

## Study Schedule

### 12 Day Sample Student Study Schedule Life Agent

The typical individual is expected to spend approximately 25 to 30 hours completing the course and all study materials.

#### Day 1

- Sign up for Texas Life Agent Prelicensetraining course
- Review course Table of Contents: Chapters 1-31
- Review the Educational Objectives after the Table of Contents
- Listen to the opening tutorial & introduction
- Read Chapters 1 & 2: Traditional Whole Life Products & Interest/Market Sensitive Adjustable Products
- Take a Break: walk, stretch, and get a cup of tea
- Read Chapters 3 & 4: Term Life & Annuities
- Watch the Chapter Videos and Review Test Tips after each chapter
- Take Each Chapter Quiz and Study Explanations for all correct answers

#### Day 2

- Read Chapters 5, 6 & 7: Combination Plans, Policy Riders, Policy Provisions & Options
- Take a Break: stretch, yoga pose, get a cup of coffee.
- Watch Chapter Videos & Review Test Tips (Pause and rewind videos to re-hear them again)
- Take Each Chapter Quiz and Study Explanations until everything is clear

#### Day 3

- Read Chapter 8 & 9: Policy Exclusions & Completing the Application
- Take a Break: Jumping jacks, stretch, get a can of Diet Free Coke
- Watch the Chapter Videos and Review Test Tips
- Take Each Chapter Quiz and Study Explanations til your brain says, "I got this."

#### Day 4

- Read Chapters 10, 11, & 12,: Underwriting, Delivering the Policy, & Contract Law
- Take a Break: Jump rope, stretch, get a Cherry Coke
- Read Chapters 13 & 14: Third Party Ownership/Life Settlements, & Group Life
- Take Each Chapter Quiz and Study Explanations til that light bulb turns on (Try the Quizzes before video & tips)
- Watch Chapter Videos and Review Test Tips

### Day 5

- Read Chapters 15, 16, 17, & 18: Retirement Plans, Life Insurance Needs Analysis/Suitability, Social Security Benefits & Tax Treatment of Premiums, Proceeds & Dividends
  - Take a Break: Walk outside, take a deep breath, get a cookie
  - Take Chapter Quizzes and Study Explanations till you say "Aha!"
  - Watch Chapter Videos and Review Test Tips
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### Day 6

- Read Chapters 19 & 20: Laws, Commissioner of Insurance, & Laws, Insurance Definitions
  - Take a Break: Go to the Bathroom, get the mail, and get some apple juice
  - Watch the Chapter Videos and Review Test Tips (Rewind Videos as Needed)
  - Take Chapter Quizzes and Study Explanations till you understand the "why"
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### Day 7

- Read Chapter 21: Laws: Licensing Requirements
  - Take a Break: Walk up & down the stairs or jog in place, look out the window, and grab a piece of fruit
  - Watch the Chapter Video & Review Test Tips
  - Take the Chapter Quiz and Study Explanations until you "make the connection"
  - Apply for your Insurance License Exam on the Texas Department of Insurance Website: Agents/Adjusters, Life Agent, Finger Print/Background Check & Resident Agent Application
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### Day 8

- Read Chapters 22, 23, & 24: Laws: Marketing Practices, Laws: Agent Duties & Responsibilities, & Laws: Texas Life and Health Guaranty Funds
  - Take a Break: Pet the dog or cat, stand outside for 5 minutes, grab an iced tea
  - Watch the Chapter Videos and Review Test Tips
  - Take the Chapter Quizzes and Absorb the Explanations til you feel like an insurance "Zen Master"
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### Day 9

- Read Chapters 25, 26, & 27: Laws: Texas Life & Health Guaranty Funds, Laws: Marketing & Solicitation, Laws: Individual Life & Annuities
  - Take a Break: Check your email, walk outside, and grab a lemonade
  - Review Test Tips and Watch Chapter Videos
  - Take the Chapter Quizzes, and Study the Explanations until you feel "enlightened"
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### Day 10

- Read Chapters 28, 29, 30 & 31: Laws: Group Life, Laws: Credit Life, Laws: Replacement, & Laws: Nonforeiture Laws
  - Take a Break: Stand up, listen to 5 minutes of your favorite song, and grab a ginger ale
  - Review the Test Tips and Watch the Chapter Videos. Rewind if you need to hear it again
  - Take the Chapter Quizzes and Study the Explanations until it finally dawns on you.
  - Take the 130 Question Practice Final Exam: Goal 90%
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- Day 11**
- Review the Educational Objectives after the Table of Contents
  - Review each chapter's Test Tips and watch Video Cram videos
  - Sign up for Study Hall
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- Day 12**
- Take all practice final exams in the Study Hall
  - Read explanations of all wrong answers twice
  - Retake exams until you can score 90% or more
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- Day 13**
- Take your Texas Life Agent Final Exam and Pass the First Time!
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