

IFSE Institute LLQP日本語版参考資料 & LLQP日本語pdf問題



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当社JPTestKingのLLQP学習教材は、実際のLLQP試験に対する自信を高め、参加する試験の質問と回答を思い出すのに役立ちます。最も適したバージョンを選択できます。当社のLLQP試験トレントは、重要な情報を簡素化し、焦点を絞ってLLQPテストトレントを短時間で習得できるようにします。LLQP学習教材の包括的な理解を得るために、LLQP試験問題のデモを無料でダウンロードする場合は、まず製品の紹介をご覧ください。

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"> • 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.
トピック 4	<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.

>> IFSE Institute LLQP日本語版参考資料 <<

IFSE Institute LLQP日本語pdf問題、LLQP最新試験情報

あなたはIFSE InstituteのLLQPの資料を探すのに悩んでいますか。心配しないでください。私たちを見つけるのはあなたのIFSE InstituteのLLQP試験に合格する保障からです。数年以来IT認証試験のためのソフトを開発している我々JPTestKingチームは国際的に大好評を博しています。我々はIFSE InstituteのLLQPのような重要な試験を準備

しているあなたに一番全面的で有効なヘルプを提供します。

IFSE Institute Life License Qualification Program (LLQP) 認定 LLQP 試験 問題 (Q76-Q81):

質問 # 76

Six years ago, Stephane left his job as technical director at ADM Consultants in order to branch out on his own. He transferred the \$48,000 pension amount accumulated under his former employer's pension plan into a LIRA, investing it in a balanced segregated fund (within a contract with a 10-year term-to-maturity) offered by NRJ Insurance. Now 38, Stephane is going through a divorce and would like to redeem his segregated funds contract in order to pay part of what he owes his ex-wife.

What will NRJ Insurance do in this situation?

- A. NRJ Insurance will not be able to carry out Stephane's request at this time because there are four years left to go before the contract matures.
- B. NRJ Insurance will liquidate the fund units and pay Stephane the amount obtained, minus the applicable income taxes.
- C. NRJ Insurance will not be able to carry out the request. Since the funds are held in a locked-in account, Stephane cannot cash them in right now.
- D. NRJ Insurance will liquidate the fund units and pay Stephane the full amount obtained.

正解: C

解説:

In the LLQP Segregated Funds and Annuities material, a LIRA (Locked-in Retirement Account) is clearly described as a locked-in, savings-phase vehicle used to hold pension money transferred from an employer-sponsored pension plan when an employee leaves before retirement. A key rule is that withdrawals cannot be made from the locked-in savings account. The curriculum explains that locked-in plans have two phases: a savings phase (LRSP/LIRA) and an income phase (such as LIF/LRIF/PRRIF/RLIF), and only the income-phase accounts permit withdrawals. The text explicitly states that when pension value is transferred into an LRSP/LIRA, the individual gains control over investment choices "except that withdrawals are not allowed." That is exactly Stephane's situation: his segregated fund investment is held inside a LIRA, meaning the insurer must administer it as locked-in pension money. Even though the segregated fund contract itself has a

10-year term-to-maturity, the maturity date is not the governing restriction here. The governing restriction is the locked-in legislation attached to the LIRA: Stephane cannot simply "cash in" or redeem the contract to access a lump sum for personal needs such as a divorce settlement.

The LLQP curriculum also notes that unlocking is only permitted in a few specific circumstances (for example, certain cases of financial hardship, shortened life expectancy, or very small balances). Divorce equalization may allow a transfer under family law rules in some jurisdictions, but it does not mean Stephane can redeem the LIRA for cash on demand; the funds generally remain within locked-in vehicles. Therefore, NRJ Insurance would refuse the redemption request because the assets are locked in.

Accordingly, the correct answer is D: NRJ Insurance cannot carry out the request because the funds are held in a locked-in account and cannot be cashed in right now.

