

IFSE InstituteのLLQP認定試験の最新な問題集



さらに、CertShiken LLQPダ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=17yUlgKGt-8P01TX-AhyHVqTtWjAgYdM5>

LLQP認定試験はあなたのIT専門知識を検査する認証試験で、あなたの才能を生かすチャンスです。LLQP資格を取得したいなら、我々の資料はあなたの要求を満たすことができます。試験の前に、我々の提供する参考書を利用して、短時間であなたは大きな収穫を得られることができます。我々のLLQP参考書を速く入手しましょう。

資格試験の意味は、いくつかの点で、さまざまな専門分野での能力を示す資格を取得する候補者の能力を証明することです。LLQP学習ガイドの教材を選択すると、限られた学習時間でより多くの価値を生み出し、より多くの知識を学び、LLQP試験を受けることができます。認定試験を通して、これはLLQPの実際の質問であり、すべてのユーザーの共通の目標であり、信頼できるヘルパーです。LLQP資格証明書の取得は、ユーザーのキャリア開発のニーズによりよく応えることができます。

>> LLQP復習解答例 <<

LLQP無料問題、LLQPテスト模擬問題集

IFSE InstituteのLLQPの認証試験は現在IT業界でもっとも人気があって、その試験に合格すれば君の生活と仕事にいいです。CertShikenはIFSE InstituteのLLQP「Life License Qualification Program (LLQP)」の認証試験の合格率を高めるのウェブサイトで、CertShiken中のIT業界の専門家が研究を通じてIFSE InstituteのLLQPの認証試験について問題集を研究し続けています。100%合格率は彼らの研究成果でございます。CertShikenを選らば、成功しましょう。

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">分離型ファンドと年金: 投資アドバイザーとファイナンシャルプランナーを対象としたこのセクションでは、退職と財務計画に不可欠な貯蓄と投資戦略に関する理解を評価します。
トピック 2	<ul style="list-style-type: none">傷害および疾病保険: 個人および団体の健康保険を提供する保険専門家を対象としたこのセクションでは、重篤な病気や怪我の場合の経済的保護の重要性を強調しています。
トピック 3	<ul style="list-style-type: none">倫理と専門的実務: 試験のこの部分は、生命保険専門家の法的および倫理的責任に焦点を当てています。コモンローの州および準州における生命保険の法的枠組みの概要を示し、専門性を維持することの重要性を強調しています。

- 生命保険: このセクションでは、死亡による経済的影響を理解するための、ファイナンシャル アドバイザーや生命保険代理店などの保険専門家の専門知識を評価します。生命保険がこうした経済的ニーズにどのように対処するかを説明し、さまざまな生命保険商品とその特徴や利点を紹介します。

IFSE Institute Life License Qualification Program (LLQP) 認定 LLQP 試験問題 (Q296-Q301):

質問 # 296

(Kara's uncle recently passed away, leaving her an inheritance. Since Kara does not hold any investment account and is not sure what to do with this unexpected influx of money, her cousin referred her to his own financial advisor.

What information should the advisor first seek to obtain from Kara to begin developing an investment strategy that meets her needs?)

- A. The rate of return Kara wants for her investment.
- B. Whether Kara would like to duplicate what her cousin has.
- C. Who Kara wants to list as beneficiary.
- D. How liquid Kara needs her investment to be.

正解: D

解説:

To create an appropriate investment strategy, the advisor must understand Kara's liquidity needs- how easily and quickly she might need to access her money without significant loss. Liquidity considerations are fundamental when setting up an investment plan, especially for someone without prior investments and an uncertain timeline for using the funds.

Exact Extract:

"Liquidity refers to the ability to access funds readily and should always be assessed in determining appropriate investment recommendations." (Reference: Segfunds- E313-2020-12-7ED, Chapter 1.1.2.5 Liquidity)

質問 # 297

Luisa owns a balanced segregated fund currently valued at \$50,000. Her mother Linda is the current revocable beneficiary of the policy. However, Luisa has been dating Benjamin for a year and would like to name him as the new beneficiary of her policy.

Which of the following statements about modifying the beneficiary designation is CORRECT?

