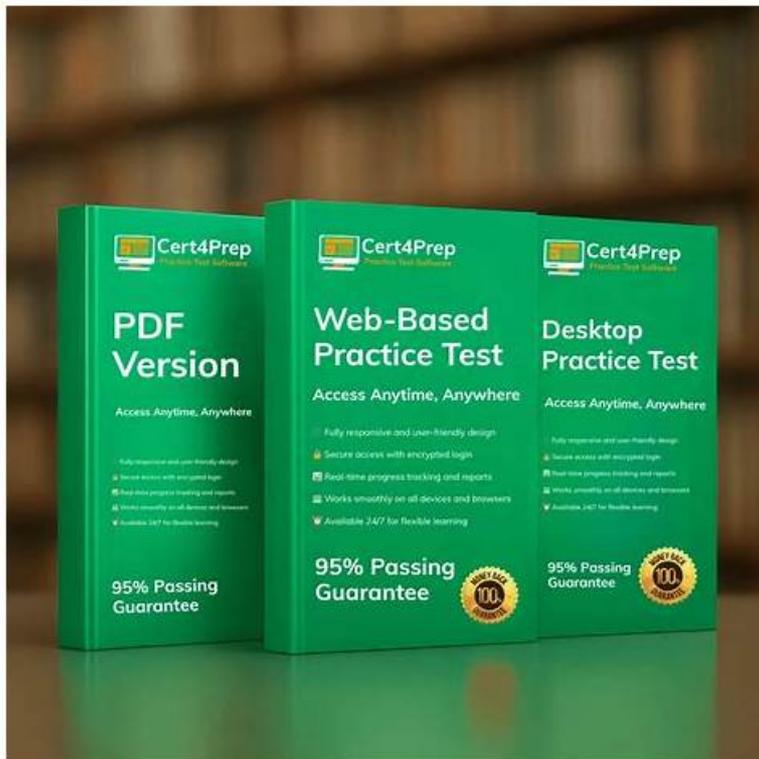


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IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details

Topic 1	<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.
Topic 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.
Topic 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.
Topic 4	<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.

IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q290-Q295):

NEW QUESTION # 290

Adele retired a few months ago. She sold some of her assets and would like to use the funds to take out a term annuity to increase her retirement income. Adele brings a \$300,000 cheque to Germain, her financial security advisor, and wants to begin receiving lifetime guaranteed benefits in one month with the right to use capital in the event of an emergency. When Germain tells her about alienating capital, the capitalization phase, and the payment phase, Adele becomes confused and asks for clearer explanations. What can Germain say to help Adele understand?

- A. If her capital is alienated now, i.e., if ownership of the money is transferred to the insurer, the insurer will be able to guarantee all the conditions of the annuity. Since the first benefit will be paid in a month, the contract will automatically be in the payment phase
- B. The contract will be a deferred annuity contract for one month and will be in the accumulation phase until the insurer takes possession of the \$300,000 in capital. For benefits to be paid, the contract will enter the payment phase
- C. The alienation will allow Adele to keep ownership of the capital and use it in the event of an emergency. The capitalization phase will enable the insurer to grow the capital before paying the annuity
- D. To grow the transferred capital and pay the annuities as planned, the contract will be an immediate annuity contract in the capitalization phase until the annuity's guaranteed phase expires. The contract will then enter the payment phase

Answer: A

Explanation:

Comprehensive and Detailed In-Depth Explanation: Adele seeks an immediate term annuity with payments starting in one month, funded by a lump sum. In annuity contracts (Civil Code, Article 2368), "alienation" means transferring capital ownership to the insurer, which then guarantees payments. Option A explains this:

once Adele's \$300,000 is alienated, the insurer assumes control, and with payments starting in one month, it's in the payment phase (no significant accumulation). This aligns with an immediate annuity per the LLQP.

Option B is incorrect—alienation means Adele loses ownership, barring emergency access. Option C's

"deferred annuity" contradicts the one-month start. Option D misuses "capitalization phase" (growth period) for an immediate annuity already paying out. The Ethics manual requires advisors like Germain to clarify terms simply and accurately.

References: Civil Code of Quebec, Article 2368; LLQP Module on Annuities; Ethics and Professional Practice (Civil Law) Manual, Section on Client Education.

