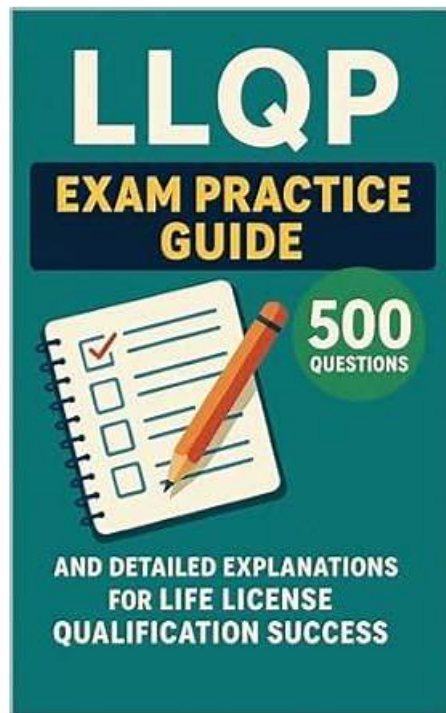


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IFSE Institute LLQP Exam Syllabus Topics:

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"> • 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 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.
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.

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IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q274-Q279):

NEW QUESTION # 274

Donald is married and has two children, ages 3 and 5, one of whom is severely disabled and will never be able to live independently. He is considering buying \$500,000 of life insurance to guarantee care for his disabled child for his lifetime. He also wishes to insure his 20-year mortgage of \$250,000 to ensure that his family can remain in their home in the event of his death. What life insurance policy would you recommend to Donald?

- A. A non-participating whole life insurance policy of \$500,000 with a T-20 insurance rider of \$250,000
- B. A participating whole life insurance policy of \$750,000
- C. A T-20 life insurance policy of \$750,000
- D. A participating whole life insurance policy of \$250,000 with a T-20 insurance rider of \$500,000

Answer: A

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

Donald's need is two-fold:

* Permanent need for his disabled child's care

Reference: Insurance Study Guides Chinese.pdf, Policy Design - Combining Permanent and Term Riders

NEW QUESTION # 275

(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. 1 and 2 (A suspicious transaction report and a large cash transaction record)
- B. 2 and 3 (A large cash transaction record and a third-party determination form)

- C. 3 and 4 (A third-party determination form and a Politically Exposed Person determination form)
- **D. None, as the transaction would be exempt from FINTRAC requirements.**

Answer: D

Explanation:

Since Beth's transaction involves transferring registered funds (RRIF) directly between financial institutions, and no cash movement is 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 # 276

Mauro works full-time for a small company that offers no benefits. He earns \$40,000 a year. He has an individual disability insurance policy that would provide him with \$2,000 a month, for a maximum of two years, after a waiting period of four months. This policy includes a partial and residual disability rider. Injured in an accident, Mauro is completely unable to work for nine months. After that, Mauro's doctor advises him to start working two days a week for the next three months, after which Mauro should be able to resume working full-time. What monthly benefit will Mauro receive during the period he works part-time?

- A. \$800
- **B. \$1,600**
- C. \$1,000
- D. \$1,200

Answer: B

Explanation:

Comprehensive and Detailed Explanation:

A residual disability rider pays a proportionate benefit based on income loss. Mauro's full income is \$40,000/year (\$3,333/month). Working 2/5 days (40%) earns \$1,333/month ($\$3,333 \times 0.40$). Loss is \$2,000/month ($\$3,333 - \$1,333$). The rider typically pays 80% of the loss up to the policy max (\$2,000): $\$2,000 \times 0.80 = \$1,600$ (Chapter 2: Insurance to Protect Income).

Option A: Correct; \$1,600 fits residual calculation.

Option B-D: Incorrect; underestimates benefit.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 2: Insurance to Protect Income.

NEW QUESTION # 277

(Kara's uncle recently passed away, leaving her an inheritance. Since Kara does not hold any investment account and is not sure what to do with this unexpected influx of money, her cousin referred her to his own financial advisor.

What information should the advisor first seek to obtain from Kara to begin developing an investment strategy that meets her needs?)

- A. The rate of return Kara wants for her investment.
- B. Who Kara wants to list as beneficiary.
- C. Whether Kara would like to duplicate what her cousin has.
- **D. How liquid Kara needs her investment to be.**

Answer: D

Explanation:

To create an appropriate investment strategy, the advisor must understand Kara's liquidity needs- how easily and quickly she might need to access her money without significant loss. Liquidity considerations are fundamental when setting up an investment plan, especially for someone without prior investments and an uncertain timeline for using the funds.

Exact Extract:

"Liquidity refers to the ability to access funds readily and should always be assessed in determining appropriate investment recommendations." (Reference: Segfunds-E313-2020-12-7ED, Chapter 1.1.2.5 Liquidity)

NEW QUESTION # 278

Naomie meets with her new client, Keisha, to review her investment portfolio. Keisha is a 43-year-old sales representative who has been with Belmont Inc., a large pharmaceutical company, for 15 years. She earns a generous salary, plus bonuses. She also has a group tax-free savings account (TFSA) and a defined contribution pension plan (DCPP), all of which are invested in Belmont common shares.

What main need does Naomie have to address regarding Keisha's investments?

- A. Income.
- B. Saving for an emergency fund.
- C. Liquidity.
- **D. Diversification.**

Answer: D

Explanation:

Keisha's investment portfolio is highly concentrated in Belmont Inc. common shares, which include her TFSA and defined contribution pension plan (DCPP). This significant exposure to a single company's stock poses a risk because the value of her investments is directly tied to the financial performance of Belmont Inc.

Diversification is a key strategy to mitigate risk by spreading investments across various asset classes, industries, or geographic regions. This can reduce the impact of poor performance in any one area on the overall portfolio. According to LLQP content, one of the primary goals in managing an investment portfolio is to ensure appropriate diversification to avoid over-reliance on a single asset or asset type.

While other needs, like liquidity and emergency fund savings, are important, Keisha's immediate concern should be diversification. Her current investments do not provide adequate protection against company-specific risks, such as the potential downturns specific to Belmont Inc. This aligns with LLQP principles, which emphasize diversification as a way to manage risk effectively and achieve a more stable financial outcome.

NEW QUESTION # 279

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