

LLQP クラムメディア & LLQP 資格認定試験



クラムメディア 活用方法

- ①的中率が高い
- ②いつでもどこでもOK
- ③苦手克服の仕組み
- ④模試的な使い方も可能

ちなみに、Topexam LLQPの一部をクラウドストレージからダウンロードできます：<https://drive.google.com/open?id=1bLMNII8MyURiAY5ZZTw5OuRFjQi9YUR>

科学技術の発展は、私たちの生活をより快適で便利なものにし、より多くの課題をもたらしています。多くの企業は、候補者に実務経験だけでなく、いくつかの専門的な資格も要求しています。したがって、より良い未来への道を開くには、専門のIFSE Institute認定を取得する必要があります。当社が作成したLLQPの質問と回答は、お客様がLLQP試験に合格し、数日以内にLLQP認定を取得するのに役立ちます。LLQP試験問題が最適です。

IFSE Institute LLQP 認定試験の出題範囲：

トピック	出題範囲
トピック 1	<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.
トピック 2	<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.
トピック 3	<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.
トピック 4	<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.

>> LLQP クラムメディア <<

更新するLLQP | 便利なLLQP クラムメディア試験 | 試験の準備方法 Life License Qualification Program (LLQP) 資格認定試験

現在、LLQP認定試験に助けがある参考資料を提供するサイトがあります。我々は過去の試験のデータを整理し

分析して、LLQP問題集を研究することができます。我々の研究成果は100%試験に合格するのを保証することができます。我々Topexamの支援で、あなたはLLQP試験に合格することだけでなく、時間とお金を節約することができます。

IFSE Institute Life License Qualification Program (LLQP) 認定 LLQP 試験問題 (Q77-Q82):

質問 # 77

Paula is a business owner and likes to make important decisions herself. Her business is very successful and she has lots of disposable income. She has a self-direct investment account where she chooses the investment herself. However, despite doing some researches on investment, her own portfolio ends up with major losses.

She just gave birth to a new born baby and would like to have some life insurance coverage for her children's expense in the event of her death. She wants a plan that can provide additional coverage over time and allows her to cover the effect of inflation as well, as she has lost confidence on making investment decisions.

What insurance plan can fit Paula's need?

- A. Universal life with YRT with maximum funding option
- B. Universal life with LCOI with minimum funding option
- C. Whole life with GIB rider
- **D. Whole life with PUA rider**

正解: D

解説:

Comprehensive and Detailed Explanation From Exact Extract:

Whole life with Paid-Up Additions (PUA) rider allows the policy to grow coverage over time, addressing inflation and providing stable guaranteed values. PUA also removes the need for investment decisions, aligning with Paula's new financial preferences. LLQP identifies this structure as ideal for inflation-protected and predictable growth.

質問 # 78

A few months ago, Urnish filed a complaint to the Autorite des marches financiers (AMF) about the services he received from his insurance agent, Jaba. The complaint was heard by the discipline committee, and Jaba was found guilty and ordered to pay a \$10,000 fine. Jaba is upset and does not agree with the verdict. She would like to appeal the verdict.

Which of the following statements is CORRECT?

- A. A decision made by the discipline committee cannot be appealed.
- B. A decision made by the discipline committee may be appealed to the AMF.
- **C. A decision made by the discipline committee may be appealed to the Court of Quebec.**
- D. A decision made by the discipline committee may be appealed to the Chambre de la securite financiere (CSF).

正解: C

解説:

In the context of Quebec, decisions made by the discipline committee of professional bodies under the authority of the Autorite des marches financiers (AMF) are subject to appeal processes established by Quebec law. The Court of Quebec is the designated body for appeals concerning decisions rendered by disciplinary committees. Specifically, when an insurance agent like Jaba disagrees with the disciplinary action taken by the AMF's discipline committee, the proper channel for appeal is the Court of Quebec, not the AMF, Chambre de la securite financiere (CSF), or any other entity.

The Chambre de la securite financiere (CSF) itself does not serve as an appellate body for these disciplinary decisions but functions as a regulatory body to oversee the ethical and professional conduct of financial services professionals in Quebec. The AMF, while overseeing the financial markets, also does not handle appeals on behalf of its discipline committee.

