

LLQP過去問無料 & LLQP出題内容

3級1次 第1回 実用数学技能検定 P.10~P.15

1

解答

(1) -3 (2) 80
 (3) -17 (4) $\frac{4}{9}$
 (5) $7\sqrt{5}$ (6) -49
 (7) $-13x+12$ (8) $7.5x+2.5$
 (9) $61x-34y$ (10) $\frac{-x+3y}{4}$
 (11) $13xy$ (12) $18y$

解説

(1) $8 - (-5) - 16$ かつこをはずし、
 $= 8 + 5 - 16$ 符号を変える
 $= 13 - 16$
 $= -3$

かつこのはずし方
 かつこの前が-のときは、符号はそのままにする。
 かつこの前が+のときは、符号を変える。

(2) $72 - 16 \div (-2)$ 11の数が2割
 $= 72 + 8$ だから「+」
 $= 80$

正の数、負の数の乗法・除法
 負の数が偶数個のとき、積、商の符号は「+」となる。
 負の数が奇数個のとき、積、商の符号は「-」となる。

(3) $-9^2 \div 4^2$ 乗算を計算する
 $= -81 \div 64$
 $= -17$

(4) $-\frac{8}{15} \div \frac{3}{10} \times (-\frac{1}{4})$ わる数の逆数をかけると
 $= \frac{8}{15} \times \frac{10}{3} \times \frac{1}{4}$
 $= \frac{8 \times 10 \times 1}{15 \times 3 \times 4}$
 $= \frac{4}{9}$

(5) $\sqrt{45} + \sqrt{80}$
 $= \sqrt{3 \times 3 \times 5} + \sqrt{4 \times 4 \times 5}$
 $= 3\sqrt{5} + 4\sqrt{5}$
 $= 7\sqrt{5}$

根号を含む式の計算
 正の数a, bについて
 $\sqrt{a^2} = a, \sqrt{a \times \sqrt{b}} = \sqrt{ab},$
 $\frac{\sqrt{a}}{\sqrt{b}} = \frac{a}{b}, \sqrt{a^2 b} = a\sqrt{b}$

根号を含む式の加法・減法
 同類項をまとめる計算と同様にする。

第1回 3

2026年PassTestの最新LLQP PDFダンプおよびLLQP試験エンジンの無料共有: <https://drive.google.com/open?id=1wMn6l-BFNgg73e0iByYDRRkYPwd1a4Ju>

PassTestのIFSE InstituteのLLQP試験トレーニング資料は最高のトレーニング資料です。あなたはIT職員としたら、PassTestはあなたが選ばなくてはならないトレーニング資料です。PassTestのIFSE InstituteのLLQP試験トレーニング資料は絶対に信頼できるもので、IT認証を受ける受験生を対象として特別に研究された問題と解答に含まれている資料です。IFSE InstituteのLLQP試験に受かるのはIT職員の皆さんの目標です。PassTestの合格率は信じられないほど高いです。PassTestはあなたの成功にずっと力を尽くしています。

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"> 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 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"> • 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 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.

>> LLQP過去問無料 <<

パススルーのLLQP過去問無料 & 資格試験のリーダープロバイダー & 素敵なLLQP出題内容

ご存じのとおり、競争の激しい世界では、国際的なLLQP認定、実務経験、学歴など、ソフトウェアの能力を向上させる以外に選択肢はありません。したがって、履歴書を強調するためにLLQP証明書を手に入れることは非常に重要であり、職場で成功を収めるのに役立ちます。LLQP準備資料を使用すると、最も効率かつ生産的な方法で試験に簡単に合格し、献身と熱意を持って勉強する方法を学ぶことができます。IFSE InstituteのLLQP問題集には多くの利点があります。

IFSE Institute Life License Qualification Program (LLQP) 認定 LLQP 試験 問題 (Q242-Q247):

質問 # 242

Laekyn purchased an individual disability insurance policy 3 years ago from Awah, her insurance agent. Today, Awah receives a call from Laekyn, who says she is hospitalized following a suicide attempt. Laekyn says her doctor diagnosed her with bipolar disorder and expects she will be able to return to work in 3 months. Will Awah be able to help Laekyn receive disability benefits?

- A. Yes, because the event occurred more than 2 years after the policy was purchased.
- B. No, because she is disabled due to a suicide attempt.
- C. Yes, because Laekyn contacted her as soon as she received her diagnosis.
- D. No, because the minimum waiting period on an individual disability policy is 90 days.

正解: A

解説:

Most individual disability insurance policies include a two-year incontestability clause, after which the insurer cannot deny claims due to misrepresentations on the application, unless they involve fraud. Since Laekyn's policy was purchased over three years ago, and assuming there was no fraudulent application, she should be eligible for benefits. The fact that her disability is related to a suicide attempt is not an automatic disqualification beyond this period unless specifically excluded by the policy. Therefore, the insurer should process her claim under the standard disability terms of the policy.

質問 # 243

Leanna has an accidental death and dismemberment policy for \$175,000 that she purchased through Leo, her financial advisor, four years ago. Leanna works as a heavy-duty mechanic at a local diesel mechanic shop in town. Leanna was in a tragic accident that involved a hoist issue which resulted in the loss of one of her legs. How much benefit will Leanna receive when she makes a claim?

