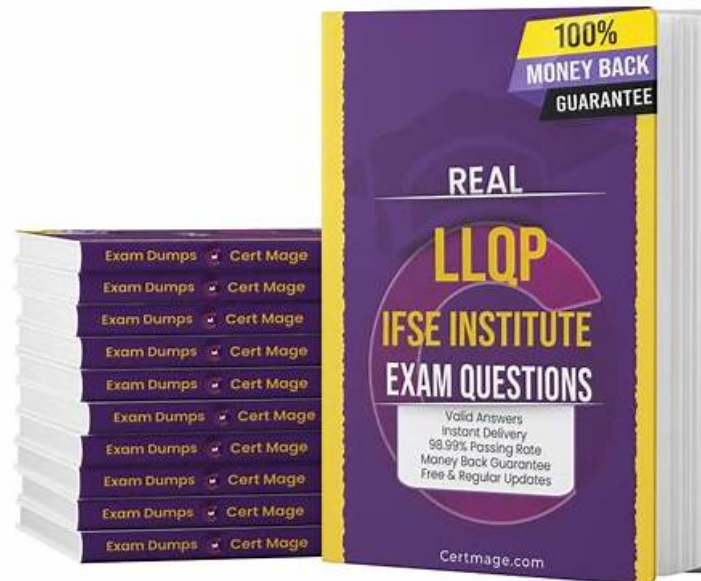


# Exam Dumps LLQP Pdf - New LLQP Test Objectives



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## IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none"><li>• <b>Life Insurance:</b> 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.</li></ul>
Topic 2	<ul style="list-style-type: none"><li>• <b>Segregated Funds and Annuities:</b> 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.</li></ul>
Topic 3	<ul style="list-style-type: none"><li>• <b>Accident and Sickness Insurance:</b> 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.</li></ul>
Topic 4	<ul style="list-style-type: none"><li>• <b>Ethics and Professional Practice:</b> 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.</li></ul>

## Valid Exam Dumps LLQP Pdf - How to Prepare for IFSE Institute LLQP: Life License Qualification Program (LLQP)

The students can give unlimited to track the performance of their last given tests in order to see their mistakes and try to avoid them while giving the final test. Customers of Pass4guide will receive updates till 1 year after their purchase. Anyone can try a free demo of the Life License Qualification Program (LLQP) (LLQP) practice material before making purchase. There is a 24/7 available support system that assists users whenever they are stuck in any problem or issues. This product is a complete package and a blessing for those who want to pass the IFSE Institute LLQP test in a single try.

### IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q212-Q217):

#### NEW QUESTION # 212

(At 60 years of age, Pierre recently retired for health reasons: he suffers from leukemia and is only expected to live three or four more years, according to his oncologist. A friend advised Pierre to purchase an annuity with his RRSP, as he has no immediate family to leave money to and wants a guaranteed monthly payout.

What type of annuity would be best suited for Pierre?)

- A. A life annuity.
- B. A deferred annuity.
- C. A term annuity.
- D. An enhanced annuity.

**Answer: C**

Explanation:

Given Pierre's short life expectancy, a term annuity (paying for a specific period) would ensure he receives guaranteed payments for a fixed number of years, aligning with his situation and providing steady cash flow.

Exact Extract:

"A term annuity pays a fixed income for a set number of years. It is appropriate for clients expecting a limited lifespan and wishing to maximize payouts during their lifetime." (Reference: Segfunds-E313-2020-12-7ED, Chapter 3.2.3 Duration of the Annuity#49:2†Segfunds-E313-2020-12-7ED.pdf)\*\*

#### NEW QUESTION # 213

Jane took out a \$100,000 Term 20 life insurance policy on herself when she got her first baby. She does not work and has no group insurance coverage. Five years later, she got another two newborn babies and needed greater insurance coverage to support her children financially in case of her own death. Jane talked to her insurance agent about having more coverage and, rather than having multiple policies, she decided to have one policy for the total coverage amount. She made an application to the life insurance company to change the coverage from \$100,000 to \$300,000. She is still in good health and the request for change has been approved.

One year later, Jane took her own life after losing her husband in a tragic car accident. Based on the situation, how will the insurance company pay out the claim?

- A. Only \$200,000 will be paid out because the maximum payout is \$100,000 per year.
- B. No benefit will be paid because the policy has been in force for less than two years.
- C. Only the first \$100,000 will be paid out because that coverage has been in force for more than two years.
- D. The full \$300,000 will be paid out because the policy has been in force for five years before the suicide.

