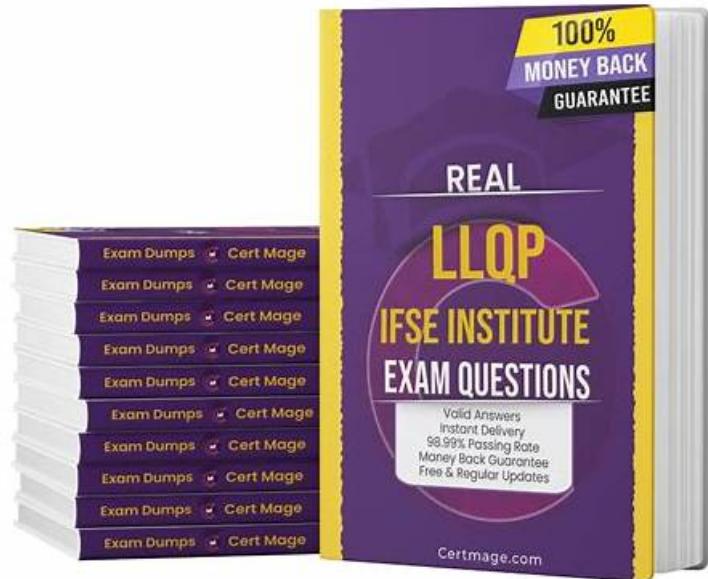


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## IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q125-Q130):

### NEW QUESTION # 125

Jean, who is in business, would like to understand why his segregated funds, which resemble mutual funds, allow this type of asset to be sheltered from creditors. How should Patrice, his financial security advisor, answer?

- A. The reason is that segregated funds are governed by the AMF's Guideline on Individual Variable Insurance Contracts Relating to Segregated Funds, which states that these products are exempt from seizure
- B. The reason is that anything offered by a life insurer can be exempt from seizure if a beneficiary is designated, except for contributions in the last year
- C. The reason is that mutual funds do not offer a guarantee and it's the guarantee offered by segregated funds, which ensures it is an insurance contract and which therefore allows funds to be free from creditors
- D. The reason is that segregated funds are offered through an annuity policy, and by law, annuities offer a certain measure of protection if the beneficiary is the legal spouse or the policyholder's ascendant or descendant, or an irrevocable beneficiary

**Answer: D**

Explanation:

Comprehensive and Detailed In-Depth Explanation: Segregated funds are investment products offered by life insurers, combining insurance and investment features. Under Quebec's Civil Code (Article 2457), proceeds from life insurance contracts, including annuities, are exempt from seizure if the beneficiary is the policyholder's spouse, ascendant, descendant, or an irrevocable beneficiary. Segregated funds qualify for this protection because they are structured as annuity contracts, distinguishing them from mutual funds. Option A correctly identifies this legal protection tied to beneficiary designation. Option B misattribution the protection to the AMF Guideline, which regulates segregated funds but does not grant seizure exemption that stems from the Civil Code. Option C overgeneralizes, as not all insurance products are exempt (e.g., recent contributions may be contested under Article 2459). Option D focuses on the guarantee, which is a feature of segregated funds, but the creditor protection hinges on the insurance contract status and beneficiary rules, not the guarantee alone. The Ethics manual requires advisors to explain legal protections accurately.

References: Civil Code of Quebec, Articles 2457-2459; Ethics and Professional Practice (Civil Law) Manual, Section on Segregated Funds and Creditor Protection.

**NEW QUESTION # 126**

Edward and Shirley initiated a whole life insurance application for their daughter Christine when she was 15 years of age. As Christine was a student with limited income at the time, the agent set Edward and Shirley jointly as owning and paying the premiums of this policy. Edward was designated beneficiary. Who is the policyholder?

- A. Edward and Shirley, as they are designated owners of the policy.
- B. Edward, as he is the designated beneficiary.
- C. Christine, as she is the life insured.
- D. Edward and Shirley, as they are paying the premiums.