質問 # 77

Bachir owns a successful video game business and has 10 employees. The time has come to plan business succession and the eventual sale of the business. Bachir's nephew Kharim, who shows a real interest in the business, is identified as his successor. Bachir would like to protect his sales price until such time as the business is sold to Kharim, who does not have the funds yet and will need a few years to amass the required amount. Bachir and Kharim consult insurance agent Bianca for advice. What should Bianca propose?

- A. Disability buyout coverage in the event of Bachir's disability.
- B. Business loan protection.
- C. Key person coverage.
- D. Disability buyout coverage in the event of Kharim's disability.

正解: A

解説:

Comprehensive and Detailed Explanation:

Disability buyout insurance funds a buy-sell agreement if the owner (Bachir) becomes disabled, ensuring Kharim can purchase the business at the agreed price (Chapter 5: Insurance to Protect Businesses).

Option A: Incorrect; Kharim's disability doesn't affect Bachir's sale.

Option B: Incorrect; no loan is mentioned.

Option C: Incorrect; key person protects business operations, not succession.

Option D: Correct; protects Bachir's sale value if he's disabled.

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

質問 # 78

Svetlana is a 45-year-old single mother with two children: Georgi 17; and Ingrid 13. The children's father, Vladimir, has a serious gambling problem and only visits them sporadically. Vladimir's younger brother Sergei, on the other hand, is a dependable and helpful uncle who helps Svetlana regularly with the children.

Svetlana meets with Robert, an insurance agent to review her life insurance needs because she wants to make sure that her children are taken care of if she were to die prematurely. Robert suggests that she purchase a \$200,000 policy. Who should she name as a beneficiary?

- A. Sergei
- B. Vladimir
- C. Georgi and Ingrid but name Vladimir as a trustee.
- **D. Georgi and Ingrid but name Sergei as a trustee.**

正解: D

解説:

Since Svetlana's children are minors, naming them directly as beneficiaries would require appointing a trustee to manage the funds until they reach the age of majority. Given that Vladimir is unreliable, Sergei—who is dependable and supportive—is the most suitable choice to act as trustee. Naming him as trustee ensures that the funds are managed responsibly for the benefit of Georgi and Ingrid until they can access them. Therefore, Option B is the most appropriate choice.

質問 # 79

Arianna, a healthy 61-year-old university professor, is retiring this year and wants to transfer the funds she accumulated in her registered retirement savings plan (RRSP) into an annuity. She is looking at different options and would like to know which of the following annuities will pay the highest monthly benefit.

- **A. A life annuity**
- B. An indexed annuity
- C. A life annuity with a 10-year guarantee
- D. A joint life annuity

正解: A

解説:

A life annuity typically provides the highest monthly benefit compared to other annuity types because it does not include additional guarantees or features that reduce the payout, such as a guarantee period or indexing.

Since Arianna is healthy and seeking the highest monthly income, a standard life annuity, which pays a fixed income for life without any additional features, will maximize her monthly benefit. LLQP resources confirm that adding options like guarantees or indexing typically lowers the monthly payout due to the insurer's increased liability.

Option B would provide a lower benefit than a standard life annuity because of the 10-year guarantee. Option C (Indexed annuity) would have lower initial payments due to the cost of inflation protection, and Option D (Joint life annuity) would provide less income as it is designed to continue payments to a surviving spouse.

質問 # 80

Francis owns a \$250,000 insurance policy with an accidental death and dismemberment (AD&D) rider.

Francis calls his insurance agent Andrew to inform him that he permanently lost the use of his right hand. He explains to Andrew that his brother shot him when he broke into his brother's house to recover a gold watch that was rightfully his. Francis wants to know how much he will receive from his AD&D rider.

- A. Francis will receive a benefit of \$165,000.
- B. Francis will receive a benefit of \$250,000.
- **C. Francis will not receive any benefit.**
- D. Francis will receive a benefit of \$187,500.

