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Test neuropsicológico dirigido a niños y adolescentes de edades comprendidas entre 6 años 0 meses y 16 años 11 meses. Abarca los niveles educativos de Primaria (6 a 11), Secundaria (12-15) y Bachillerato (primer curso, 16 años). El test es aplicable preferentemente a grupos de sujetos de los que convenga determinar su nivel de destreza en habilidades cognitivas o funcionamiento neuropsicológico. Ampliamente utilizado para el cribado y diagnóstico de patologías del neurodesarrollo y aprendizaje (altas capacidades; grados de discapacidad intelectual, dificultades del aprendizaje, disfunciones del neurodesarrollo y/o neuropsicológicas). En relación a la evaluación del TDAH, permite evaluar la calidad de la atención. Los índices de razonamiento perceptivo y de velocidad de procesamiento, son especialmente adecuados para ello. Quién mide este test Esta prueba evalúa las capacidades intelectuales, su visión de inteligencia defiende que las capacidades cognitivas se organizan de forma jerárquica, con aptitudes específicas vinculadas a distintos ámbitos cognitivos que representan las habilidades intelectuales generales (Comprendión verbal y Razonamiento perceptivo) y habilidades de procesamiento cognitivo (Memoria de Trabajo y Velocidad del Procesamiento), y que están en estrecha relación con las actuales teorías de la inteligencia de razonamiento fluido y cristalizado y de Memoria de Trabajo. Cocteles y subpruebas 1. Comprepción verbal (CV): expresa habilidades de formación de conceptos racionales, expresión de relaciones entre conceptos, riqueza y precisión en la definición de vocablos, comprensión social, juicio práctico, conocimientos adquiridos y agilidad e intuición verbal. Costa de 5 subpruebas: Semejanzas (S): mide la capacidad de abstraer y generalizar a partir de dos conceptos dados; Vocalario (V): mide el conocimiento léxico, la precisión conceptual y la capacidad expresiva verbal. Comprensión (C): mide razonamiento y juicio social frente a la solución de problemas cotidianos. Información (I): prueba optativa**** que mide la capacidad de adquirir, conservar y recuperar conocimientos adquiridos. Adivinanzas (Ad): prueba optativa**** que mide las habilidades para integrar información, generar conceptos alternativos y condensar información. 2. Razonamiento Perceptivo (RP): mide las habilidades prácticas constructivas, formación y clasificación de conceptos no verbales, análisis visual y procesamiento simultáneo. Costa de 4 subpruebas: Cubos (CC): mide habilidades de análisis, síntesis y organización viso-espacial, a tiempo controlado; Conceptos (Co): mide la formación de conceptos y categorías a partir de material visual. Matrices (M): mide el razonamiento por analogías visuales e implica integración de información visual. Figuras incompletas (FI): prueba optativa, que mide las habilidades de organizar la información, la memoria de trabajo y la capacidad de retención y almacenamiento de información, de operar mentalmente sobre esta información, transformarla y generalizar nueva información. Costa de 3 subpruebas: Pinturas (D): mide la capacidad de razonamiento numérico, la memoria de trabajo, la agilidad y flexibilidad en el manejo y la coordinación viso-manual, atención y memoria a corto plazo. 3. Velocidad de Procesamiento de la información (VP): mide la capacidad para focalizar la atención, explorar, prever y/o discriminar, la formación y la ejecución de estrategias de respuesta. Aritmética (A): prueba optativa**** y con control de tiempo, analiza habilidades de razonamiento numérico, agilidad en el manejo y la coordinación viso-manual, atención y memoria a corto plazo. 4. Velocidad de Procesamiento de la información (VP): mide la capacidad para focalizar la atención, explorar, prever y/o discriminar, la formación y la ejecución de estrategias de respuesta. Búsqueda de Símbolos (BS): mide habilidades de rapidez asociativa, aprendizaje, percepción visual, coordinación viso-manual, atención, motivación y resistencia frente a tareas repetitivas. Animales (An): prueba optativa que mide la atención selectiva, y planificación en la búsqueda ordenada versus desordenada de información **** ****. Las pruebas optativas no son necesarias para la obtención de los índices de cada grupo. Puntos fuertes Permite el análisis de las habilidades en relación a los grupos normativos, en función de la edad, ofrece pautas muy claras para analizar las habilidades en términos intra-individuales. Permite contrastar los distintos tipos de ámbitos entre sí, bien sea en relación al referente muestral de edad, o bien al nivel de aptitud alcanzado, y también permite identificar las habilidades y fortalezas específicas de un sujeto, con distintas posibilidades comparativas (en función de la media global del sujeto, o de las medias específicas de Comprendión verbal y de Razonamiento perceptivo, y a distintos