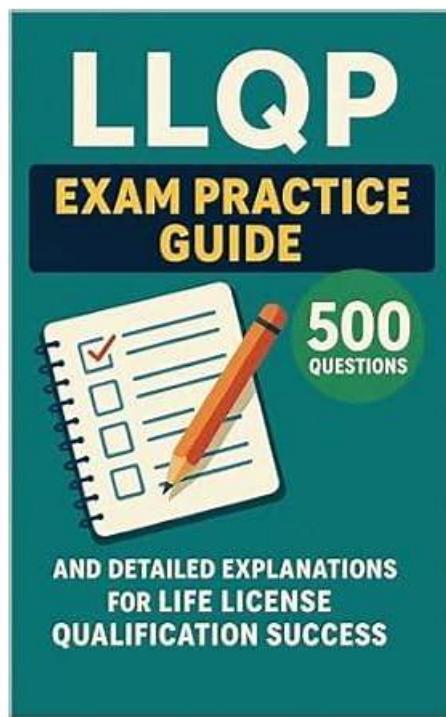


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IFSE Institute LLQP Exam Syllabus Topics:

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"> • 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.
Topic 3	<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 4	<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.

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IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q18-Q23):

NEW QUESTION # 18

Francis owns a \$250,000 insurance policy with an accidental death and dismemberment (AD&D) rider.

Francis calls his insurance agent Andrew to inform him that he permanently lost the use of his right hand. He explains to Andrew that his brother shot him when he broke into his brother's house to recover a gold watch that was rightfully his. Francis wants to know how much he will receive from his AD&D rider.

- A. Francis will receive a benefit of \$165,000.
- B. Francis will receive a benefit of \$187,500.
- **C. Francis will not receive any benefit.**
- D. Francis will receive a benefit of \$250,000.

Answer: C

Explanation:

Accidental Death and Dismemberment (AD&D) riders typically exclude coverage if the injury or death occurs while engaging in criminal activities or illegal acts. Since Francis was injured while breaking into his brother's house, his actions are considered illegal, and this would void any claim under the AD&D rider. As a result, Francis will not receive any benefit due to the circumstances surrounding the injury.

NEW QUESTION # 19

Denise, aged 52, is a nurse in a facility for seniors who can no longer live independently. She earns \$45,000 a year, with a marginal tax rate of 38%. She has very little savings and is aware that, if she became unable to live independently herself, she could not afford the \$4,500 a month it costs to live in a facility such as the one she works at. However, Denise recently learned that she could purchase affordable long-term care insurance.

Taking the underwriting requirements into account, how much coverage should she take out?

- A. \$2,250 per month.
- **B. \$4,500 per month.**

- C. \$1,395 per month.
- D. \$2,325 per month.

Answer: B

Explanation:

Comprehensive and Detailed Explanation:

Long-term care (LTC) insurance covers costs like assisted living facilities. Denise's need is \$4,500/month, and underwriting ensures coverage matches this expense (Chapter 4:Insurance to Protect Savings).

Net income: $\$45,000 \times (1 - 0.38) = \$27,900/\text{year}$ or $\$2,325/\text{month}$.

Option A: Correct; \$4,500 matches her stated need.

Option B: Insufficient; \$2,325 is her net income, not care cost.

Option C: Arbitrary; doesn't meet \$4,500.

Option D: Insufficient; far below need.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 4:Insurance to Protect Savings.

NEW QUESTION # 20

Barry, a life insurance agent, is meeting his client Diane who came to Canada 26 years ago. Diane is turning 60 years old and is considering purchasing a non-registered life annuity to supplement her retirement income.

Barry presented the quote to her and it was quickly accepted. During the application process, he recorded Diane's contact information, used her Social Insurance card to ascertain her identity, and collected a cheque of \$120,000 from a joint account. The names written on the cheque were Diane and Geoffrey. Diane explained that this was a joint account with her brother. What should Barry do to comply with FINTRAC's guidelines regarding ascertaining identity?

- A. Nothing, because there is no suspicious activity involved.
- B. Report this transaction to FINTRAC because it exceeds \$10,000.
- C. Use another ID to ascertain her identity, because the Social Insurance card is prohibited.
- D. Complete a third-party form because it involves her brother as well.

Answer: D

Explanation:

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

The IFSE Ethics and Professional Practice Course (Common Law) references FINTRAC (Financial Transactions and Reports Analysis Centre of Canada) guidelines, requiring agents to identify third parties when funds come from a joint account not solely owned by the client. Diane's \$120,000 cheque from a joint account with Geoffrey triggers the third-party determination rule, necessitating a third-party form (A).

Reporting to FINTRAC (B) applies to cash transactions over \$10,000, not cheques here. The Social Insurance card is acceptable ID, so C is incorrect. Doing nothing (D) violates FINTRAC compliance. A is correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 4: Regulatory Environment, Section on "FINTRAC Guidelines - Third-Party Determination."

NEW QUESTION # 21

Anita is a 50-year-old woman who is thinking of purchasing a \$150,000 permanent life insurance policy to pay for the capital gains tax that will be payable on her country home upon her death. She had purchased the home twelve years ago and wants to bequeath the property to her niece when she dies.

Which of the following features about a permanent insurance policy is TRUE?

- A. Anita must contact the insurer if there is a change in the insurability.
- B. The premiums will remain level for the duration of the contract.
- C. The policy cannot be cancelled by Anita.
- D. The coverage ends when Anita turns 100.

Answer: B

Explanation:

Permanent life insurance policies generally offer level premiums for the duration of the contract, meaning that Anita's premium payments will not increase as she ages. While coverage can be structured to extend beyond age 100, many permanent policies

maintain level premiums for the policyholder's lifetime. Unlike term insurance, Anita can also cancel the policy at any time. However, insurability changes do not typically affect existing permanent policies, which don't require updates to health information once the policy is in force.

Therefore, Option B is correct.

NEW QUESTION # 22

Dora meets with the following clients, each of whom fills out a disability insurance application:

- * Scott, a ski instructor who skydives every weekend in the summer,
- * Lamar, a librarian who drives to work daily and spends his free time collecting stamps and watching nature shows,
- * Timothy, an administrative assistant who walks 30 minutes each way to and from work, and
- * Yashar, an accountant who participates in 5 online chess competitions a week and studies chess in his spare time.

All else being equal, which of Dora's clients will qualify for the most favorable insurance premium?

- A. Scott
- B. Lamar
- C. Yashar
- D. Timothy

Answer: B

Explanation:

Insurance premiums are typically based on risk factors such as occupation and lifestyle. Among the clients listed, Lamar, the librarian, has the lowest-risk lifestyle and occupation. Librarians are generally considered low-risk occupations for disability insurance, and his hobbies (collecting stamps and watching nature shows) carry no added risk factors. Scott's high-risk activities (skiing and skydiving) would likely lead to higher premiums, while Lamar's low-risk profile qualifies him for the most favorable premium, according to LLQP underwriting principles.

NEW QUESTION # 23

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