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The IFSE Institute LLQP certification exam is one of the top-rated and valuable credentials in the IFSE Institute world. This IFSE Institute LLQP certification exam is designed to validate a candidate's skills and knowledge. With IFSE Institute LLQP Certification Exam everyone can upgrade their expertise and knowledge level.

IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 1	• 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 2	• 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 3	• 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 4	• 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.

>> LLQP Exam Engine <<

Valid LLQP Exam Engine – The Best Brain Dump Free Providers for LLQP: Life License Qualification Program (LLQP)

LatestCram offers a complete Life License Qualification Program (LLQP) (LLQP) practice questions in PDF format. This IFSE Institute LLQP test questions pdf file format is simple to use and can be accessed from any device, including a desktop, tablet, laptop, Mac, or smartphone. No matter where you are, you can learn on the go. The PDF version of the Life License Qualification Program (LLQP) (LLQP) exam questions is also readily printable, allowing you to keep tangible copies of the Life License Qualification Program (LLQP) (LLQP) questions with you at all times.

IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q131-Q136):

NEW QUESTION # 131
Antonin and Magali are common-law partners in their thirties. They have two children together: a five-year- old daughter and a two-year-old son. Divorced from ex-wife Vanina, Antonin must pay her $1,500 a month in child support until their 10-year-old son reaches 25 years of age. Antonin is covered under a group life insurance policy equal to one year of his $75,000 annual salary. Magali does not currently earn any income, as she takes care of their two children full-time. Antonin is the sole owner of their residence, which will be fully paid off in 25 years.
What life insurance coverage do Antonin and Magali need in their situation?

- A. Mortgage payment coverage, term-to-age 65 coverage to replace Antonin's income and 15-year term coverage to support the child from his previous relationship.
- B. Mortgage payment coverage, group insurance coverage equal to twice Antonin's annual salary and 15- year term coverage to support the child from his previous relationship.
- C. Permanent coverage to replace Antonin's income and 15-year term coverage to support the child from his previous relationship.
- D. Permanent coverage to replace Antonin's income.

Answer: A

Explanation:
Comprehensive and Detailed Explanation From Exact Extract:
This is a multi-need situation. The LLQP recommends layering coverage:
* A 25-year term policy for mortgage protection.
* A term-to-65 policy for income replacement.
Reference: Insurance Study Guides Chinese.pdf, Needs Analysis - Family and Legal Obligations

NEW QUESTION # 132
Kalei owns a $250,000 life insurance policy with an accumulated cash surrender value of $75,000. She meets with her insurance agent Pamela to inform her that she quit her job last week. She wants to start an online business and needs $40,000 to fund the inventory and cover her living expenses for a few months. She heard that it was possible to obtain a loan using her policy at a 5% interest rate. Which of the following statements about collateral assignment is CORRECT?

- A. The bank is the new policyholder and beneficiary of the policy.
- B. Kalei must name the bank as an irrevocable beneficiary of the policy until the debt is paid off.
- C. Kalei is prohibited from doing anything with her policy that could affect the value of the security.
- D. Upon Kalei's death, the insurance company will only reimburse the bank the entire $40,000 that she borrowed.

Answer: C

Explanation:
When a life insurance policy is used as collateral for a loan, the policyholder retains ownership but must avoid actions that could reduce the value of the policy as collateral, such as reducing the cash value or cancelling the policy. This restriction ensures that the lender's security interest in the policy remains protected until the debt is repaid.
In collateral assignments, the policyholder does not transfer ownership to the lender, nor is there a requirement to designate the lender as an irrevocable beneficiary. The assignment simply grants the lender a right to claim the policy proceeds to cover the loan amount if the policyholder defaults or passes away.

NEW QUESTION # 133
Enzo meets with his insurance agent Theo to discuss his investment needs. When Theo asks Enzo about his liabilities, Enzo tells him that he purchased a house for $750,000 four years ago and his current mortgage balance is $600,000. He has a fixed interest rate on the mortgage of 3.5% for 5 years.
Which of the following statements about his mortgage is TRUE?

- A. An increase in interest rates will increase the mortgage cost when the mortgage is renewed.
- B. A mortgage is considered a bad debt.
- C. The mortgage will contribute positively to Enzo's net worth.
- D. The mortgage balance should not be included in the review of liabilities.

Answer: A

Explanation:
Enzo's fixed-rate mortgage protects him from rate fluctuations during the current term. However, upon renewal, if interest rates have risen, his mortgage payments could increase due to a higher rate being applied to his remaining balance. LLQP resources emphasize that fixed-rate mortgages are impacted by prevailing interest rates at the time of renewal, which can influence future costs.
Option A is incorrect as mortgages are generally considered good debt due to their potential for equity growth. Option C is misleading as the mortgage itself is a liability, although the property value could contribute positively to net worth. Option D is incorrect because liabilities like mortgages are essential components of a financial review.

NEW QUESTION # 134
(Gregory and Vanessa married at an early age and had three children, who are now in their forties:
Eve, Rick and Max. When the couple retired five years ago, they purchased a joint life annuity. They also had a will drawn up naming the three children as equal beneficiaries of their estate. The will specifies that Eve will act as executor of the estate.
Last week, Gregory and Vanessa both died in a car accident.
Who could make a death claim as regards the annuity?)

- A. No claim can be made
- B. Rick and Max
- C. Eve
- D. Eve, Rick and Max

Answer: A

Explanation:
Since Gregory and Vanessa bought ajoint life annuity without mention of a guarantee period, the annuity wouldcease payments upon the death of the second annuitant. Therefore,no death claimcan be made on the annuity.
Exact Extract:
"In a joint life annuity with no guarantee period, payments stop upon the death of the second annuitant. No death benefit is payable."
(Reference:Segfunds-E313-2020-12-7ED, Chapter 3.2.2.2 Joint Life Contract#53:3 Segfunds-E313-2020-12-7ED.pdf**)

NEW QUESTION # 135
Arthur is a 79-year-old long-term care (LTC) policyholder whose daughter, Sheila, visits daily tohelp him get dressed and prepare meals. Sheila wants him to enter a nursing home because he is unable to dress himself.
Though he cannot prepare his own meals, he can still feed himself, and once undressed, he can wash himself, seated in the bathtub.
Is Arthur eligible to receive LTC benefits?

- A. Yes, Arthur is eligible because he cannot dress himself or prepare his own meals.
- B. Yes, Arthur is eligible because he is unable to dress himself and he must sit in the bathtub to wash himself.
- C. No, Arthur is not eligible because even though he cannot prepare his own meals, he is able to feed himself.
- D. No, because except for dressing himself, Arthur can perform all the other activities of daily living.

Answer: D

Explanation:
Arthur's eligibility for Long-Term Care (LTC) benefits depends on his inability to perform a specified number ofActivities of Daily Living (ADLs), which generally include bathing, dressing, feeding, toileting, transferring, and continence. In most LTC policies, to

qualify for benefits, the policyholder typically needs to be unable to perform at least two of these ADLs. In Arthur's case, while he requires help with dressing and meal preparation, he can perform other ADLs such as feeding himself and bathing (with some assistance).
This indicates that he can perform enough ADLs to make him ineligible under the typical LTC requirements.
Therefore, option D is correct, as his inability to dress alone does not meet the usual threshold required for benefit eligibility under most LTC policies.

NEW QUESTION # 136
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