niveles de confianza). Puntos débiles Esta versión, es menos sensible a las dificultades de aprendizaje: las pruebas de Información y Aritmética, han quedado relegadas a pruebas optativas, que completan la interpretación de los índices de Comprendión verbal y Memoria de Trabajo, respectivamente. No tiene pruebas de Historietas y Rompecabezas, que permitían analizar la inteligencia viso-espacial y favorecían la observación de respuestas de perseveración y reacciones frente a la frustración. Se ha criticado que la Memoria de trabajo sólo incluye tareas auditivas (números, letras y problemas aritméticos) y que no incluya tareas de tipo no verbal, tales como span de golpes (como la prueba del xilófono del McCarthy), o memoria espacial (como en el K-ABC). También se ha criticado que la prueba de Conceptos no satura adecuadamente en ninguno de los índices, aunque la versión española ofrece, en general, datos muy consistentes al respecto. La crítica de que el test es excesivamente redundante, en el sentido de que hay demasiadas pruebas centradas en el análisis de la inteligencia general, algunas muy cuantitativas, y que se han marginado otros aspectos del funcionamiento intelectual. A nivel interpretativo la diferencia entre CIV y CIM permitía observar las capacidades no verbales en grupos bilingües, grupos de inmigrantes y en grupos desfavorecidos. No es posible ahora realizar esta interpretación. A este mismo nivel interpretativo las pruebas de Comprensión y las de Historietas permitían una exploración de la competencia social. Este análisis ha quedado limitado al análisis de la competencia social expresada verbalmente Datos del test. Nombre del test en su versión original y Autor Wechsler Corporation. Fecha de publicación del test original WISC: 1949WISC-II: 1974WISC-III: 2005 WISC-IV: 2003 Fecha de la publicación del test en su adaptación española WISC: 1974WISC-R: 1993WISC-III: (no adaptado)WISC-IV: 2005 WEBGRAFIA WISC-IV. Escala de Inteligencia de Wechsler para niños. Consejo General de la Psicología de España. Link aquí WISC-IV, Escala de Inteligencia de Wechsler para niños. Pearson Clinical. Link aquí Fundación CADAH (2010). Many companies featured on Money advertise with us. Opinions are our own, but compensation and in-depth research determine where and how companies may appear. Learn more about how we make money. Shopping for life insurance can be overwhelming. There are many policy types to choose from, and some insurance salespeople can aggressively push certain options that may not be the best fit for you. If you're looking for a simple term life policy — the most affordable type of life insurance — Haven Life could be a helpful option. You can apply and purchase insurance online, without having to meet with an insurance agent. And, some Haven Life policies are simplified issues, so you don't have to get a medical exam, making Haven Life our pick for the best term life insurance company. Haven Life Insurance Pros and Cons Some policies available without medical exams Up to \$3 million in coverage Available Additional benefits included with Haven Life Plus Only sells term life insurance Simplified issue policies not available in all states Only one payment option Pros explained Some policies available without medical exams In most cases, life insurance companies require applicants to get a medical exam and tests to qualify for a policy. If you don't want to do that, Haven Life has a simplified-issue policy. You can get up to \$500,000 in coverage with a no-exam life insurance policy. Up to \$3 million in coverage Available Companies that sell directly to consumers rather than selling through insurance agents usually have limited coverage options. Coverage amounts are usually limited to under \$1 million. But with Haven Life, you can purchase up to \$3 million in coverage. Additional benefits included with Haven Life Plus is included on Haven Term policies. It provides additional benefits beyond what life insurance policies typically offer, such as estate planning, end-of-life planning, fitness apps and storing important information. Cons Explained Sells only term life insurance Where many insurers sell multiple types of life insurance, Haven Life only sells term life coverage. If you're looking for whole or universal life policies, you'll have to work with another insurer. Simplified issue policies not available in all states Haven's simplified issue policies aren't available in all states. Residents of California, Delaware, Florida, New York, North Dakota and South Dakota are ineligible for simplified issue policies, and can only apply for Haven's fully underwritten plans. Only one payment option Most insurance companies have multiple payment options, such as annual, semi-annual, quarterly or monthly payments, and they may offer discounts if you opt for annual or semi-annual payments. By contrast, Haven Life only accepts