

Student Enrollment Agreement

XCEL Solutions, LLC. / 642
8275 South Eastern Ave.
Suite 200-468
Las Vegas, Nevada 89123
Phone: (904) 999-4923
Email: support@xcel solutions.com
<https://www.xcel solutions.com/>

Last Name:		First Name:		Phone:	
Address:		City:		State:	Zip:
Email Address:		Program Tuition Amount:		State Reporting Fee:	
Effective date of catalog the student is enrolled:		Start Date:		Expired Date:	
Program Title:		Total Clock Hours:			

Cancellation Policies

A student may cancel enrollment by emailing XCEL Solutions at support@xcel solutions.com.

If cancellation occurs within 72 hours of the date of enrollment all monies shall be refunded to the student.

Student Grievance

Students aggrieved by action of XCEL or personnel of the school should attempt to resolve these issues with proper XCEL personnel. The student shall submit a written internal grievance to the following email: compliance@xcel solutions.com. The email subject line shall be labeled, "Student Grievance". Students may also submit a letter via certified US mail to: XCEL Solutions, LLC Attn: School Director 218 Liberty Street, Warren, PA 16365. Students will receive a response and an offer of resolution within 10 business days. The student's sponsor/employer may be consulted in determining the resolution.



Filing a Complaint with the Nevada Commission on Postsecondary

To file a complaint against a postsecondary institution subject to the laws of the Nevada Commission on Postsecondary NRS and NAC Chapters 394, please fill out and submit this form to the address listed below.

The form must be mailed to the following address:

Commission on Postsecondary Education
2800 E. St. Louis Avenue
Las Vegas, NV 89104

The form can be found on CPE website – www.cpe.nv.gov

- XCEL Solutions does not recognize credit from previous education and training programs.
- XCEL Solutions does not offer outside funding.
- XCEL Solutions is open to all persons who meet the entrance requirements, regardless of age, race, color, religion, national origin, disability, sex, sexual orientation or gender identity or expression.
- Placement in a job is not a guaranteed nor promised to graduates.
- I received a copy of the catalog (below) and understand that is part of the enrollment agreement.
- I understand this enrollment agreement constitutes a binding contract.
- **My signature below signifies that I have read, reviewed and understand all aspects of this agreement and I also had the opportunity to ask questions.**

SIGNATURE OF STUDENT	DATE SIGNED

<i>Edward Clark</i>	
Edward Clark President, XCEL Solutions, LLC.	DATE SIGNED

This Enrollment Agreement constitutes a binding contract. Students receives a copy of the agreement, and the original copy is kept by the school.



XCEL Solutions Catalog

www.xcelsolutions.com
support@xcelsolutions.com

Main Office:
8275 South Eastern Avenue
Suite 200-468
Las Vegas, Nevada 89123

Home office:
218 Liberty Street
Warren, PA 16365
(904) 999-4923

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**XCEL Solutions LLC is Licensed to operate by the Commission on
Postsecondary Education**

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FACULTY AND CONTACT INFORMATION

Nevada Office: XCEL has a Nevada Office at 8275 South Eastern Avenue, Office 200-468, Las Vegas, NV 89123. This is our physical location in the state of Nevada. This is in no way meant to be utilized as a classroom. Our office space is intended for the school director. Should you have questions please call customer service at 1-904-999-4923.

Mailing Address: 218 Liberty Street, Warren, PA 16365

Business Hours:

Weekdays: 8:00am - 7:00pm (Eastern Time)

Weekends: Closed

Office Staff: James Leretsis - Director
Laura Buzzallino – Compliance Specialist
Patrick Fraley – Instructor
Nicholas Stephens - Instructor
Clint Talbert – Substitute Instructor
Tracy Pilling – Grades Associate

Email Address: support@xcelsolutions.com

About XCEL

In August 2018, XCEL Solutions acquired XCEL Testing Solutions, the leading provider of online insurance pre-licensing education since 2012. Over 150,000 students each year use XCEL to help them successfully pass standardized knowledge, skills and assessment exams by utilizing the company’s research-based learning approach. The Preparing People to Pass e-learning platform is loaded with rich online content, including interactive assessments, engaging multimedia content and customized learning paths, allowing each student to grasp difficult concepts based on their individual needs. The company’s mobile learning platform allows students to study anytime, anyplace, and with any device.