This appeals process aligns with professional conduct standards and legal recourses as covered under Quebec's framework for insurance professionals. Under LLQP guidelines and relevant regulations, appeals must proceed through established legal channels, such as the Court of Quebec, ensuring that disciplinary decisions are subject to judicial review when contested.

質問 # 79

Tyler, a group insurance agent, is meeting with Yolanda, the director of his new group insurance client, Compact Funds Inc., to set up the company's plan. Compact Funds employs over 30 employees, and Tyler recommends that they implement a contributory

plan. Yolanda would like to understand what this means.

Which of the following statements about contributory plans is CORRECT?

- A. The insurer will bill Compact Funds, and they will deduct the requisite premium from each employee's paycheck.
- B. The insurer will bill Compact Funds and each employee individually.
- C. The insurer will bill each employee directly, and they will pay 100% of the premiums.
- D. The insurer will bill each employee who will then ask for Compact Funds to credit a portion of the premiums on the payroll.

正解: A

解説:

In a contributory group insurance plan, the cost of the premiums is shared between the employer and the employees. For Compact Funds Inc., which has over 30 employees, implementing a contributory plan means that both the employer and the employees contribute to the premium costs. According to LLQP guidelines on group insurance plans, the process usually involves the employer (Compact Funds in this case) receiving the bill for the total premium from the insurer. The employer then deducts the employees' share of the premium directly from their paychecks. This allows for efficient billing and ensures that premiums are paid in a consolidated manner by the employer, with the deduction process managed through payroll.

Option B is correct as it accurately describes the billing and payment arrangement in a contributory group insurance plan, where Compact Funds is billed directly by the insurer and then deducts the employee portion from payroll, streamlining the process and keeping it consistent with standard practices as outlined in the LLQP content on group insurance.

質問 # 80

Kimani meets with Orion, an insurance agent, to purchase segregated funds. After assessing Kimani's needs, Orion suggests an index segregated fund. Kimani agrees to invest \$5,000 in the fund now and \$200 every month.

With relation to this transaction, which of the following options is CORRECT about the Fund Facts document?

- A. Kimani must acknowledge that he received the document.
- B. It is Kimani's responsibility to ask for the document.
- C. Orion must deliver the document to Kimani within 3 days after the purchase.
- D. Orion can only deliver the document to Kimani electronically.

正解: A

解説:

It is a regulatory requirement for the client, Kimani, to acknowledge receipt of the Fund Facts document when purchasing segregated funds. This ensures that he has been informed about the key aspects of the investment, such as fees, risks, and performance, prior to purchase. LLQP guidelines mandate that documentation like Fund Facts must be provided to clients and that they acknowledge receipt to confirm informed consent.

Option A is incorrect as the document must be delivered before the purchase. Option C is inaccurate as the document can be delivered in various formats, not exclusively electronic. Option D is incorrect because it is the agent's responsibility to provide the document, not the client's to request it.

質問 # 81

Paulette earns a modest income working as a delivery driver for FastFlowers Inc. in Quebec. The florist company has over 80 employees, 20 of whom are delivery drivers. The employees benefit from a group short- and long-term disability plan. One morning, while delivering flowers, Paulette's truck is struck by a bus.

Paulette is taken to the hospital, where a doctor deems that she will be unable to work for at least 4 months.

Paulette contacts Jade, the human resources manager, to ask her who will pay her disability benefits.

Which of the following answers is CORRECT?

- A. Societe de l'assurance automobile du Quebec (SAAQ).
- B. Employment insurance (EI).
- C. Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST).
- D. Her group insurance.

正解: D

解説:

Although other options like the SAAQ may provide benefits for accidents involving vehicles, Paulette's disability benefit is specifically covered under her employer's insurance because it is job-related.

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LLQP資格認定試験: https://www.topexam.jp/LLQP_shiken.html

- さらに、Topexam LLQPタンプの一部が現在無料で提供されています: <https://drive.google.com/open?id=1bLMNII8MvURiAY5ZZTw5OuRFjiOi9YUR>

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