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IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none">Segregated Funds and Annuities: Targeted at investment advisors and financial planners, this section evaluates their understanding of saving and investment strategies, which are essential for retirement and financial planning.
Topic 2	<ul style="list-style-type: none">Ethics and Professional Practice: This part of the exam focuses on the legal and ethical responsibilities of life insurance professionals. It outlines the legal framework for life insurance in common law provinces and territories and stresses the importance of maintaining professionalism.
Topic 3	<ul style="list-style-type: none">Life Insurance: This section assesses the expertise of insurance professionals, including financial advisors and life insurance agents, in understanding the financial impact of death. It explains how life insurance helps address those financial needs and introduces various life insurance products, along with their features and benefits.
Topic 4	<ul style="list-style-type: none">Accident and Sickness Insurance: Aimed at insurance professionals offering individual and group health insurance, this section emphasizes the importance of financial protection in the case of serious illness or injury.

IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q75-Q80):

NEW QUESTION # 75

Samir applied for a life insurance policy 18 months ago. At the time of the application, he was employed as an accountant. Samir quit his accounting job 6 months ago to become a professional scuba diver.

Which of the following statements about Samir's life insurance policy is CORRECT?

- A. Samir must inform his insurer about his change of occupation within 6 months of the change.
- B. Regardless of whether Samir informs his insurer of his change in occupation, if he dies while scuba diving, he would not be covered.
- C. Samir is not required to declare his change in occupation because the policy is less than 2 years old.
- D. Samir has no obligation to notify the insurer of his change of occupation regardless of how old the policy is.

Answer: D

Explanation:

In life insurance policies, once the policy is issued, the insured does not need to notify the insurer of any changes in occupation. The premiums and coverage are based on the occupation and risk profile at the time of application, and life insurance contracts do not generally require updates on occupational changes unless explicitly stated.

Therefore, regardless of Samir's current job as a scuba diver, his life insurance policy remains in force without the need for notification to the insurer. This is different from disability insurance, which may consider occupation changes to reassess risk and benefits.

NEW QUESTION # 76

Gabe and Martine are partners in a successfully run clothing company. They have a current buy-sell agreement in place which outlines how their respective share of the business is to be sold/purchased should one of them, or both of them, pass away. They have come to John, their financial advisor, to help them purchase life insurance as they understand this is the most efficient way to fund this arrangement.

What are some strategies through which the buy-sell agreement could be funded?

- A. 1, 2 and 3
- B. 1, 3 and 4
- C. 1 and 3
- D. 2 and 3

Answer: B

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

The LLQP explains that buy-sell agreements can be funded by various structures such as:

- * Cross-purchase agreements, where each owner buys insurance on the other
- * Share redemption plans, where the corporation redeems the deceased's shares
- * Cross-share redemption plans, a hybrid approach often used in corporations

These methods ensure liquidity for the transaction. The combination of 1, 3, and 4 matches LLQP's approved strategies.

NEW QUESTION # 77

Josh is an established advisor who specializes in group benefits. He recently hired Bryan as a marketing manager. Bryan will be responsible for advertising and creating a social media platform for Josh's company.

Among other things, Bryan is developing a monthly electronic newsletter, which he plans to email to potential and existing clients. However, because this is a brand new initiative, none of the would-be recipients has subscribed to the newsletter or asked to receive any such communication from Josh's company. What law should Josh and Bryan be mindful of before sending their newsletter?

- A. The Privacy Act.
- B. The Personal Information Protection and Electronic Documents Act.
- C. The rules governing the National Do Not Call List.
- D. The Canadian Anti-Spam Legislation.

Answer: D

Explanation:

Comprehensive and Detailed in Depth Explanation with Exact Extract from Documents and Guides:

The Canadian Anti-Spam Legislation (CASL) governs the sending of commercial electronic messages (CEMs), such as emails or newsletters, to recipients in Canada. According to CASL, businesses must obtain consent- either express or implied-before sending CEMs to individuals. Since Bryan's newsletter is a new initiative and none of the recipients have subscribed or requested it, Josh and Bryan lack consent, making CASL the primary law they must comply with. The IFSE Ethics and Professional Practice Course (Common Law) highlights CASL under ethical business practices, noting that non-compliance can result in significant penalties. The Personal Information Protection and Electronic Documents Act (PIPEDA) deals with the collection and use of personal information, not unsolicited messages specifically. The Privacy Act applies to federal government institutions, and the National Do Not Call List pertains to telemarketing calls, not emails.

Thus, option B is correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 4: Regulatory Environment, Section on "Canadian Anti-Spam Legislation (CASL)."

NEW QUESTION # 78

Jonas recently graduated with his engineering degree and is joining the Alberta Engineering Association. He is informed that the association offers a group plan to all members. Jonas wants to join the plan but wishes to know who will pay the premiums for the coverage.

Which of the following answers is CORRECT?

- A. The members must pay 100% of the premiums.
- B. The Association will pay 100% of the premiums.
- C. Initially, the members must pay 100% of the premiums but after 3 years in the plan, the premiums are split with the association.
- D. The premiums are split between the members and the association.

Answer: A

Explanation:

Typically, when associations like the Alberta Engineering Association offer group insurance plans, these plans are voluntary, and members are generally responsible for paying the full premium. This arrangement is common in association group plans, where membership is optional, and individuals must choose to opt in and pay their share. The LLQP materials outline that association-sponsored group plans often work this way unless otherwise specified, as there is no indication that the association shares in the premium costs.

NEW QUESTION # 79

Arianna, a healthy 61-year-old university professor, is retiring this year and wants to transfer the funds she accumulated in her registered retirement savings plan (RRSP) into an annuity. She is looking at different options and would like to know which of the following annuities will pay the highest monthly benefit.

- A. A joint life annuity
- B. A life annuity
- C. An indexed annuity
- D. A life annuity with a 10-year guarantee

Answer: B

Explanation:

A life annuity typically provides the highest monthly benefit compared to other annuity types because it does not include additional guarantees or features that reduce the payout, such as a guarantee period or indexing.

Since Arianna is healthy and seeking the highest monthly income, a standard life annuity, which pays a fixed income for life without any additional features, will maximize her monthly benefit. LLQP resources confirm that adding options like guarantees or indexing typically lowers the monthly payout due to the insurer's increased liability.

Option B would provide a lower benefit than a standard life annuity because of the 10-year guarantee. Option C (Indexed annuity) would have lower initial payments due to the cost of inflation protection, and Option D (Joint life annuity) would provide less income as it is designed to continue payments to a surviving spouse.

NEW QUESTION # 80

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