OUR PROMISE

We will teach you exactly what you will need to know to pass your state’s licensing exam. Our courses and test simulations are state and provider specific. We meet the needed regulations and topics and requirements that matter to you and nothing more. Allowing you to take and pass the exam as soon as your study is complete.

OWNERSHIP STRUCTURE

XCEL Solutions, LLC is owned by McKissock, LLC. The officer of XCEL Solutions, LLC is Joshua Braunstein, President.

Xcel Solutions, LLC		
State Organized:	Delaware	
Date Formed:	7/10/2018	
Entity Structure:	LLC	
EIN:	83-1256330	
Owned By:	Name	Percentage
	McKissock, LLC	100.00%

XCEL SOLUTIONS, LLC (Home Office)

218 Liberty Street • Warren, PA • 16365 • 904-999-4923 www.xcelsolutions.com

GENERAL INFORMATION

Entry Criteria/Prerequisites, Examinations (Pre-Licensing/Basic Education)

For XCEL's pre-licensing education courses, there will be a closed book final exam at the conclusion of the course. The exam requires a passing score of 70%. In the event the student is not successful, the student may re-take the final examination, at no additional charge.

Pre-Requisite Requirements for Enrollment

Students must attest to being at least 18 years of age prior to enrolling in the course. Name, date of birth, social security number and other PII as required by the State must be provided prior to, or immediately upon, enrolling or accessing the course. Tuition must be paid upon enrollment. There are no other pre-requisite requirements to enrolling in, or proceeding through, the course and no special computer knowledge or program training is necessary.

Absences

As this is a self-study internet-based course, there are no "missed sessions" or absences. Once enrolled, a student's course is available for 30 days. Students have the ability to work at their own pace and complete their course at any time in that 30-day period. Course extensions are available, if needed, at an additional cost.

Standards of Progress

As this is a self-study internet-based course, there is not a schedule of progress that students must adhere to except that student must progress through each chapter and pass a chapter quiz prior to proceeding to the next chapter. Once registered, a student's course is available for 30 days. Students have the ability to work at their own pace and complete their course at any time within that 30-day period. If a student is unable to complete the course in that period of time, course extensions are available to continue work in the course, at an additional charge. Course access will remain inactive until the student purchases an extension.

Attendance Policy

Attendance is not measured by when and how often the student logs-in. Attendance is measured by successful completion of the course requirements and assessments and complete progress through the course material.

Rules of Student Conduct and Conditions for Probation or Dismissal

Students are expected to complete all coursework. Instances of cheating or fraud will cause a student to forfeit his/her course and may be reported to the state regulatory authority. Students are expected to act professionally when addressing instructors and staff.

Student Grievance

Students affected by action of XCEL or personnel of the school should attempt to resolve these issues with proper XCEL personnel. Grievances should be in writing and directed to: XCEL Solutions, LLC, 218 Liberty Street, Warren, PA 16365. Students will receive a response and an offer of resolution. The student's sponsor/employer may be consulted in determining the resolution.

Certificates of Completion

A Certificate of Completion will be issued after the student completes the online course, scores 70% or greater on the course final exam, and has met the required course hours. Once issued, the student may access their certificate of completion by logging into their account.

Career/Placement Services

XCEL does not offer career or placement services. XCEL does not guarantee success in placement or employment after completing the course.

Refund/Withdrawal/Cancellation Information:

Occasionally emergencies or circumstances arise that could suddenly prevent a student from beginning their course immediately after enrolling. If that happens to you, don't worry. XCEL has a liberal Refund Policy in accordance with Nevada Law, NRS 394.449. **Note this is based on the first date of attendance and last date of attendance within 30 days.*

NRS 394.449 Requirements of policy for refunds by institutions.

