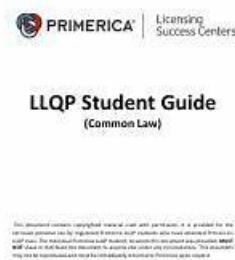


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IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 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.
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">• 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 Life License Qualification Program (LLQP) Sample Questions (Q177-Q182):

NEW QUESTION # 177

Samir applied for a life insurance policy 18 months ago. At the time of the application, he was employed as an accountant. Samir quit his accounting job 6 months ago to become a professional scuba diver.

Which of the following statements about Samir's life insurance policy is CORRECT?

- A. Samir must inform his insurer about his change of occupation within 6 months of the change.
- B. Samir has no obligation to notify the insurer of his change of occupation regardless of how old the policy is.
- C. Regardless of whether Samir informs his insurer of his change in occupation, if he dies while scuba diving, he would not be covered.
- D. Samir is not required to declare his change in occupation because the policy is less than 2 years old.

Answer: B

Explanation:

In life insurance policies, once the policy is issued, the insured does not need to notify the insurer of any changes in occupation. The premiums and coverage are based on the occupation and risk profile at the time of application, and life insurance contracts do not generally require updates on occupational changes unless explicitly stated.

Therefore, regardless of Samir's current job as a scuba diver, his life insurance policy remains in force without the need for notification to the insurer. This is different from disability insurance, which may consider occupation changes to reassess risk and benefits.

NEW QUESTION # 178

(Vanessa, a grandmother, wants to set up a savings account for her six-month-old granddaughter Brienne's future education, making a lump sum and regular contributions.

Which account is best suited?)

- A. A TFSA in Tanya's name
- B. An RESP with Brienne as beneficiary
- C. A TFSA in Vanessa's name
- D. An RRSP in Brienne's name

Answer: B

Explanation:

A Registered Education Savings Plan (RESP) is specifically designed to fund education savings and allows contributions for a named beneficiary (Brienne), making it the perfect choice.

Exact Extract:

"An RESP is an education savings plan sponsored by the government, providing grants and tax-deferral advantages for beneficiaries saving for post-secondary education." (Reference: Segfunds-E313-2020-12-7ED, Chapter 1.3.11.3 Group Plans and Registered Education Savings Plans)

NEW QUESTION # 179

Germain is a life insurance agent. This morning, he receives a call from Jason, whose wife, Rosalie owned a \$50,000 life insurance policy that she purchased from Germain seven years ago. Jason explains that Rosalie had a heart attack and died last week. Germain promises to help as much as he can.

- A. He can assure Jason that he will settle the death benefit as quickly as possible.
- B. He can inform Jason that the death benefit will be paid within 30 days of Rosalie's death.
- C. He can assure Jason that the payment will be made within 5 days after receipt of the claim.
- **D. He can provide the claim form to Jason and help him fill it out.**

Answer: D

Explanation:

As a life insurance agent, Germain's role is to assist the beneficiary in filing the claim but not to guarantee specific timelines for payment. Agents can help by providing the necessary claim forms, explaining the process, and offering guidance on filling out the forms accurately. The timeline for payment is determined by the insurer once they have received and reviewed the required documentation. Assuring specific payment timelines, as implied in options B, C, and D, is beyond Germain's authority and would be inaccurate.

Therefore, Option A is the best response for Germain to assist Jason appropriately.

NEW QUESTION # 180

Insurance of persons advisor Somalia is careful to comply with the standards and regulations when she meets with potential clients. Under no circumstances would she want them to feel aggrieved or not respected. She makes sure to know their rights. Which legislation does Somalia not have to worry about?

- A. The Quebec Charter of Human Rights and Freedoms
- B. An Act respecting the distribution of financial products and services (Distribution Act)
- C. An Act respecting the protection of personal information in the private sector (APPIPS)
- **D. The Insurers Act and the Regulation under the Act respecting insurance**

Answer: D

Explanation:

Comprehensive and Detailed In-Depth Explanation: Somalia, as an insurance of persons advisor in Quebec, must adhere to multiple legislative frameworks governing her professional conduct and client interactions.

The Distribution Act (option A) regulates her licensing, duties, and client dealings as a financial professional (Sections 1-12), making it directly applicable. The APPIPS (option B) governs how she handles clients' personal information, a critical aspect of her role (Sections 1-10), so she must comply. The Quebec Charter of Human Rights and Freedoms (option C) protects clients' rights to dignity and respect, influencing her ethical obligations (Sections 1-4). However, The Insurers Act and its Regulation (option D) primarily govern insurance companies' operations, solvency, and product offerings, not the day-to-day conduct of individual advisors like Somalia (Sections 1-20). While indirectly relevant through her insurer affiliations, it does not impose direct obligations on her client-facing duties. The Ethics and Professional Practice manual stresses advisors' responsibility to prioritize client-focused legislation, supporting option D as the least applicable.

References: Distribution Act, Sections 1-12; APPIPS, Sections 1-10; Quebec Charter, Sections 1-4; Insurers Act, Sections 1-20; Ethics and Professional Practice (Civil Law) Manual, Section on Legislative Compliance.

NEW QUESTION # 181

Emma, an employee at MagicLand, is part of the company's group registered retirement savings plan (RRSP).

During her tenure, she accumulated over \$70,000 in the plan and all of her contributions are invested in segregated funds. She meets with Jun to invest in an individual segregated fund. Jun tells her that there are some differences between group and individual

How are Emma's group segregated funds DIFFERENT from an individual segregated fund?

- Answer: A**

Options A and B are incorrect as group plans typically feature lower costs and don't often charge switching fees. Option C is incorrect as individual segregated funds typically have more flexible death benefit guarantee options, not special rates in group plans.

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