- A. \$87,500
- B. \$116,725
- C. \$175,000
- D. \$131,250

正解: A

解説:

Comprehensive and Detailed Explanation From Exact Extract:

AD&D policies typically pay 50% of the policy value for the loss of one limb. Therefore, $\$175,000 \times 50\% = \$87,500$. The LLQP outlines that full benefits are for death or multiple limb loss, while partial payouts apply to single dismemberments.

質問 # 244

Janice meets with Patrick, an insurance agent, to review her investment needs. Patrick suggests that she invest in segregated funds. Janice is not familiar with these types of funds.

What information can Patrick provide to Janice to help her understand the advantages of segregated funds?

- A. They are fully protected by Assuris.
- B. They require medical underwriting.
- C. They can be withdrawn anytime.
- **D. They guarantee protection from creditors.**

正解: D

解説:

One of the significant advantages of segregated funds is creditor protection, which is particularly beneficial for business owners and professionals who may face potential claims from creditors. Under LLQP principles, segregated funds are insurance contracts, and when beneficiaries such as spouses or children are named, the investment may be protected from creditors in the event of bankruptcy or legal action. This makes segregated funds distinct from other investment types, which do not inherently offer creditor protection unless specific trusts or structures are in place.

Option A is incorrect as Assuris provides limited coverage rather than full protection, Option B is partially true but not unique to segregated funds, and Option D is incorrect as segregated funds typically do not require medical underwriting.

質問 # 245

The company Xtra is growing. Mr. Trenet, chair of the executive committee, invites his financial security advisor, Noah, to meet with them to underwrite an annuity contract. The treasurer of Xtra offers to invest \$2,500,000 of the company's retained earnings. Before voting on a resolution to designate a policyholder, the treasurer asks Noah if Xtra can be designated as the policyholder instead of Mr. Trenet. What answer should Noah give?

- **A. If the capital is not registered, Xtra can be the policyholder**
- B. Because Xtra is a legal person, Xtra can be the policyholder; Mr. Trenet must be the subrogated annuitant to approve decisions on behalf of Xtra
- C. For Xtra to become the subscriber of the contract, the investment amount must come from a registered plan, such as a retirement fund
- D. Only an individual can be a policyholder; therefore, Noah can recommend that Mr. Trenet be the policyholder

正解: A

解説:

Comprehensive and Detailed In-Depth Explanation: Under the Civil Code of Quebec (Article 2415), a policyholder (or subscriber) is the entity that owns and pays for an insurance or annuity contract, which can be an individual or a legal person like a corporation. Xtra, as a company, can use its retained earnings (unregistered capital) to fund an annuity contract and be designated as the policyholder, making option D correct. Option A is false, as legal persons can own contracts (e.g., group insurance). Option B's requirement of a registered plan is incorrect—annuities can be funded with non-registered funds. Option C introduces a "subrogated annuitant," a misnomer here, as the annuitant is the person receiving payments, not a decision-maker, and no such requirement exists. The LLQP and Ethics manual confirm that corporations can be policyholders for business purposes, like key person coverage or investments.

References: Civil Code of Quebec, Article 2415; LLQP Module on Annuities; Ethics and Professional Practice (Civil Law) Manual, Section on Contract Ownership.

質問 # 246

(Eric, aged 28, currently works for an accounting firm. He still lives with his parents but is saving to buy a place of his own. Seven years ago, his grandparents gave him a significant cash gift following his college graduation. He deposited it into a segregated fund that invests in the natural resources sector.

However, real estate prices are rapidly increasing. Eric is concerned that if he does not buy a place in the next three to five years, it might become altogether unaffordable. In addition, the shares of the segregated fund he holds have seen a sharp drop in market value two years ago and they have not recovered yet. Eric questions his current choice of investment and asks his life insurance agent if he should switch to a different type of segregated fund. What should the agent recommend?)

- A. Hold on to his natural resources fund.
- B. Switch to a dividend fund.
- **C. Switch to a balanced fund.**
- D. Switch to a bond fund.

正解: C

解説:

Eric has a shorter time horizon (3-5 years) and needs a lower-risk, more diversified investment approach suitable for saving for a house. A balanced fund spreads investments across stocks and bonds, helping reduce risk compared to the high volatility of a single-sector natural resources fund.

Exact Extract:

"Balanced funds combine equity and fixed-income investments to reduce portfolio volatility, providing moderate growth for investors with medium-term objectives." (Reference: Segfunds-E313-2020-12-7ED, Chapter 2.2.5 Balanced Funds#49:1+Segfunds-E313-2020-12-7ED.pdf**)

質問 # 247

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LLQP試験問題の継続的な刷新により、当社は大きな市場シェアを占めています。強力な研究センターを構築し、LLQPトレーニングガイドでより良い仕事をするために強力なチームを所有しています。これまで、LLQP学習教材に関する多くの特許を取得しています。一方で、当社IFSE Instituteは改修の恩恵を受けています。お客様は当社の製品を選択する可能性が高くなります。一方、私たちが投資したお金は有意義なものであり、LLQP試験の新しい学習スタイルを刷新するのに役立ちます。

LLQP出題内容: <https://www.passtest.jp/IFSE-Institute/LLQP-shiken.html>

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さらに、PassTest LLQPダンプの一部が現在無料で提供されています: <https://drive.google.com/open?id=1wMn6l>

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