1. Each postsecondary educational institution shall have a policy for refunds which at least provides:

(a) That if the institution has substantially failed to furnish the training program agreed upon in the enrollment agreement, the institution shall refund to a student all the money the student has paid.

(b) That if a student cancels his or her enrollment before the start of the training program, the institution shall refund to the student all the money the student has paid, minus 10 percent of the tuition agreed upon in the enrollment agreement or \$150, whichever is less.

(c) That if a student withdraws or is expelled by the institution after the start of the training program and before the completion of more than 60 percent of the program, the institution shall refund to the student a pro rata amount of the tuition agreed upon in the enrollment agreement, minus 10 percent of the tuition agreed upon in the enrollment agreement or \$150, whichever is less.

(d) That if a student withdraws or is expelled by the institution after completion of more than 60 percent of the training program, the institution is not required to refund the student any money and may charge the student the entire cost of the tuition agreed upon in the enrollment agreement.

2. If a refund is owed pursuant to subsection 1, the institution shall pay the refund to the person or entity who paid the tuition within 15 calendar days after the:

(a) Date of cancellation by a student of his or her enrollment;

(b) Date of termination by the institution of the enrollment of a student;

(c) Last day of an authorized leave of absence if a student fails to return after the period of authorized absence; or

(d) Last day of attendance of a student, whichever is applicable.

3. Books, educational supplies or equipment for individual use are not included in the policy for refund required by subsection 1, and a separate refund must be paid by the institution to the student if those items were not used by the student. Disputes must be resolved by the Administrator for refunds required by this subsection on a case-by-case basis.

4. For the purposes of this section:

(a) The period of a student's attendance must be measured from the first day of instruction as set forth in the enrollment agreement through the student's last day of actual attendance, regardless of absences.

(b) The period of time for a training program is the period set forth in the enrollment agreement.

(c) Tuition must be calculated using the tuition and fees set forth in the enrollment agreement and does not include books, educational supplies or equipment that is listed separately from the tuition and fees.

5. As used in this section, "substantially failed to furnish" includes cancelling or changing a training program agreed upon in the enrollment agreement without:

(a) Offering the student a fair chance to complete the same program or another program with a demonstrated possibility of placement equal to or higher than the possibility of placement of the program in which the student is enrolled within approximately the same period at no additional cost; or

(b) Obtaining the written agreement of the student to the specified changes and a statement that the student is not being coerced or forced into accepting the changes, unless the cancellation or change of a program is in response to a change in the requirements to enter an occupation.

Nevada has an account for student indemnification per NRS 394.553 which may be used to indemnify a student or enrollee who has suffered damage as a result of: discontinuance of operation or violation by such institution of any provision of NRS 394.383 to 394.560

Credit Allowed for Previous Education and Training

XCEL Solutions does not grant credit for previous education and training.

Funding

As a Non-Degree school, tuition is paid at enrollment by credit card. XCEL does not offer student funding.

Calendar of School Holidays, Vacation Periods, and Dates of Each Term

Students have unlimited access to the online course, to work at their own pace and convenience. Our site is available 7 days a week, 24 hours a day, 52 weeks a year for courses and enrollments. Courses can be accessed for thirty days from the date of enrollment, with courses expiring at midnight of the last day. Our office is closed in recognition for the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the following day, Christmas Eve Day, and Christmas Day, however students still have access to their course. Emails and phone calls will be answered the next business day our office is open.

Class Schedule

Courses can be accessed for thirty days from date of enrollment, with courses expiring at midnight of the last day. 24 hour a day access is available.

Non-Discrimination and ADA Policy

XCEL will not discriminate on the basis of race, color, sex, religion, national origin, handicap or familial status in the establishment of fees, entrance qualifications or standards for successful completion of its courses.

