

正確的なLLQP絶対合格 & 合格スムーズLLQP日本語 学習内容 | 一番優秀なLLQPシュミレーション問題集



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>> LLQP絶対合格 <<

プロフェッショナルLLQP絶対合格 & 資格試験におけるリーダーオ ファー & 無料ダウンロードLLQP: Life License Qualification Program (LLQP)

JpexamのIFSE InstituteのLLQP「Life License Qualification Program (LLQP)」トレーニング資料を利用したら、初めて試験を受けるあなたでも一回で試験に合格できることを保証します。JpexamのIFSE InstituteのLLQPトレーニング資料を利用しても合格しないのなら、我々は全額で返金することができます。あなたに他の同じ値段の製品を無料で送って差し上げます。

IFSE Institute Life License Qualification Program (LLQP) 認定 LLQP 試験 問題 (Q173-Q178):

質問 # 173

France is a daycare owner who has an employer group benefits plan in place for her employees. During her annual renewal meeting with her insurance agent, she is told that the plan's rates are increasing by a surprisingly large percentage. Her agent explains that although most of her staff are young females in their 20s, the claims experience is higher than the industry norm. What amendment to the group plan could France's agent suggest to help control the cost?

- A. Only cover a class of employees who submit infrequent claims.
- **B. Add deductibles and co-insurance factors to the plan.**
- C. Only offer benefits to employees-not their dependants.
- D. Reduce the benefit offering to make submitting a claim less appealing.

正解: B

解説:

Comprehensive and Detailed Explanation:

Adding deductibles and co-insurance shifts costs to employees, reducing claims and premiums (Chapter 8: Group Plan Specifics).

Option A: Limits coverage scope, not claims.

Option B: Discriminatory; impractical.

Option C: Correct; effective cost control.

Option D: Reduces value, not optimal.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 8: Group Plan Specifics.

質問 # 174

Cecilia, a licensed life insurance agent, delivers a life insurance policy to her client Tony, a newly landed immigrant. Tony would like to pay the policy using the pre-authorized monthly payment method. However, he does not have a bank account in Canada yet and doubts he could find the time to open one in the next few days. Cecilia offers to open a savings account for him, but Tony is unsure whether she is licensed to do that.

What should Cecilia tell Tony to reassure him that she can open a savings account on his behalf?

- A. That she can open a savings account for him with no additional license because she delivered the life insurance policy to him beforehand.
- B. That licensed life insurance agents are authorized to sell bank products.
- **C. That no license is required to act as a deposit broker.**
- D. That she can open a savings account for him with no additional license so long as the initial deposit is less than \$100,000.

正解: C

解説:

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

The IFSE Ethics and Professional Practice Course (Common Law) clarifies that acting as a deposit broker- facilitating the opening of a bank account- does not require a specific license beyond what Cecilia already holds as an insurance agent, provided it's incidental to her insurance duties. She's not selling bank products (A), and prior delivery (C) or deposit size (D) aren't conditions for this.

Assisting Tony with a savings account for premium payments is permissible without additional licensing, making B correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 4: Regulatory Environment, Section on "Scope of Agent Activities."

質問 # 175

Rene and Christine are 42-year-old twins. They are currently in the middle of a career change and have decided to become entrepreneurs by buying a food franchise.

They are both in excellent health and only Rene is an average smoker.

In setting up the financial structure of their business, they each decided to take out a \$400,000 10-year term life insurance policy, designating each other as irrevocable beneficiary.

What can we say about the premiums for the life insurance policies that will be issued?

- A. Both policies will have the same premium because Rene and Christine are twins.
- B. The premium for Rene's policy will be higher because statistics indicate that he will live longer than Christine.

- C. The premium for Rene's policy will be higher because he is a man and an average smoker.
- D. The premium for Christine's policy will be higher because statistics indicate that she will live longer than Rene.

正解: C

解説:

Comprehensive and Detailed Explanation From Exact Extract:

Premiums are based on age, gender, health, and smoking status. Although twins share the same age and likely similar health, Rene's status as a smoker increases his mortality risk and thus his premiums. LLQP clearly identifies smoking status as a major premium factor.

Reference: Insurance Study Guides Chinese.pdf, Underwriting Factors - Gender, Age, Smoking

質問 # 176

(Gertrude wishes to invest her savings while having creditor protection and minimizing risk. What type of segregated fund would be most suitable for her?)

- A. Money market funds
- B. Equity funds
- C. Real estate funds
- D. Index funds

正解: A

解説:

Money market segregated funds are considered the least risky because they invest in short-term, high-quality investments and offer principal preservation features. They also benefit from the creditor protection associated with segregated fund contracts.

Exact Extract:

"Money market funds aim to preserve capital by investing in highly liquid, low-risk instruments. Segregated fund contracts may also offer creditor protection if structured appropriately." (Reference: Seg funds-E313-2020-12-7ED, Chapter 2.2.1 Money Market Funds)

質問 # 177

Melissa, a La Tranquillite representative, is meeting with a client who tells her about something that happened to one of her friends. While she was taking part in an outdoor weekend at Mont-Tremblant Park, a forest fire broke out and one of the participants was never found. The client is about to take out life insurance with Melissa. She asks Melissa what would happen to her insurance capital in such a situation. What can Melissa tell the client?

- A. It would be impossible to pay the insurance face amount if the victim's body is not found
- B. The insurer would pay the insurance face amount within 30 days of the claim
- C. The beneficiary could receive the insurance face amount after a certain number of years and after receiving the judgment for the declaration of death
- D. The contract premiums would be reimbursed to the beneficiary because the contract would be null and void

正解: C

解説:

Comprehensive and Detailed In-Depth Explanation: In life insurance, a death benefit requires proof of death, typically a death certificate. Under Quebec law (Civil Code, Article 92), if a person disappears and death cannot be immediately confirmed (e.g., no body found), a court can issue a declaratory judgment of death after a waiting period—usually 7 years, or sooner with evidence of peril (e.g., forest fire). The LLQP notes that insurers delay payment until this legal determination, as premature payment risks fraud. Option D correctly states that the beneficiary could receive the face amount after this process. Option A (30-day payment) assumes immediate proof, which isn't available here. Option B (premium refund) is incorrect, as the contract remains valid, not void. Option C (impossible payment) overstates the issue—payment is possible post-judgment. The Ethics manual mandates advisors to clarify claim processes, especially in uncertain scenarios.

References: Civil Code of Quebec, Article 92; LLQP Module on Claims; Ethics and Professional Practice (Civil Law) Manual, Section on Death Benefits.

質問 # 178

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LLQP試験の準備方法 | 信頼的なLLQP絶対合格試験 | 効率的なLife License Qualification Program (LLQP)日本語学習内容

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