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LLQP 21-day Study Plan With Online Seminars		Your Name: _____ Start date: _____
1	a) read: An Overview of the Canadian Life Insurance Industry (see Instructor Comments at right for Students with books) for Online Students) b) read: "How are you qualified to sell insurance?" Name: Click on LLQP (Online Seminars): i) click on the online seminar "Welcome" and watch this presentation. ii) click on the PDF symbol beside "Agent Authority" print out the Fact Sheet" then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. iii) click on the PDF symbol beside "Misrepresentation" print out the Fact Sheet" then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. iv) click on the PDF symbol beside "Insurability" print out the Fact Sheet" then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. Then: i) answer the questions for Characterization in your exam prep book or online. ii) answer the questions for Qualifications either in your exam prep book or online. Finally for today: i) review your answers to the questions until you get all answers correct. ** If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar. Add any notes to your notebook (See Instructor Comments for Online students).	Establish good study habits for the course by getting started early; this means completing all the activities listed for this and every day. You must print out this study plan so you can follow it effectively. As you complete each activity put a check mark beside it as a record of your progress. Students with books: These instructions apply to every study day. Read the content slowly, highlight important information, and make notes in the margins as you read. Read the * FLEs. Answer the questions in the text. Online students: These instructions apply to every study day. Read the content slowly and if you are not going to print out the pages and use them like the book, you must make notes of key information in a notebook that will become your personal study notes. Summarize each section as you read it in point form in your notebook. Make sure you also read the * FLEs. The Glossary: The material contains a glossary of terms. Review these terms and write out in your notes any definition you think you are having trouble with. All students: For this day: - Focus on agent authority - Focus on errors & omissions insurance
2	a) read: "Why do I need insurance?" b) read: "What type of insurance should I have?" Stop reading when you reach the heading that says "Disability Income Insurance." Name: Click on LLQP (Online Seminars): i) click on the PDF symbol beside "Whole Life Insurance: Introduction" print out the Fact Sheet" then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. ii) click on the PDF symbol beside "Whole Life Insurance: Non-Forfeiture Values" print out the	These first few days of study are very intense and they will immediately ramp up your knowledge. These modules are two of the most important in the entire course. - Focus on non-forfeiture values of whole life - Focus on dividends and what they mean to the policy owner - Focus on universal life mortality costing - understand the life insurance riders so you

Fact Sheet" then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. iii) click on the PDF symbol beside "Whole Life Insurance: Participating Policies" print out the Fact Sheet" then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. iv) click on the PDF symbol beside "Term to 100 Insurance" print out the Fact Sheet" then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. v) click on the PDF symbol beside "Universal Life Insurance: Introduction" print out the Fact Sheet" then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. vi) click on the PDF symbol beside "Universal Life Insurance: Mortality Costing" print out the Fact Sheet" then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. vii) click on the PDF symbol beside "Creditor Protection" print out the Fact Sheet" then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. Then: i) answer the questions for Need for Insurance either in your exam prep book or online. ii) answer the questions for Types of Insurance: Life Insurance either in your exam prep book or online. Finally for today: i) review your answers to the questions until you get all answers correct. ** If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar. Add any notes to your notebook (See Instructor Comments for Online students).	i) can distinguish them from the disability insurance riders you will learn about tomorrow
3 a) read "What type of insurance should I have?" starting at the heading that says "Disability Income Insurance." Name: Click on LLQP (Online Seminars): i) click on the PDF symbol beside "Disability Insurance: Definitions of Disability" print out the Fact Sheet" then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. ii) click on the PDF symbol beside "Disability Insurance: Riders" print out the Fact Sheet" then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.	Another very important study day. - Focus on earned income in the disability context - Focus on the differences between the types of disability policies - Focus on the single deductible, family deductible, and the deductible-to-insurance calculation

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IFSE Institute LLQP Exam Syllabus Topics:

Section	Objectives
Topic 1: Life Insurance	- Underwriting and risk classification - Policy provisions and riders - Life insurance products and policy types
Topic 2: Segregated Funds and Annuities	- Annuity structures and guarantees - Investment-linked insurance products
Topic 3: Accident and Sickness Insurance	- Disability and critical illness coverage - Health insurance principles
Topic 4: Ethics and Professional Practice	- Ethical conduct and suitability - Regulatory framework and compliance

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IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q53-Q58):

NEW QUESTION # 53

Arthur is a 79-year-old long-term care (LTC) policyholder whose daughter, Sheila, visits daily to help him get dressed and prepare meals. Sheila wants him to enter a nursing home because he is unable to dress himself. Though he cannot prepare his own meals, he can still feed himself, and once undressed, he can wash himself, seated in the bathtub. Is Arthur eligible to receive LTC benefits?

- A. No, because except for dressing himself, Arthur can perform all the other activities of daily living.
- B. Yes, Arthur is eligible because he is unable to dress himself and he must sit in the bathtub to wash himself.
- C. No, Arthur is not eligible because even though he cannot prepare his own meals, he is able to feed himself.
- D. Yes, Arthur is eligible because he cannot dress himself or prepare his own meals.