**Answer: C**

Explanation:

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

The IFSE Ethics and Professional Practice Course (Common Law) notes that life insurance policies include a suicide clause, typically denying benefits if suicide occurs within two years of the policy's issue or a significant change (e.g., coverage increase). Jane's original \$100,000 policy was in force for over five years, beyond the two-year suicide exclusion. The increase to \$300,000, approved one year before her suicide, restarts the exclusion for the additional \$200,000. Thus, only the original \$100,000—past its exclusion period—is payable. A (arbitrary limit) and C (full payout) misapply the clause, and D (no benefit) ignores the original coverage's duration. B is correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 2: Insurance Contracts, Section on "Suicide Clause and Policy Changes."

#### NEW QUESTION # 214

Concilius has had a whole life (permanent) insurance policy for the past eight years. He decides he no longer wants this policy and stops paying the premiums. The cash value keeps the policy in effect for 28 months, after which it lapses. However, 46 months later, Concilius regrets his decision and applies to reinstate his policy. He is prepared to prove that he still meets the insurability conditions and to pay the overdue premiums plus interest, the cash value used, and the interest. Under what conditions will Concilius' policy be reinstated?

- A. With an increase in the price of the premium
- **B. With the same initial conditions**
- C. With the addition of a new premium based on his current age
- D. With a reduction in the insured amount

**Answer: B**

Explanation:

Comprehensive and Detailed In-Depth Explanation: Reinstatement of a lapsed whole life insurance policy is governed by the Civil Code of Quebec (Article 2428) and insurer policies outlined in the LLQP. If a policy lapses due to non-payment but has a cash value, it may remain in force temporarily via an automatic premium loan or reduced paid-up option. For reinstatement, the insured typically must provide evidence of insurability and repay overdue premiums, interest, and any cash value used, as Concilius offers. The LLQP specifies that reinstatement, if within the insurer's allowable period (often 2-5 years), restores the policy to its original terms—same premium and coverage—unless otherwise stipulated. Option B, "with the same initial conditions," aligns with this standard practice. Option A (new premium based on age) applies to new policies, not reinstatement. Option C (premium increase) or D (reduced amount) might occur if insurability declines, but Concilius meets the conditions, so no adjustment is required. The Ethics manual stresses transparency in explaining reinstatement terms.

References: Civil Code of Quebec, Article 2428; LLQP Module on Life Insurance Products; Ethics and Professional Practice (Civil Law) Manual, Section on Policy Administration.

#### NEW QUESTION # 215

Candace, an insurance agent, met with her client Rebecca on March 15th to complete a life insurance application form. Rebecca applied for a T-10 \$200,000 life insurance policy, she told Candace that she will wait for her policy to be accepted before making a premium payment. On April 10th, the application was accepted by the insurance company and Candace promptly called Rebecca to give her the good news.

Candace delivered the policy to Rebecca on April 15th during the meeting. Rebecca gave Candace a cheque to cover her first premium and a void cheque to cover subsequent premium payments. Candace submitted the cheques to her manager on April 21st. When did Rebecca's policy come into force?

- A. March 15th
- **B. April 15th**
- C. April 10th
- D. April 21st

**Answer: B**

Explanation:

A life insurance policy generally comes into force when the policy is delivered to the applicant and the first premium is paid. In this case, Rebecca's policy was officially delivered on April 15th, at which time she paid the initial premium. As per LLQP guidelines, the contract becomes effective upon the meeting of these two conditions: delivery of the policy and payment of the first premium. Therefore, since Rebecca met both conditions on April 15th, that is the date her policy came into force.

#### NEW QUESTION # 216

(Jerry, aged 63, is getting ready to retire. His pension statement shows contributions, investment choices, and performance data. From among the following types of pension plans, which one was Jerry a member of?)

- A. Group life income fund.
- B. Defined benefit pension plan.
- C. Defined contribution pension plan.
- D. Deferred profit-sharing plan.

**Answer: C**

Explanation:

The key feature of a defined contribution (DC) pension plan is the focus on contributions and investment performance, rather than a guaranteed retirement benefit. Contribution amounts and investment options are fundamental characteristics of DC plans.

Exact Extract:

"In a Defined Contribution Pension Plan (DCPP), members' benefits depend on the contributions made and the investment returns earned." (Reference: Segfunds-E313-2020-12-7ED, Chapter 1.3.11 Group Plans)

## NEW QUESTION # 217

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