ONLINE COURSE PREREQUISITES, FEES, RECORDS RETENTION AND SOFTWARE REQUIREMENTS

Course Prerequisites

There are no course prerequisites for our courses

Course Fees

Online Course	Tuition
Life Insurance Pre-Licensing Course	\$199.00
Health Insurance Pre-Licensing Course	\$199.00
Life & Health Insurance Pre-Licensing Course	\$199.00
Casualty Insurance Pre-licensing Course	\$199.00
Property Insurance Pre-licensing Course	\$199.00
Property and Casualty Insurance Pre-licensing Course	\$199.00
Processing Fee	\$8.00

Records Retention

Customer records are stored electronically as required by state law. State records pertaining to course applications and approvals are maintained electronically as well as hard copy if provided by the state. All hard-copy records are kept at our main office location XCEL SOLUTIONS, LLC, 218 Liberty Street, Warren, PA 16365.

Software Requirements

Learners can use PCs, Macs, laptops, iPhone and smart phones to take their course. The following web browsers are compatible with PCs and Macs – Google Chrome, Internet Explorer, Firefox and Safari.

DISTANCE EDUCATION COURSE POLICIES AND PROCEDURES

Registration

To enroll in a course, the student will need a valid credit card. Alternatively, the student may be sponsored by a company. Upon enrollment, the student is required to create a username and password for the system, which will be used for future online course transactions. XCEL's learning platform is designed to keep track of the student's progress.

Grading Systems and Criteria

Qualifying (Pre-License) Education Courses

To complete the course and receive a Completion Certificate, each student must successfully complete the following requirements: Read all chapters and obtain a score of 70% or higher on each chapter quiz. Upon completion of the chapters and chapter quizzes within the course, each student must obtain a grade of 70% or higher on the Proctored Course Final Exam. Successful completion of an approved course qualifies the student to sit for the related Nevada state insurance licensing exam. In the unlikely event that a student fails the state examination, the student can continue to study in the course, at no additional cost, provided the course enrollment has not expired.

Support

Questions regarding course content or technical issues may be submitted via email to XCEL support or to the course instructor using the conveniently located link on the Help Tab within the course. Students may also call 904-999-4923 to speak with a customer service representative during XCEL's regular business hours (Weekdays 8:00 AM – 7:00 PM excluding holidays).

Completion

Students must review all chapter content, complete required course hours and score a minimum of 70% on the chapter quizzes prior to gaining access to the final exam that requires a proctor/monitor. The Student and Proctor must complete an affidavit and acknowledgement prior to accessing the final exam and upon completion of final exam.

Upon receiving the completed proctored exam results the completion certificate will be issued to the student indicating that the student has successfully completed the distance-learning course

Electronic rosters may also be submitted to the individual state regulatory boards as mandated.

Course Review

All courses will be reviewed on an annual basis. Student evaluation forms are optional at the end of the course. Information will be compiled from completed student evaluation forms and changes will be considered accordingly. All students are requested to give their feedback on the overall quality of our educational offering, addressing among other issues, the knowledge and abilities of the instructor. All responses are collected via web database and email.

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The form must be mailed to the following address:

Commission on Postsecondary Education
2800 E. St. Louis Avenue
Las Vegas, NV 89104

The form can be found on CPE website – www.cpe.nv.gov

PROGRAMS

Life Insurance Pre-licensing Education

20 hours – self-study online

Course Description/Objective:

The course is designed to teach topics relevant to the life insurance industry. After completing the online pre-licensing course, student's will possess an understanding of the different types of insurance companies, how insurance is sold, industry oversight and regulation, concepts and treatment of risks, types of life insurance policies and explain and compare provisions, options and riders to the prospective client, types of group life policies, taxation, premiums and benefits, field underwriting techniques, uses of insurance policies, purpose and function of annuities, payout options and investment configuration, purpose and eligibility of Social security benefits, various types of retirement plans, and apply the best suited to the needs of a client, and laws and regulations pertinent to insurance. The objective is to also prepare the student for the related Nevada state insurance licensing exam in these areas of competence.