- A. The change will take effect on the date that the insurer receives the change of beneficiary form.
- B. Luisa can modify the designation anytime.
- C. Luisa can call the insurer's head office to notify them of the change.
- D. Since Linda is Luisa's named beneficiary, she would need to consent to the change.

正解: A

解説:

Beneficiary changes in insurance contracts generally become effective once the insurer receives and processes the signed change form. This is supported by LLQP material, which specifies that changes to beneficiary designations must be documented and received by the insurer for the new designation to take effect. Since Linda is a revocable beneficiary, Luisa can make this change without requiring Linda's consent.

Option B is incorrect as revocable beneficiaries do not require consent for changes. Option C is too general, and D is incorrect because a formal written change form is typically required.

質問 # 298

Mordecai's life insurance lapsed four years after the policy was issued because he failed to make premium payments. The insurer reinstated the policy several months later when he made the required payments and provided the medical and financial information the insurer required. Twelve months later, Mordecai commits suicide and his beneficiaries ask Larry, his insurance agent, whether the claim will be paid. What should Larry tell the beneficiaries?

- A. The claim will be rejected, because the suicide exclusion begins with the date the insurer reinstates the policy.
- B. The claim will be rejected, because Mordecai's poor mental health was, in all likelihood, a preexisting condition.

- C. The claim will be paid, because the incontestability clause ended two years after the policy was issued.
- D. The claim will be paid, because paying the death benefit would be consistent with public order and community standards.

正解: A

解説:

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

The IFSE Ethics and Professional Practice Course (Common Law) explains that life insurance policies typically include a suicide clause, which denies the death benefit if the insured commits suicide within a specified period—usually two years—from the policy's issue date or reinstatement date. When a policy lapses and is reinstated, the suicide exclusion period restarts from the reinstatement date, not the original issue date.

In this case, Mordecai's policy lapsed after four years, was reinstated, and he committed suicide 12 months (less than two years) later. The incontestability clause (which prevents insurers from denying claims based on misstatements after two years) does not override the suicide exclusion, making A incorrect. Public order (B) is irrelevant, and there's no evidence of a preexisting condition (D) affecting the suicide clause. Thus, Larry should inform the beneficiaries that the claim will be rejected due to the suicide exclusion restarting upon reinstatement, making C correct.

References:

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

質問 # 299

Emeka, a new insurance agent with Sunrise Insurance, meets with her client, Mosi. After analyzing Mosi's needs, Emeka determines that Mosi's current life insurance coverage with Starlight Insurance is more than sufficient. Nevertheless, she persuades Mosi to cancel his existing coverage and buy a new life insurance policy with Sunrise Insurance. She believes this is a good compromise because Mosi will have the coverage he needs, and the new transaction will pay her a commission. Which of the following offences did Emeka commit?

- A. Churning.
- B. Fronting.
- C. Twisting.
- D. Inducing to insure.

正解: C

解説:

Twisting involves persuading a client to replace an existing insurance policy with a new one from a different insurer, often to earn a commission, without a clear benefit to the client. Emeka's action of convincing Mosi to cancel his sufficient coverage with Starlight Insurance to purchase a new policy with Sunrise Insurance, primarily for her commission, constitutes twisting. This practice is generally considered unethical, as it may not be in the best interest of the client and can lead to unnecessary costs and potential coverage gaps.

Churning, on the other hand, usually involves replacing policies within the same company to generate additional commissions, which does not apply here.

質問 # 300

Manitoba resident Patrice works for ABC Inc. where he is covered by group life insurance. He consults Louise, his insurance agent, because he wants to maintain some life insurance coverage when he retires at age 65.

How much of Patrice's group life insurance can he convert to individual life insurance coverage when he retires?

- A. None, because he must leave the plan.
- B. Up to \$200,000 with proof of insurability.
- C. Up to \$200,000 without proof of insurability.
- D. The amount of his group life insurance coverage by providing proof of insurability.

正解: C

解説:

Comprehensive and Detailed Explanation From Exact Extract:

According to the LLQP curriculum, when an insured leaves employment, they are typically entitled to convert their group life

