

LLQP Prüfungsfragen Prüfungsvorbereitungen, LLQP Fragen und Antworten, Life License Qualification Program (LLQP)



Um in einer Branche immer an führender Stelle zu stehen, muss das Unternehmen seine eigene Ressourcen zu vermehren. Wir PrüfungFrage aktualisieren kontinuierlich die Test-Bank und die Softwares. Deshalb können wir Ihnen garantieren, dass die IFSE Institute LLQP Prüfungssoftware, die Sie benutzen, enthält die neuesten und die umfassendsten Prüfungsunterlagen. In Welcher Vorbereitungsphase der IFSE Institute LLQP Prüfung immer Sie stehen, kann unsere Software Ihr bester Helfer sein, denn die Prüfungsunterlagen der IFSE Institute LLQP werden von dem erfahrenen und qualifiziertem IT Eliteteam geordnet und analysiert.

IFSE Institute LLQP Prüfungsplan:

Thema	Einzelheiten
Thema 1	• 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.
Thema 2	• 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.
Thema 3	• 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.
Thema 4	• 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.

>> LLQP Übungsmaterialien <<

IFSE Institute LLQP Simulationsfragen, LLQP Zertifizierungsprüfung

Die IFSE Institute LLQP Zertifizierungsprüfung ist zur Zeit sehr beliebt bei den IT-Fachleuten. Durch die IFSE Institute LLQP Zertifizierungsprüfung werden Ihre Lebens-und Arbeitsverhältnisse verbessert. Daneben wird Ihre Position in der IT-Branche gefestigt.

IFSE Institute Life License Qualification Program (LLQP) LLQP Prüfungsfragen mit Lösungen (Q126-Q131):

126. Frage

(Philip is applying for a segregated fund contract and must choose a sales charge. He does not foresee needing withdrawals and wants minimal management expenses and no initial reductions or penalties.

Which form of sales charge would best suit Philip?)

- A. A no-load fund
- B. A deferred sales charge
- C. A negotiated sales charge
- **D. A front-end sales charge**

Antwort: D

Begründung:

With a front-end sales charge, the investor pays a fee upfront, but no fees are deducted from ongoing investments or redemptions, and management expenses are generally lower compared to deferred options.

This matches Philip's desire for no reductions or surprises after investing.

Exact Extract:

"Front-end sales charges are paid at the time of purchase. As a result, no further charges apply when units are sold, and investors benefit from a full investment of funds thereafter." (Reference: Segfunds-E313-2020-12-7ED, Chapter 2.3.2.1 Front-End Sales Charge)

127. Frage

(Priscilla is worried about losing her job in six months. She invests \$1,000 per month in segregated equity funds but has limited cash savings.

What should her insurance agent, Arthur, advise?)

- **A. She should stop buying the segregated funds now and build an emergency fund.**
- B. She should sell her segregated funds immediately to provide an emergency fund.
- C. She should stop buying the segregated funds only if she loses her job.
- D. She should leverage her segregated funds immediately to provide cash for an emergency fund.

Antwort: A

Begründung:

Facing potential job loss, the priority for Priscilla should be building an emergency fund rather than continuing to invest. Emergency funds provide essential liquidity in the event of unexpected income loss.

Exact Extract:

"Establishing an emergency fund to cover living expenses during unforeseen circumstances is fundamental before committing to longer-term investments like segregated funds." (Reference: Segfunds-E313-2020-12-7ED, Chapter 1.1.2.5 Liquidity)

128. Frage

Diane is an insurance agent working for Gamma Insurance Inc. who is responsible for coaching a newly licensed agent, Wick. Wick has questions about his role, and he would like to know how he should service his clients.

What should Diane tell Wick about what is expected of him?

- A. He must contact his clients on a quarterly basis.
- **B. He must keep detailed notes about the services provided to clients.**
- C. He must deliver to clients, newly issued policies within 30 days of acceptance.
- D. He must fill out the claim forms for his clients.

Antwort: B

Begründung:

As an insurance agent, keeping detailed notes on services provided to clients is essential for ensuring compliance, accountability, and providing excellent customer service. Documentation is crucial for record-keeping and allows agents to track interactions and recommendations given to clients. While delivering policies promptly is also part of an agent's duties, maintaining accurate records is fundamental to fulfilling regulatory and ethical obligations as outlined in LLQP guidelines.

129. Frage

Dorothy, age 36, is an architect. She runs her own office with the help of two assistants. She owns her own condo, has an active social life, and travels regularly for pleasure. She has a net annual income of approximately \$125,000, once all the business, rent, salary, and car expenses have been paid. Dorothy is well aware of the significant financial problems that she would face for any absences from the office due to illness or disability. What are Dorothy's main protection needs in this respect?

- A. Protect 60% of her net annual income and business overhead expenses.
- B. Protect business overhead expenses.
- C. Protect 100% of her net annual income.
- D. Protect 60% of her net annual income.

Antwort: A

Begründung:

Comprehensive and Detailed Explanation:

As a self-employed architect, Dorothy needs disability income protection (60% of \$125,000 = \$75,000/year or \$6,250/month) for personal expenses and business overhead expense (BOE) insurance to cover fixed costs (e. g., assistants' salaries, rent) during disability (Chapter 5: Insurance to Protect Businesses).

Option A: Incomplete; ignores business costs.

Option B: Unrealistic; insurers cap at 60-75%.

Option C: Incomplete; misses personal income.

Option D: Correct; covers both personal and business needs.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 2: Insurance to Protect Income, Chapter 5: Insurance to Protect Businesses.

130. Frage

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

Antwort: A

Begründung:

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.

131. Frage

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Unser PrüfungFrage bietet erstklassige Informationsressourcen zur IT-Zertifizierung. In PrüfungFrage können Sie die Lernhilfe sowie Lernmaterialien finden. Die Fragenkataloge zur IFSE Institute LLQP Prüfung von PrüfungFrage werden von den IT-Fachleuten langfristig nach ihren Erfahrungen und Kenntnissen bearbeitet. Unsere Fragenkataloge haben eine hohe Genauigkeit und starke Logik. Benutzen Sie beruhigt unsere Fragenkataloge zur IFSE Institute LLQP Zertifizierung von PrüfungFrage. Sie können sich ganz gut auf Ihre LLQP Prüfung vorbereiten.

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