Answer: A

Explanation:

Arthur's eligibility for Long-Term Care (LTC) benefits depends on his inability to perform a specified number of Activities of Daily Living (ADLs), which generally include bathing, dressing, feeding, toileting, transferring, and continence. In most LTC policies, to qualify for benefits, the policyholder typically needs to be unable to perform at least two of these ADLs. In Arthur's case, while he requires help with dressing and meal preparation, he can perform other ADLs such as feeding himself and bathing (with some assistance).

This indicates that he can perform enough ADLs to make him ineligible under the typical LTC requirements.

Therefore, option D is correct, as his inability to dress alone does not meet the usual threshold required for benefit eligibility under most LTC policies.

NEW QUESTION # 54

(Matthew, 40 years old, is leaving his employer (XYZ Corp) and has \$100,000 in a group RRSP. What should Shawn, the advisor, do?)

- A. Provide Matthew with forms to transfer his group RRSP holdings to an individual RRSP.
- B. Calculate the commuted value of Matthew's group RRSP account and arrange transfer to the DPSP.
- C. Arrange for the transfer of Matthew's group RRSP to his wife's group RRSP.
- D. Arrange for the transfer of the cash value of Matthew's group RRSP to the group TFSA.

Answer: A

Explanation:

Upon termination of employment, employees can transfer group RRSP funds to an individual RRSP to maintain tax-deferred growth without triggering a taxable event.

Exact Extract:

"Upon leaving employment, a member may transfer their group RRSP assets to an individual RRSP to maintain tax deferral."

(Reference: Segfunds-E313-2020-12-7ED, Chapter 1.3.11.2 Group Plans#45:5† Segfunds-E313-2020-12-7ED. pdf**)

NEW QUESTION # 55

Group insurance and group annuity representative Zahab recently sold a group insurance contract to Alumo Inc., a company that employs about 50 plant employees. This is the first time the company offers such a plan.

The employees are asking the company questions about how the prescription drug plan works. They are especially surprised to see that the plan covers very few of the brand name drugs often prescribed by their physicians. What should Zaheb do?

- A. Notify the insurer because it alone is able to explain the prescription drug plan rules to the employees.
- B. Recommend that the employees consult the Medical Information Bureau's (MIB) official website, which explains how prescription drug plans work.
- C. Let Alumo answer its employees' questions about the prescription drug plan because it is best placed to understand their concerns.
- **D. Put an employee information program in place to explain the rules of the prescription drug plan.**

Answer: D

Explanation:

Comprehensive and Detailed Explanation:

Zaheb, as the agent, should educate employees via an information program to clarify coverage (e.g., generic vs. brand name drugs) (Chapter 8:Group Plan Specifics).

Option A: Incorrect; Alumo lacks expertise.

Option B: Incorrect; MIB doesn't explain plans.

Option C: Correct; agent's role.

Option D: Incorrect; insurer delegates to agent.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 8:Group Plan Specifics.

NEW QUESTION # 56

(Ted purchased an IVIC 10 years ago. His original deposit was \$10,000. The current market value is \$15,500 at maturity.

What will the new maturity guarantee be?)

- A. \$10,000, with the new maturity date set 10 years from now.
- B. \$12,000, with the new maturity date set 10 years from now.
- C. \$11,625, and the new maturity date will depend on Ted's age.
- **D. \$15,500, and the new maturity date will depend on Ted's age.**

Answer: D

Explanation:

Upon maturity, the new guarantee becomes the current market value, and the new maturity date is based on contract terms, often depending on the age of the client or a specific reset term.

Exact Extract:

"When a segregated fund contract matures, the new guarantee is based on the current market value, and a new maturity date is set according to the client's age or the insurer's terms." (Reference: Segfunds-E313-2020-12-7ED, Chapter 2.1.2 Growth Secured by Reset#45:0 Segfunds-E313-2020-12-7ED.pdf**)

NEW QUESTION # 57

(Philippe, age 50, has been a widower for six months. He inherited the money in his wife's pension fund, which he transferred to a LIRA. He also received a \$150,000 life insurance benefit. Philippe works for a private firm as an IT analyst and earns \$80,000 a year. He would like to retire at age 60.

What income sources will be available to Philippe if he retires at age 60?)

- A. OAS, the GIC and the RRSP.
- **B. The LIRA, the GIC and the RRSP.**
- C. CPP/QPP, the GIC and the RRSP.
- D. The LIRA, the GIS and the RRSP.

Answer: B

Explanation:

Philippe will have access to his LIRA, the GIC he invested in, and any RRSPs or similar savings. CPP/QPP and OAS are not typically available until later (after 60 or 65), and GIS is for low-income individuals, which Philippe is not.

Exact Extract:

"A LIRA can be converted to a Life Income Fund (LIF) starting at age 55, allowing withdrawals. RRSPs can also be accessed by converting to RRIFs. GICs are fully redeemable based on terms. Eligibility for GIS and OAS typically starts at 65 years."
(Reference:LifeInsur-E311-2022-10-9ED, Chapter 1 Retirement Income Options)

NEW QUESTION # 58

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