



product offerings

Insurance Training

- ✓ Life and Health
- ✓ Life
- ✓ Health
- ✓ Spanish Life and Health
- ✓ Life and Health Cram Course
- ✓ Life Cram Course
- ✓ Health Cram Course

Securities Training

- ✓ Series 6
- ✓ Series 63
- ✓ Series 65
- ✓ Series 6/63

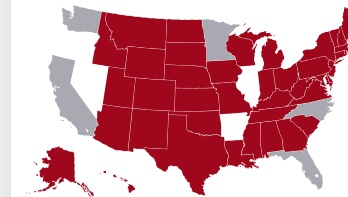


Xcel Testing Solutions

based out of Florida

est. 2012

owner Greg Skinner



compliance violations
CA, MN, WA, NC, FL, AR

removed
IL

not approved
OR, NV

customer voice



I cannot say enough good things about XCEL. I felt your training was comprehensive, easy to understand, and the basis for my success in the state exam. Thank you and your staff for giving me a great start in my new career. You can be sure I will recommend your course highly to anyone I meet who is trying to get started in the insurance business.



Took this course FREE and received a certificate of completion for Life, Accident & Health Combo for the state of California. Its good for 5yrs. The course was fast, fun and easy. This is a great course if you want to learn how to invest money for retirement.



I have been a recruiter in the insurance industry for 10 years. I have tried just about every pre-licensing course in the industry. Our goal is to get our candidates through the licensing process as quickly as possible. By using XCEL, we have significantly reduced our candidate fall-out. This is one of the best programs I have ever worked with and would highly recommend it.



A great opportunity to those who want to start their career in the financial industry, Xcel Testing Solutions has extended to our group a discount for PRE-LICENSING Certification course Life Health Annuities bringing the price down from \$199.95 to \$19.95 only. So, take advantage of this and send us a message so we can give you the code.

report card



product highlights



reading



exam simulator



student mentoring



video



cliff notes



static study calendar

target clients



| pricing packages features | CRAM REVIEWS | PREPARE TO PASS COURSE BUNDLE | FLORIDA ONLY In-Person Classes | Video Length | Question Pools | 30 Day Extension | Online Access |
|---------------------------|--|-----------------------------------|---------------------------------|--------------|-----------------------------------|------------------|---------------|
| | - Mobile Compatible - Exam Content - HD Videos - Practice Questions - Exam Simulator - Cliff Notes - Student Mentoring | - Cram Review+ - Online Course | | | | | |
| L&H | \$49 | \$199 | 1 day / weekly no extra cost | 2 hours | 500 Chapter Exam 800 Simulator | \$39.95 | 30 days |
| Life | \$49 | \$199 | 1 day / weekly no extra cost | 2 hours | 500 Chapter Exam 800 Simulator | \$39.95 | 30 days |
| Health | \$49 | \$199 | 1 day / weekly no extra cost | 2 hours | 500 Chapter Exam 800 Simulator | \$39.95 | 30 days |
| Series 6 | ☒ | \$219 | ☒ | n/a | n/a | \$39.95 | 30 days |
| Series 6/63 | ☒ | \$299 | ☒ | n/a | n/a | \$39.95 | 30 days |
| Series 63 | ☒ | \$219 | ☒ | n/a | n/a | \$39.95 | 30 days |
| Series 65 | ☒ | \$219 | ☒ | n/a | n/a | \$39.95 | 30 days |

our position

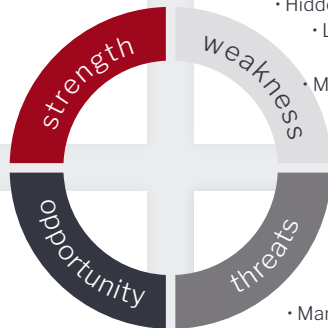
- ✔ We are an alternate **national** provider with clear concise material.
- ✔ Sales and service teams are **helpful, knowledgeable** and **available**.
- ✔ Our programs are all online, requiring **no added print cost**.
- ✔ We provide comprehensive testing, to **eliminate memorization** and **false positives reports**.
- ✔ We back our product with a **guarantee**.

how to win

- ✔ Less **resources/capital** for service and product updates.
- ✔ Leverage **initial required training** (Annuities, LTC, AML, Flood, Ethics).
- ✔ Relies on **low price** rather than quality. **No live/virtual** training.
- ✔ Only offers **L&H** and **limited securities** – not a **national** provider.
- ✔ **Compliance risk** due to state suspensions.
- ✔ Renewal is **more expensive** than initial purchase.

- Industry Connections
(Former PV, AD Banker, TT Employees)
- Exam Content
- Pass Guarantee
- Low Pricing

- Compliance Risk
- Limited Portfolio and Capital
 - No Live / Virtual Classes
 - No Hard Copy Products
- Hidden High Renewal Fees
 - Limited Access Period
 - Minimal Videos
- Minimal Question Pools




- Adding P&C, Securities, CE
- Price Sensitive Companies
- Key Employee Relationships/ Experience

- Poor Reputation
- Market Commoditization, Low Price Competitors
 - Removal Due to Large Market Players (TT/EFX)
- Compliance/DOI Suspensions
- Incomplete Nationwide Offerings


objection handling

- Our pass rates are fine...

Ask about their overall through put vs pass rate. We also stand by our product with a pass or money back.



- Our vendor is fine...

What is it you like or don't like about your current vendor?


- Our current product is free (or discounted)...

Have you considered why your current vendor does this? Maintaining accurate content, investing in platforms and staying in compliance with state regulations often is expensive for vendors and that cost is built in to our pricing. Education is state mandated for the majority of insurance licensees. Being out of compliance with regulations is a liability for you, your candidates, and your company.

Xcel has hidden renewal fees. Course access is only 30 days. The renewal is more expensive than the initial purchase. So 60 days with EFX is cheaper than 60 days with Xcel.


- Our vendor provides us everything we need...

Leverage our 4 package offerings, as well as hard-copy products for all learning styles available for Insurance, Securities and CE solutions. We are a one provider solution.

