for it, you will remember and understand the concepts better.
- Take a break from studying. If you have been studying a lot, but feel like you're having trouble remembering the information, take a couple of days off. When you return, take a practice exam and see how you do. Go back and review any areas you have trouble with. Take notes!
- Keep the information fresh in your mind. Study up until the day before your exam. If you are unable to take the state exam right after you have completed your studies, you should re-start the study and review process. It is better to delay taking the exam than to take it unprepared.

D. Test Taking Tips

- Schedule your exam for the time of day when you are most alert. Don't cram right before you take the exam. Get a good night's sleep.
- Head to the exam with plenty of time. Unexpected events can occur, and you do not want to be late!
- Watch the exam tutorial at the beginning of your exam to familiarize yourself with screen navigation and exam format: Exams may be divided into separate parts, and once you've completed one section, you may not be able to go back even for a review.
- Read each question carefully in its entirety and pay attention to the details. Do not change your answer unless you are absolutely sure it's the right one. Do not leave any question unanswered!
- Make sure you understand what the question is really asking. Don't let unfamiliar terms throw you off; most of the time they are used only as distractors. Read the question again if needed!
- Eliminate the answers you know are incorrect. Each answer you eliminate increases your chance of choosing the correct answer.
- If you don't know the answer, pick the best one, and mark the question for review. Continue with the rest of your exam and come back to the question later — the correct answer may come to you.
- Pay particular attention to key words that may change the meaning of a question such as NOT, ALL, EXCEPT, EVERY, ALWAYS, or NEVER.
- Know what to expect. All questions are multiple choice and are *generally* one of the following types: direct questions, incomplete sentences, or "all of the following EXCEPT."
- Keep a positive attitude. If you start to feel unsure, take a few deep breaths and remember you have done your homework and are ready to pass!

E. About The Exam

Before you take your state exam, you need to prepare yourself not only in terms of studying the material, but also in terms of becoming familiar with test-taking procedures and environment.

A **Candidate Handbook or License Information Bulletin** for your state provides invaluable information about specific testing procedures, including how to schedule or reschedule your examination, the types of identification you will need, how early to arrive at the testing center, and what you will not be allowed to bring into the testing center. Reading this is an integral part of preparing for your examination. That information may be found on the website of the testing provider in your state or through the insurance department.

Here are more things to know about the testing procedure:

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| About the Exam | <ul style="list-style-type: none">• The exam may include questions on any of the topics covered in your study material.• The exam will test your basic knowledge and understanding of the material pertaining to general insurance and state laws.• Exam questions are fair and straightforward; they are not trying to trick you. Read questions carefully without reading too much into them.• Review the Candidate Handbook or License Information bulletin, or call the testing center to verify specific information about your exam (you may need to bring your certificate of completion and several forms of identification to the testing center to be admitted for your state exam). |
| At the Testing Center | <ul style="list-style-type: none">• Arrive at least 30 minutes before the scheduled exam time.• Leave your belongings in the car. You will not be allowed any study materials or personal items, such as cell phones, purses, or watches into the examination site. Most testing centers provide lockers.• Remember, you are not allowed any food, drinks or gum.• Check in at the front desk.• Get comfortable at the desk; adjust the seat and computer monitor as needed.• Before a computer-based exam begins, you will get the opportunity to go through a tutorial to help you learn the specific system used for the test. Take the time to learn how to mark and review answers.• Tune out the rest of the world. Other test takers may come in and leave while you are still working on your exam. Remain focused on what you are doing and do not get distracted by others around you. |
| Taking the Test | <ul style="list-style-type: none">• Most testing centers will provide candidates with scratch paper and a pencil or a dry-erase tablet and markers.• During the test, make notes on more challenging questions to remember what to double check during the review.• During the review, pay special attention to questions you marked, and re-read the rest of the questions to make sure you didn't overlook a familiar concept or a term that changes what the question is asking. |

F. Exam Breakdown

Use the Exam Breakdown to know where to focus your valuable study time. Each exam has a certain number of questions allocated to each chapter, so concentrating your studies on the chapters that are more heavily weighted on the exam will benefit you when taking the actual exam.

North Carolina Life Insurance
60 Total Questions (55 scored, 5 pretest)
Time Limit: 1 hour 15 minutes
Passing Score: 70%

Chapter	Percentage of Exam
Types of Individual Life Insurance	31%
Annuities	9%
Policy Provisions, Options, and Other Features	20%
Other Life Topics	15%
North Carolina Statutes and Regulations Pertinent to Life	25%

Note that the state exam will be structured as a two-part exam: General Knowledge and State Law; however, you will receive one overall score.

G. Recommended Study Steps

ExamFX recommended study steps will help you successfully complete our training program.

- 1. Chapters:**
 - Study the chapters in the course in the order presented
 - Read for comprehension, not speed (at least 1-2 hours per chapter)
 - Take notes and pay attention to *Know This!* markers
 - Watch chapter *Videos* and practice with *Flash Cards*, if available
 - Review *Chapter Recaps* and study *Key Facts*
- 2. Chapter Quizzes:**
 - Pass each chapter quiz 2-3 consecutive times
 - Review missed questions
 - Review course material between quiz attempts
- 3. Practice Exam:**
 - Pass the exam 2-3 times with a score close to 80%
 - Review missed questions and the score report
 - Review course material and, if available, complete a *Focused Exam* between exam attempts
- 4. Readiness Exam** (note that you must pass a *Practice Exam* to unlock the Readiness Exam):
 - Take this exam as the final check to determine if you are ready to pass your state licensing exam
 - Take your second Readiness Exam 2-3 days before your state exam
 - Review the score report and course materials as needed
- 5. Continue reviewing course material until the day of exam!**