

# Step-by-Step Guide to Getting Your Life Insurance License



## Step 1. Insurance Pre-Exam Education

It's time to begin studying for the Utah insurance exams.

Utah does not require you to take a certain amount of pre-license credits before testing. This means that studying for your exam is 100% up to you.

It's wise to take a week or so to dedicate to your study of this exam. If you don't feel as though you're a strong test taker, take a little longer, but don't let it drag out for long. We want you to **pass your test the first time** you take it, and **we know that you can do it**.

Getting quality study materials is the **KEY TO PASSING YOUR EXAM THE FIRST TIME**. The cost of the materials are well worth the investment. In order to pass your life exam, we would recommend you use Xcel Testing Solutions. This is a web-based study course that is mobile compatible. This web-based study material is constantly updated with the best and most current materials.

- To get your materials, go to: [www.xceltesting.com](http://www.xceltesting.com)
- Select: ENROLL NOW
- Select: INSURANCE PRE-LICENSE
- Select State: (YOUR STATE) INSURANCE
- Select Course Bundle: LIFE ONLY
- Select: PROCEED TO CART
- Apply Code: (ASK YOUR TRAINER FOR THE DISCOUNT CODE!!!) \_\_\_\_\_
- Confirm Discount
- Final Price: \$24.95 (NOT \$199.00)
- Complete the Registration

\*If you need to contact Xcel for any reason, use the following: **866-559-9235** or **SUPPORT@XCELTESTING.COM**

When you are consistently pass the practice exams with an 85% average, you are ready to take your test as long as you are passing because you know the reasoning for the answers and haven't memorized the answers on the simulator.

**Tips To Passing The Insurance Exam:** <https://staterequirement.com/how-to-pass-the-insurance-exam>

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## Step 2. Utah Insurance License Exams

The next step after completing all of your pre-license coursework or self-study is to take the insurance exam.

This is a proctored test, which means that you will be in a controlled environment with a person watching over you. For people who haven't tested in a situation like this should be aware of this fact, and work on taming their nerves prior to sitting for the exam.

### **The fee for each attempt of the exam is as follows:**

- Life (17-01) - \$32 (recommended)
- **OR** the Life, Accident & Health (17-03) - \$44.

When you show up you must have a valid Governmental photo ID and any other documents that the testing facility has asked you to bring.

The minimum score to pass each test is 70% correct answers.

Insurance license tests are intentionally difficult, but not impossible by any means. You should study to the point of comfortability with the information before you attempt the test. Failing the exam isn't the end of the world, but keep in mind that you will need to pay the fee each time you attempt the test.

You may register to take your exams on the [Prometric Exams Utah Insurance page](#)

**Note:** When registering for exams with Prometric, be sure to ask them about fingerprinting, as this is part of your next step.

### **Website:** [prometric.com](http://prometric.com)

- Hover over "Test Takers" and click "Find My Exam"
- In the search box type 17-01
- Under Utah Insurance click "Read More"
- On the left side of the window under ACTIONS, click "Schedule"
- Go through the information provided, confirm you are over 18 and consent.
- Click "No" for pre-approval unless special accommodations and approval is needed.
- Select "Producers Life Exam" from the drop down menu
- Type in your zip code and window for desired test dates
- Choose desired date and time
- Type in your information and complete the appointment. Test fee is \$32. Be sure to **print your confirmation and receipt**

### **By Phone:**

You may register and schedule your examination by calling 888.226.8740 between 6 a.m. and 7 p.m. Monday through Friday and 6 a.m. to 3 p.m. Saturday and Sunday (Mountain Time).

## Step 3. License Application

Once you have completed your exams, you are now ready to **apply for your license**. Prometric should have a kiosk at their location for you to apply for your license at. Since you cannot have your fingerprints taken until you have applied, we highly recommend that you apply while you are still at the Prometric center.

**The license fee is \$75.**

If you do not complete the licensing application while you are there, it is important to know that you have 90 days to complete it or else you will have to retest. You can complete this application at a later time if needed by going to [www.sircon.com/utah](http://www.sircon.com/utah)

### **Frequently Asked Questions:**

Make sure to bring this guide with you to the testing facility. The following are commonly asked questions found in sections throughout the application that you will need to know how to answer:

- Is this a Resident or Non-Resident license? - **Resident**
- Are you an Individual or a Firm? - **Individual**
- Payment Method - **Credit Card/Electronic Check Submission**
- License Information - **Resident Producer Individual**
- Qualification Code - **Life** (\*if you passed the 17-01 exam) or **Life and Accident & Health or Sickness** (\*if you passed the 17-03 exam)
- Business Email - **Put your preferred email address**
- Business Web Address - **Leave Blank**
- FINRA CRD Identifier - **This is ONLY applicable if you have your securities license** (SIE, Series 6 & Series 63)
- Individual Alias Information - **Skip this section**
- Individual Business Address - **10653 South River Front Parkway, Suite 190, South Jordan, Utah 84095**
- Individual Mailing Address - **Same as Individual Business Address**
- Business Phone Information - **Use your personal cell number**
- Business Fax Information - **801-938-1088**

## Step 4. Fingerprinting & Background Check

The State of Utah requires that all insurance license applications **provide fingerprints** prior to licensing. Giving your fingerprints will initiate a background

check. If you have any prior misdemeanors or felonies, this may affect the outcome of your licensing efforts. For more information on this topic, call the Department of Insurance at (801) 538-3855.

**You must schedule your fingerprinting appointment with [Prometric](#).**

You may not do your fingerprints before applying, so plan to take care of all of these procedures at the Prometric Exams location. The fee for the fingerprinting is \$28.25, plus a \$6 vendor fee, for a **total cost of \$34.25**. When completed, the documents will be automatically forwarded to the licensing department.

## Step 5. Application Review

Once you have submitted your application and have filled all the other requirements, **your license application will be reviewed by the state**. Your background check initiated by the application will also be reviewed.

If everything is to acceptable standards your license should be issued quickly. If there are any items from your background check that need to be reviewed, it may slow down the process of issuance. If this is the case, the state may contact you to provide context to the issues that they have run into.

After submitting your application, the review process should take between five and ten (5-10) business days. After it is complete, you will receive an email from the licensing department with verification that your license has been issued.

Once you have received this approval through your email, use the Sircon Producer Edge Tool (<https://www.sircon.com/produceredge/>) to print a copy of your license.

## Congratulations!

You've done the work, put in the time and effort, and now hold the key to your own success! We're proud of you. Take five (5) minutes and celebrate and then onto the next phase.

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## After Licensing, What's Next?

**Schedule an appointment with your trainer to begin the next phase, getting you appointed with WFG and its affiliated companies**