monthly payments, so it's a bill you have to remember to pay every month for the duration of your policy's term. Haven Life Insurance Products While other companies sell a range of life insurance products, Haven Life only offers term life insurance. Term life coverage is limited in length, covering you for only a specified period of time. If you pass away during the policy term, your beneficiary will receive the plan's death benefit. But once the term ends, the policy is no longer in effect, and your beneficiary receives nothing if you die. Why would someone opt for a temporary life insurance policy? It's usually significantly cheaper than permanent options like universal or whole life insurance. Available life insurance plans Haven Life has two term life plans: Haven Term: Haven Terms is available nationwide to customers under the age of 64. You can choose a term of 10, 15, 20, 25 or 30 years, and you can purchase up to \$3 million in coverage. Depending on your answers to the preliminary health questions and the amount of coverage you want, you may need to get a medical exam. Haven Simple: The Haven Simple plan is the simplified issue variety, meaning you don't have to get a medical exam. You can apply online in minutes and, if approved, get coverage the same day. Only individuals between the ages of 20 and 55 are eligible, and you can choose a term of five, 10, 15 or 20 years. Available coverage ranges from \$25,000 to \$500,000. Insurance riders Haven Life has the following riders: Accelerated Death Benefit: If the covered person is terminally ill with 12 to 24 months left to live, the accelerated death benefit rider allows the person to use a portion of their policy's death benefit while they're living. This rider is included with all policies. Waiver of Premium: If you become totally disabled due to illness or injury, you don't have to pay your policy's premiums for the length of the disability. This rider is optional, and is available at an additional cost to individuals under the age of 59. Limitations Haven Life's plans are either fully underwritten or of the simplified issue type. The company does not sell guaranteed issue policies. If you have existing health issues, Haven Life may deny your application for coverage. Ads by Money. We may be compensated if you click this ad. AdGet an Affordable Rate with Haven LifeView Rates at Haven Life Haven Life Credentials Haven Life is a fairly new company. It was founded in 2014 by Yaron Ben-Zvi to make buying life insurance easier. Like most insurers of its age, Haven Life is backed by an older partner. Haven Life is wholly owned by Massachusetts Mutual Life Insurance Company (MassMutual), a company that has been in operation since 1851. All Haven Life policies are issued by MassMutual. Awards Haven Life was recognized as the "Best InsurTech" during Benzinga's Global Fintech Awards in 2020, reflecting its identity as a leader among those startups that are employing new technology and business models to sell insurance. It was also named one of the best small and medium workplaces by Great Places to Work and Fortune. Financial stability While financial stability is important to consider when buying any type of insurance, it's especially valuable when buying life insurance. Term life policies can have terms as long as 30 years, so you want to have the security and peace of mind that the insurer you choose will be around for the long haul. To help you with your research, industry credit rating agencies like Moody's, AM Best and S&P Global issue credit ratings based on their evaluation of insurance companies' financials. MassMutual, the company behind Haven Life, has a strong reputation and has received high ratings from the credit agencies. While it has an "adequate" rating from S&P Global, it receives high marks from two of the most respected rating agencies for insurance companies: Moody's and AM Best. Credit Rating Agency Ratings Rating Range Moody's AA3 C to AAA AM Best A++ (Superior) D to A++ S&P Global BBB+ (Adequate) D to AAA Third-party ratings MassMutual was ranked seventh out of 21 life insurance companies in the 2021 J.D. Power U.S. Individual Life Insurance Study. MassMutual's rating was 782, which is slightly higher than the industry average of 776. The study evaluated and rated companies to measure customer satisfaction based on five factors: Communication Interaction Price Product offerings Statements Regulatory actions Haven Life has not been the target of any regulatory actions. Cost of Haven Life Insurance Term life insurance is usually cheaper than permanent life insurance, and it's generally much cheaper if you buy it while you're young. You can get life insurance in your 20s or 30s much cheaper than if you start shopping in your 40s since you're likely in better health with fewer medical conditions. When thinking about how much insurance costs, consider the industry