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IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 1	<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 2	<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.
Topic 3	<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 4	<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.

IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q311-Q316):

NEW QUESTION # 311

Surjit and Rajbir get married in 2010 and Surjit names Rajbir as the irrevocable beneficiary of his life insurance contract. In 2017, the couple divorces amiably and Surjit meets with his insurance representative, Ivan, to review his plans. Surjit tells Ivan that he would like to keep Rajbir as his beneficiary. What should Ivan counsel his client to do?

- A. Surjit should once again designate Rajbir as the beneficiary.
- B. Surjit should name a different beneficiary now that he is divorced.
- **C. Surjit cannot make any changes to the policy without Rajbir's consent as she is the irrevocable beneficiary of his policy.**
- D. Surjit does not need to do anything as Rajbir is already the named beneficiary.

Answer: C

Explanation:

When a beneficiary is designated as irrevocable, the policyholder cannot make changes to the beneficiary designation or make other policy modifications that impact the irrevocable beneficiary's rights without their consent. According to LLQP standards, an irrevocable beneficiary has a vested interest in the policy, and any alterations require their permission.

In this case, Surjit would need Rajbir's consent to change or remove her as the beneficiary, regardless of their divorce. This stipulation upholds the binding nature of an irrevocable designation, ensuring that changes can only be made with the beneficiary's agreement to protect their rights in the policy.

NEW QUESTION # 312

Dakota is the owner of Fresh Drapes, a home decoration company. She opened her business five years ago when she quit her day job, took out loans, and put all her life savings into opening her store. Her business is doing well, so she meets with Tanya, an insurance agent, to start investing for her retirement. After completing a thorough needs analysis, Tanya suggests that Dakota purchase segregated funds and name her husband as the beneficiary of the funds.

Which of the following offers the GREATEST benefit to Dakota by investing in segregated funds over other types of investments?

- A. **Creditor protection**
- B. Professional management
- C. Maturity and death benefit guarantees of 100%
- D. Diversification

Answer: A

Explanation:

Creditor protection is a significant advantage of segregated funds over other investment types, especially for business owners like Dakota, who may face potential liability or creditor claims. According to LLQP guidelines, segregated funds, when properly structured with a designated beneficiary, can protect invested assets from creditors in the event of bankruptcy or other financial difficulties. This protection is often a critical benefit for small business owners seeking to shield personal assets.

While options A, B, and C offer benefits of segregated funds, they are not as directly valuable to Dakota's situation as creditor protection, which offers security specific to her needs as a business owner.

NEW QUESTION # 313

Angela works in a biomedical research lab where she has been assigned to discover possible antidotes to the anthrax virus. While the discovery process of testing possible antidotes would expose her to the deadly virus, she is excited about the assignment. Knowing that anthrax can be contracted through infected food, air, or contact with skin, what risk management strategy would Angela employ by wearing protective gear over her mouth and skin?

- A. Risk transfer
- B. **Risk reduction**
- C. Risk retention
- D. Risk avoidance

Answer: B

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

Angela is taking steps to lessen the likelihood or severity of a potential loss. In insurance, this is termed risk reduction, which involves implementing measures to reduce the frequency or severity of potential losses. By wearing protective gear, Angela is not avoiding the risk entirely but is actively minimizing it.

Reference: Insurance Study Guides Chinese.pdf, Risk Management Concepts - Risk Reduction

NEW QUESTION # 314

(Arthur's assets include a home worth \$744,000, savings of \$41,000, and a whole life insurance policy with a death benefit of \$300,000 and a cash value of \$196,000. His liabilities include a \$150,000 reverse mortgage and \$2,090 income tax owed. What is Arthur's net worth?)

- A. \$678,910
- B. \$1,082,910
- C. \$932,910
- D. **\$828,910**

Answer: D

Explanation:

Net worth is calculated by adding assets and subtracting liabilities:

Assets = \$744,000 + \$41,000 + \$196,000 = \$981,000

Liabilities = \$150,000 + \$2,090 = \$152,090

Net Worth = \$981,000 - \$152,090 = \$828,910

Exact Extract:

"Net worth equals total assets minus total liabilities. Whole life insurance cash values are counted as assets." (Reference: Segfunds-E313-2020-12-7ED, Chapter 4.1 Financial Position of Client)

NEW QUESTION # 315

Omar and Martha are common-law spouses employed by a company that has a group life and disability insurance plan. Omar has named Martha his beneficiary while Martha has named Omar as her beneficiary.

Omar and Martha got drunk one Saturday night, stole a car, and decided to rob a convenience store. As they drove away from the store, Omar hit a light post. He became permanently disabled while Martha died at the scene. What will happen when Omar submits claim forms for disability and death benefits?

- A. The insurer will pay the death benefit to Omar but will not pay him a disability benefit.
- **B. The insurer will not pay the death benefit to Omar and will not pay him a disability benefit.**
- C. The insurer will pay the death benefit to Omar and will pay him a disability benefit.
- D. The insurer will not pay the death benefit to Omar but will pay him a disability benefit.

Answer: B

Explanation:

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

Under Canadian common law and insurance principles, claims can be denied if the insured's death or disability results from illegal activities. The IFSE Ethics and Professional Practice Course (Common Law) notes that exclusions in group insurance policies often include losses due to criminal acts. Here, Omar and Martha were engaged in theft and robbery-illegal activities-when the accident occurred. Martha's death and Omar's disability directly resulted from this criminal behavior. As a result, the insurer can deny both the death benefit (payable to Omar as Martha's beneficiary) and Omar's disability benefit under the policy's exclusions. Paying either benefit (A, C, D) contradicts the principle that insurance does not cover losses from illegal acts. Thus, B is correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 3: Group Insurance, Section on "Exclusions and Limitations."

NEW QUESTION # 316

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