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## Quiz 2026 High-quality IFSE Institute LLQP: Related Life License Qualification Program (LLQP) Certifications

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## IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q146-Q151):

### NEW QUESTION # 146

Alexandre, a financial security advisor, recently left FinCode Inc. because of an unresolved dispute with the company. He is continuing his career as an independent advisor. This week, he has an appointment with a client who tells him that he met with another FinCode Inc. employee. However, that employee has a disciplinary record at the CSF for fraudulently copying a signature on a form. Since the client does not work in insurance and the information is public knowledge, Alexandre provides him with some clarification regarding the other advisor's case. How can Alexandre encourage the client to do business with him without denigrating his competitor?

- A. By telling the client to always check an advisor's record with the CSF
- B. By talking about his experience with the other advisor when they worked for the same firm

- C. By emphasizing his unique approach that sets him apart from his competitors
- D. By informing the client of his recent departure from FinCode Inc. owing to an unresolved dispute

**Answer: C**

Explanation:

Comprehensive and Detailed In-Depth Explanation: The CSF Code of Ethics (Section 11) prohibits advisors from denigrating competitors, requiring professionalism in client interactions. Alexandre can't disparage the FinCode advisor despite the public disciplinary record. Option C-emphasizing his unique approach- focuses on his strengths, encouraging business ethically without criticism. Option A (check CSF records) indirectly highlights the competitor's fault, risking denigration. Option B (departure dispute) introduces irrelevant negativity. Option D (past experience) could lead to prohibited criticism. The Ethics manual promotes positive differentiation over competitor critique, making C the compliant choice.

References: CSF Code of Ethics, Section 11; Ethics and Professional Practice (Civil Law) Manual, Section on Professional Conduct.

#### NEW QUESTION # 147

Maeve is an Ontario resident. Fifteen years ago, she purchased a \$250,000 whole life insurance policy and named her husband Guillaume as the primary beneficiary and her 4-year-old son Edwin as the contingent beneficiary. Last week, Tasha, Maeve's insurance agent called her to ask if she has had any life changes that would warrant a meeting to review her insurance coverage. Maeve informs her that over the last year she divorced Guillaume and that she is now living with her new boyfriend Eduardo. Tasha asks to meet Maeve to review her beneficiary designation. Who will receive Maeve's death benefit if she dies today?

- A. Maeve's estate
- B. Edwin
- C. Eduardo
- D. Guillaume

**Answer: D**

Explanation:

In Ontario, unless a beneficiary designation is changed formally through the policyholder or as part of a court order, the originally designated beneficiary remains entitled to the death benefit. Since Maeve has not updated her beneficiary designation following her divorce, Guillaume remains the primary beneficiary. Divorce does not automatically revoke a beneficiary designation in life insurance policies. Therefore, if Maeve dies today, Guillaume would receive the death benefit. Edwin, the contingent beneficiary, would only receive the benefit if Guillaume were unable to (e.g., predeceased).

#### NEW QUESTION # 148

Everett is an insurance of persons representative who works exclusively for Moon Life Insurance. He wants to leave the company and become an independent representative. He knows that before he branches out on his own, he needs to ensure he has sufficient liability insurance.

Which of the following statements about his professional liability insurance is CORRECT?

- A. His liability insurance must have coverage of not less than \$1,500,000 per claim.
- B. This insurance covers gross faults committed by an insurance representative.
- C. If a contract has a deductible, it may not exceed \$20,000.
- D. Professional liability insurance covers fraud or misappropriation.

**Answer: C**

Explanation:

For an insurance representative such as Everett who intends to transition to an independent role, maintaining adequate professional liability insurance is crucial. According to LLQP guidelines, the requirements for liability insurance coverage mandate that if the policy includes a deductible, it cannot exceed \$20,000 per claim. This limit helps ensure that insurance representatives can reasonably cover the deductible amount without facing significant financial hardship in case of a claim.

Regarding the other answer choices:

\* A liability insurance policy is typically required to have a minimum coverage of \$1,000,000 per claim, not \$1,500,000.

\* Professional liability insurance does not cover gross negligence, fraud, or intentional misconduct such as fraud or misappropriation. It is designed to cover errors, omissions, and negligence within the scope of professional duties, provided they are not intentional or fraudulent acts.

Therefore, option B accurately reflects LLQP stipulations regarding the deductible limit on professional liability insurance for insurance representatives.

#### NEW QUESTION # 149

Eloise has critical illness coverage through her group insurance plan at work. She is 54 years old, in excellent health, and is planning to retire soon. She meets with Sonia, her insurance agent, to plan her retirement and to make sure she will still be covered in the event of critical illness. To make sure she is not a burden on her family, Eloise would also like to receive monthly benefits in the event she is placed in an assisted living facility. What should Sonia tell her?

- A. That the critical illness coverage under her group plan is the least expensive and that the insurer will have to give her the option of converting it into individual insurance when she retires.
- **B. That her critical illness coverage will end when she retires and that she should consider purchasing individual critical illness and long-term care insurance.**
- C. That when she retires, she should purchase individual disability insurance, which would give her the coverage required in the event of critical illness.
- D. That the critical illness coverage under her group plan will end when she retires and that she should consider purchasing individual coverage.

**Answer: B**

#### NEW QUESTION # 150

Andrew and Julie are married and are currently doing some tax and estate planning. They have acquired several properties over the years, many of which are rental properties. When Andrew and Julie pass away, they would like to pass these properties on to their kids. They realize there will be a large tax disposition on the final estate after they have both passed away and would like to fund that through a permanent life insurance strategy. They would like a simple solution and cash value is not important to them. What type of life policy should Andrew and Julie consider purchasing?

- A. Joint first-to-die T100
- **B. Joint last-to-die T100**
- C. Joint last-to-die Whole Life
- D. Joint last-to-die Universal Life

**Answer: B**

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

Joint last-to-die Term 100 (T100) is a cost-effective permanent insurance with no cash value that pays upon the second death. LLQP teaches that this is ideal when the focus is on estate liquidity (taxes on real estate, investments) without cash accumulation. Reference: Insurance Study Guides Chinese.pdf, Term 100 and Estate Liquidity Needs

#### NEW QUESTION # 151

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