



Take the NAA University HotSpots Challenge by assessing your skills on the Mutual of Omaha Living Promise final expense product! The Challenge ends **Saturday, September 21**, and winners will be recognized the following week. Gina Hawks and the product trainers around the country will be teaching all of us about these special products that your clients may need.



Here's how to take the NAAU HotSpots Challenge:

1. Attend [a HotSpot near you](#), and receive training on this final expense product.
Click here to find one: <http://www.NAAHotSpots.com>
2. Log in to [NAA University](#), click "Step 2", and see if you can pass the exam on what you learned!
Click here to take the exam: <http://www.NAAUniversity.com/>

Who will pass the exam first?

Which agency will have the most passing scores?

We'll find out soon, because the Challenge ends Saturday, Sept 21!

Listen and Study hard, because prizes and recognition will be awarded!

Why take the Challenge?

You may be thinking, "If I'm learning the material at the HotSpot, why should I subject myself to an exam on the material?"

Here are Eleven Reasons to support your learning with an NAA University assessment exam:

1. Retrieval aids later retention. There is clear evidence from psychological experiments that practicing retrieval of something after learning it, for instance by taking a quiz or test, makes you more likely to retain it for the long term.
2. Testing teaches you in a non-pressure situation how organize and locate the information during an actual sales appointment.
3. Testing identifies gaps in knowledge.
4. Testing causes students to learn more from the next study episode.

Essentially it reduces forgetting which makes the next related study area more productive.

5. Testing produces better organization of knowledge by helping the brain organize material in clusters to allow better retrieval.
6. Testing improves transfer of knowledge to new contexts.
7. Testing can facilitate retrieval of material that was not tested. Surprisingly there are circumstances where quizzes or tests, particularly if delayed, can help people retrieve/retain information that was related to that asked but not actually asked in the questions.
8. Testing improves metacognitive monitoring – by giving students scores or self-assessments, they can better predict their knowledge and be more confident about what they know and what they need to know.
9. Testing prevents interference from prior material when learning new material. If you have a test after learning one set of material before learning another set of material, it can make it less likely that the second session will disturb previously learned information.
10. Testing provides feedback to NAA and lets us know what is learned or what is not.
11. Frequent testing encourages students to study. Having frequent quizzes and tests motivates study and reduces procrastination.

Access to the MOO Living Promise Course and Exam on NAA University is FREE for a limited time. Jump on this opportunity while you can. .