NEW QUESTION # 291

It's Friday afternoon and Olivier, an insurance agent, has just received the paper copy of his client's insurance contract. Olivier is about to leave on a three-day weekend, and he's already late for his camping reservation.

He wonders if he should delay his departure to deliver the document, or if it can wait until he gets back on Tuesday. How long does Olivier have to deliver the contract?

- A. Within 15 days of receiving it.
- **B. Within a reasonable time.**
- C. Within 10 days of receiving it.
- D. Within 30 days of receiving it.

Answer: B

Explanation:

Life insurance agents are generally required to deliver the insurance contract to the client within a "reasonable time" to ensure that the client is promptly informed of the policy's terms and conditions. This standard is set to prevent undue delays that might affect the client's rights and their free look period. While no specific timeframe is always mandated, it is commonly understood within the LLQP guidelines that timely delivery is essential for compliance. Therefore, Olivier can reasonably wait until after his weekend to deliver the contract on Tuesday, as this would still fall within a reasonable time.

NEW QUESTION # 292

(Garry, a 55-year-old self-employed individual with no pension or RRSP savings, wants to make his money work for him over the next 10 years before retirement.

Which product would be suitable?)

- A. A 10-year immediate term accumulation annuity
- B. A variable income accrual annuity with deferred payment in 10 years
- **C. An accumulation annuity with deferred payment in 10 years**
- D. A 10-year prescribed payout annuity

Answer: C

Explanation:

An accumulation annuity allows Garry to save and grow his investment over the next 10 years with deferred payments starting at retirement, matching his timeline and retirement goals.

Exact Extract:

"An accumulation annuity is used to accumulate savings over time. Payments commence at a later date specified by the investor (deferred payments)." (Reference: Segfunds-E313-2020-12-7ED, Chapter 3.2.1.2 Accumulation Annuity)

NEW QUESTION # 293

Kaamil meets with Omar, his insurance agent, to purchase a whole life insurance policy. Kaamil wants to name his wife Ofra as the irrevocable beneficiary of the policy. Before proceeding, which of the following considerations should Omar CORRECTLY ask his client to reflect on?

- A. Ofra will be able to withdraw funds from Kaamil's cash surrender value.
- B. Kaamil can surrender the policy without obtaining Ofra's consent.
- C. Ofra will be able to make a cash withdrawal without Kaamil's consent.
- **D. Kaamil will need to obtain Ofra's consent if he would like to revoke her as a beneficiary.**

Answer: D

Explanation:

When an irrevocable beneficiary is designated, the policyholder must obtain the beneficiary's consent for any changes that affect the beneficiary's rights, such as revoking their status or making policy alterations. By naming Ofra as an irrevocable beneficiary, Kaamil would be restricted from unilaterally changing this designation or withdrawing policy funds without her agreement. This requirement protects the irrevocable beneficiary's interests, ensuring they retain certain rights in the policy.

NEW QUESTION # 294

(Beth, aged 73, has a RRIF with a current market value of \$380,000. The account is managed by her bank, and Beth has been disappointed with its performance so far. She is therefore thinking of transferring the RRIF to her insurance company and purchasing a registered annuity with those funds.

This would be the first time Beth is making an investment outside of the bank environment. She wonders what kind of information the insurance agent would keep on file to document the transaction.

To process the application and comply with FINTRAC requirements, which of the following records would the agent need to create

and keep on file?)

- A. 3 and 4 (A third-party determination form and a Politically Exposed Person determination form)
- B. 1 and 2 (A suspicious transaction report and a large cash transaction record)
- **C. None, as the transaction would be exempt from FINTRAC requirements.**
- D. 2 and 3 (A large cash transaction record and a third-party determination form)

Answer: C

Explanation:

Since Beth's transaction involves transferring registered funds (RRIF) directly between financial institutions, and no cash movements are involved outside regulated channels, the transaction is exempt from FINTRAC reporting requirements.

Exact Extract:

"Transfers between registered accounts (e.g., RRIFs, RRSPs) handled institution to institution are exempt from FINTRAC record-keeping requirements such as large cash transaction records and third-party determination forms." (Reference: Segfunds-E313-2020-12-7ED, Chapter 4.3 Compliance Requirements#53:0 Segfunds-E313-2020-12-7ED.pdf)**

NEW QUESTION # 295

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