average. LIMRA, a non-profit trade association, reported that the average cost of a \$250,000, 20-year term policy for a 30-year-old individual in excellent health was \$165 per year, or \$13.75 per month. We requested quotes from Haven Life to get an idea of its rates. You can get detailed quotes for simplified issue policies by answering a few questions, but quotes for Haven Term policies—which are fully underwritten—require you to complete a full application. For this review, we requested quotes solely for its simplified issue policies. In general, simplified issue policies cost more than fully underwritten policies. That's true for Haven Life. Haven Simple plans were more expensive than the industry average, but they're available without a medical exam, and can be purchased online in just 20 minutes. For a \$250,000 policy, a \$100,000 policy, a \$250,000 policy and a \$150,000 policy, the cost is \$6.12, \$7.02, \$11.75, \$17.86, \$17.67, \$23.50, \$27.47, \$39.13, \$42.60, \$22.67, \$38.76. Premiums vary from state to state. Premiums were recorded here. Premiums are based on a 20-year-old male with no smoking history, including your age, gender, health history and location. Haven Life Accessibility Haven Life sells insurance directly to consumers through its website. It doesn't have insurance agents or financial professionals to advise you, but it does allow customers to contact its support team in multiple ways. Contact information Haven Life's customer support team can be reached via live chat or phone. Phone: 855-744-2336 Chat: Live Chat Customer service is available Monday through Friday from 9:00 a.m. until 6:00 p.m. EST. User experience Haven Life has an online portal customers can use to pay their premiums, change their beneficiaries or view their policy details. However, Haven Life doesn't have a mobile app for policymakers. Haven Life Customer Satisfaction As in addition to soaring a little above average in the JD Power survey noted earlier, which included customer service, Haven Life tends to fare well in other measures of customer satisfaction. Customer reviews Haven Life has a 4.8 TrustScore out of 5 based on over 1,000 reviews, giving it an "excellent" rating on TrustPilot. Haven Life reviews highlight the company's hassle-free application process and responsive communication. Complaint index Researching the number of complaints that customers submit about insurance companies can give you an idea of what level of customer service to expect. The National Association of Insurance Commissioners (NAIC) collects consumer complaints and uses that data to issue annual complaint ratios to reflect how companies measure up to their competition. The industry standard complaint index is 1.0. Companies seek to earn ratios below that number since that indicates they received fewer complaints than is typical for a company of its size, while companies with ratios over 1.0 received more complaints than expected. In 2020, MassMutual's complaint index for individual life insurance was 0.14, which is significantly lower than the industry standard. Haven Life has two policy options. While the Haven Term policy may require medical exams for some individuals and coverage amounts, the Haven Simple policy is a simplified issue option. You can get up to \$500,000 in coverage without a medical exam. Haven Life was founded in 2014 to simplify how life insurance is purchased. It offers a completely online experience, selling term life policies directly to consumers. Haven Life is backed and wholly owned by MassMutual, a leading insurance company. How We Evaluated Haven Life Insurance In our evaluation of Haven Life and other life insurance companies, we looked at the following factors: Available plans and terms Insurance riders Policy exclusions Underwriting process Cost Financial stability Customer service Customer reviews Third-party ratings Summary of Money's Haven Life Insurance Review. For individuals looking for basic term life policies without the hassle of medical exams or lengthy application processes, Haven Life could be a useful solution. You can get either fully underwritten or simplified issue policies, and all plans include an accelerated death benefit rider. However, Haven Life's life insurance policies may be slightly more expensive than you could find elsewhere, and you can be denied coverage based on your medical history. If you want permanent life insurance, guaranteed issue policies or additional riders, you'll be better off working with another company (check our list of the best life insurance companies to start). Ads by Money. We may be compensated if you click this ad. AdAvoid a medical exam and get life insurance coverage this week - apply now to get a free quote. Make sure your loved ones are taken care of with Haven Life Insurance. Click below to get a free quote. 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