Accident and Health Insurance Pre-licensing Education

20 hours – self-study online

Course Description/Objective:

The course is designed to teach topics relevant to the accident and health insurance industry. After completing the online pre-licensing course, students will possess an understanding of the different types of insurance companies, how insurance is sold, industry oversight and regulation, concepts and treatment of risks, the elements of a contract and how to practically apply the legal concepts while conducting business, types and uses of health insurance policies, types of health insurance providers, and differentiate between commercial, government and alternative options, Disability income benefits, types of medical expense policies, deductibles and coinsurance, Medicare and Medicaid policies, long- term care, health insurance policy provisions and exclusions, health insurance premium factors, and laws and regulations pertinent to insurance. The objective is to also prepare the student for the related Nevada state insurance licensing exam in these areas of competence.

Life & Health Insurance Pre-licensing Education

40 hours – self-study online

Course Description/Objective:

The course is designed to teach topics relevant to the life, accident and health insurance industry. After completing the online pre-licensing course students will possess an understanding of the different types of insurance companies, how insurance is sold, industry oversight and regulation, concepts and treatment of risks, the elements of a contract and how to practically apply the legal concepts while conducting business, types of life insurance policies and explain and compare provisions, options and riders to the prospective client, types of group life policies, taxation premiums and benefits, field underwriting techniques, uses of insurance policies, purpose and function of annuities, payout options and investment configuration, purpose and eligibility of Social Security benefits, various types of retirement plans and apply the best suited to the needs of a client, types and uses of health insurance policies, types of health insurance providers, and differentiate between commercial, government and alternative options, Disability income benefits, types of medical expense policies, deductibles and coinsurance, Medicare and Medicaid policies, long-term care, health insurance policy provisions and exclusions, health insurance premium factors, and laws and regulations pertinent to insurance. The objective is to also prepare the student for the related Nevada state insurance licensing exam in these areas of competence.

Property Insurance Pre-licensing Education

20 hours – self-study online

Course Description/Objective:

The course is designed to teach topics relevant to the property and casualty insurance industry. After completing the online pre-licensing course students will possess an understanding of the different types of insurance companies, how insurance is sold, industry oversight and regulation, concepts and treatment of risks, the elements of a contract and how to practically apply the legal concepts while conducting business, basic property and casualty insurance terms and provisions, dwelling insurance policies, homeowners insurance policies, commercial package policies, business owners policies, farm owner/ranch owners insurance, other property and miscellaneous insurance policies, and laws and regulations pertinent to insurance. The objective is to also prepare the student for the related Nevada state insurance licensing exam in these areas of competence.

Casualty Insurance Pre-licensing Education

20 hours – self-study online

Course Description/Objective:

The course is designed to teach topics relevant to the property and casualty insurance industry. After completing the online pre-licensing course students will possess an understanding of the different types of insurance companies, how insurance is sold, industry oversight and regulation, concepts and treatment of risks, the elements of a contract and how to practically apply the legal concepts while conducting business, types of casualty insurance policies, basic property and casualty insurance terms and provisions, homeowners insurance policies, commercial package policies, commercial general liability and specialty insurance policies, commercial crime forms, bonds, umbrella policies, business owners policies, farm owners/ranch owners insurance, personal auto insurance, commercial auto insurance, workers' compensation insurance, and laws and rules pertinent to insurance. The objective is to also prepare the student for the related Nevada state insurance licensing exam in these areas of competence.

Property & Casualty Insurance Pre-licensing Education

40 hours – self-study online

Course Description/Objective:

The course is designed to teach topics relevant to the property and casualty insurance industry. After completing the online pre-licensing course students will possess an understanding of the different types of insurance companies, how insurance is sold, industry oversight and regulation, concepts and treatment of risks, the elements of a contract and how to practically apply the legal concepts while conducting business, basic property and casualty insurance terms and provisions, dwelling insurance policies, homeowners insurance policies, commercial package policies, business owners policies, farm owner/ranch owners insurance, other property and miscellaneous insurance policies, , commercial general liability and specialty insurance policies, commercial crime forms, bonds, umbrella policies, personal auto insurance, commercial auto insurance, workers' compensation insurance, and laws and rules pertinent to insurance. The objective is to also prepare the student for the related Nevada state insurance licensing exam in these areas of competence.