**Answer: A**

Explanation:

Comprehensive and Detailed in Depth Explanation with Exact Extract from Documents and Guides:

In insurance terminology, the policyholder (or policy owner) is the person or entity that owns the insurance contract and has the legal rights to make decisions about it, such as changing beneficiaries or cancelling the policy. The IFSE Ethics and Professional Practice Course (Common Law) clearly distinguishes between the life insured (the person whose life is covered), the beneficiary (who receives the death benefit), and the policy owner. In this case, Edward and Shirley are explicitly designated as the joint owners of the policy, not merely premium payers. Christine, as the insured, has no ownership rights unless specified, and Edward's status as beneficiary does not confer ownership. Paying premiums does not automatically make someone the policyholder unless they are also the designated owner. Therefore, option D is correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 2: Insurance Contracts, Section on "Policy Ownership and Roles."

**NEW QUESTION # 127**

Three years ago, Douglas purchased a whole life insurance policy with numerous supplementary benefits and riders. Today, he meets with his doctor who informs him that he has late-stage colon cancer and has only a few months to live. Even with surgery, his chances of survival are low. Douglas calls his insurance agent, Penny, to ask her what he should do to obtain a benefit immediately.

- A. Dread disease benefit.
- B. Policy withdrawal.
- C. Terminal illness benefit.
- D. Policy loan.

**Answer: C**

Explanation:

The Terminal Illness Benefit (also known as an accelerated death benefit) allows a policyholder diagnosed with a terminal illness to receive a portion of the policy's death benefit while still alive. This benefit is designed specifically for situations like Douglas's, where he has a limited life expectancy and needs immediate funds. While the Dread Disease Benefit (Option A) covers specific critical illnesses, it is generally not as expansive as the terminal illness benefit, which directly applies to Douglas's prognosis. Options C and D involve accessing cash values or loans, which are not immediate death benefit payouts.

**NEW QUESTION # 128**

Zaid married Baheya five years ago in Montreal. A year later, Zaid purchased two individual term-life insurance policies, one on his life and the second on Baheya's life, each with a death benefit of \$250,000. The marriage didn't last long, and the couple divorced shortly thereafter. Baheya went on to marry Omar, and the new couple had a baby together, named Darwish.

Last week, Baheya died in a car accident. While settling her estate, Omar discovered that no beneficiary was designated on Baheya's life insurance policy.

To whom will Baheya's death benefit be paid?

- A. Zaid
- B. Omar
- C. Darwish
- D. Baheya's succession

**Answer: D**

Explanation:

In the absence of a designated beneficiary, the proceeds of a life insurance policy are generally paid to the estate (succession) of the deceased, in this case, Baheya. Quebec law stipulates that without a specific beneficiary, the policy death benefit becomes part of the deceased's estate and is distributed according to her will or intestate succession laws. Since Baheya did not name a beneficiary, the death benefit will be managed within her estate rather than automatically passing to Zaid, Omar, or their child.

**NEW QUESTION # 129**

Alexandre has just become a father. He wishes to take out a life insurance policy from Antoine, an insurance of persons representative. During their meeting, Alexandre mentions his love of mountain climbing. What should Antoine do?

- A. Specify that the Charter of Human Rights and Freedoms only allows exclusions based on age, gender, or civil status in insurance contracts
- B. Warn Alexandre that no insurer covers activities such as mountain climbing, which are considered legal exclusions under the Civil Code of Quebec
- C. Explain only the insurance policy's general coverage clauses
- D. Check and explain the policy's exclusion clauses, because the insurer could turn down the claim if Alexandre dies while mountain climbing

**Answer: D**

Explanation:

Comprehensive and Detailed In-Depth Explanation: Antoine's duty as an insurance representative, per the Distribution Act (Sections 16-18) and Civil Code (Article 2408), includes assessing Alexandre's risk profile and explaining policy terms, especially exclusions. Mountain climbing is a high-risk activity that many insurers exclude or restrict, but this is not a blanket legal exclusion under the Civil Code (contrary to option A). Option B is correct: Antoine must review the specific policy's exclusion clauses and inform Alexandre that a claim could be denied if death occurs during mountain climbing, ensuring informed consent. Option C misinterprets the Quebec Charter (Sections 10-20), which prohibits discrimination but allows insurers to set risk-based exclusions (private contract freedom, Article 1378). Option D neglects Antoine's obligation to disclose material exclusions, risking misrepresentation. The Ethics and Professional Practice manual mandates full disclosure of risks and exclusions to uphold client trust and compliance.

References: Distribution Act, Sections 16-18; Civil Code of Quebec, Article 2408; Quebec Charter, Sections 10-20; Ethics and Professional Practice (Civil Law) Manual, Section on Disclosure Duties.

**NEW QUESTION # 130**

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