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friendly, helpfully, courteously to the points to secure more complete understanding for you. And the content of our LLQP study questions is easy to understand.

IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q291-Q296):

NEW QUESTION # 291

Vincent, aged 55, plans to retire 10 years from now after a 40-year career with the federal government. He will then receive a federal pension and will benefit from a retiree health plan. His wife Catherine is 15 years younger than him. Vincent also has an RRSP that he intends on using in part to fund his travel plans in retirement, and in part to leave a lump sum to Catherine for her living expenses after he dies. Vincent has planned his budget carefully and feels confident that he has thought of everything. What may Vincent's insurance agent suggest he consider to safeguard his retirement?

- A. Critical illness insurance to pay for unexpected medications.
- B. Extended health insurance to pay for an unexpected hospital stay.
- C. Long-term care insurance to prevent depleting his RRSP due to a serious illness.
- D. Disability insurance to replace his income for injuries lasting longer than 90 days.

Answer: C

Explanation:

Comprehensive and Detailed Explanation:

Vincent's pension and health plan cover income and basic health needs. LTC insurance protects his RRSP from depletion due to care costs, ensuring funds for travel and Catherine's inheritance (Chapter 4:Insurance to Protect Savings).

Option A: Unnecessary; retiree health likely covers medications.

Option B: Correct; LTC preserves savings.

Option C: Redundant; retiree plan covers hospital stays.

Option D: Irrelevant; he's retiring, not working.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 4:Insurance to Protect Savings.

NEW QUESTION # 292

Kevin owns a construction business and wants to take out accident and sickness insurance to protect his income in the event of disability. On his application form, he indicated that he had competed in motocross races over the past five years. What requirements does Kevin need to comply with before the insurer can issue the policy?

- A. Kevin only needs to answer the medical questions.
- B. Kevin only needs to specify how often he engages in the sporting activity.
- C. Kevin needs to complete a special questionnaire as well as specify how often he engages or intends to engage in the sporting activity in the future; thus, an exclusion rider may be required by the insurer.
- D. Kevin needs to complete a special questionnaire, as well as specify how often he engages or intends to engage in the sporting activity in the future.

Answer: C

Explanation:

Comprehensive and Detailed Explanation:

Motocross is high-risk, requiring a detailed questionnaire and frequency disclosure. Insurers may impose an exclusion rider (Chapter 7:Insurance Recommendation, Contract, and Service Needs).

Option A: Incorrect; misses activity risk.

Option B: Incomplete; lacks detail.

Option C: Incomplete; misses exclusion possibility.

Option D: Correct; full process with potential rider.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 7:Insurance Recommendation, Contract, and Service Needs.

NEW QUESTION # 293

Danny purchases a \$1,000,000 whole life insurance policy. He names his three daughters, Donna-Joe, Stephanie, and Michelle, as revocable beneficiaries with each receiving one-third of the death benefit.

If Michelle predeceases Danny, and Danny did not have a chance to modify his beneficiary designation, how will Danny's death

benefit be paid out?

- A. Danny's estate will receive the entire \$1,000,000 death benefit.
- B. Donna-Joe and Stephanie will each receive \$333,333, and Michelle's estate will receive \$333,333.
- C. Donna-Joe and Stephanie will each receive \$333,333, and Danny's estate will receive \$333,333.
- **D. Donna-Joe and Stephanie will each receive \$500,000.**

Answer: D

Explanation:

When a beneficiary is designated as "revocable" and predeceases the policyholder, their share of the benefit typically reverts to the surviving beneficiaries rather than the deceased beneficiary's estate. In this case, since Michelle has predeceased Danny, her portion of the benefit is divided equally between Donna-Joe and Stephanie, the remaining beneficiaries. Therefore, each of them would receive 50% of the total death benefit, which is \$500,000. If the beneficiaries had been designated as "irrevocable" or if there were specific contingent beneficiaries, different rules might apply.

NEW QUESTION # 294

Patricia is a laboratory technician who normally earns \$4,000 a month. A few months ago, she injured her leg rollerblading and was unable to work for four months. Since she owns a disability insurance policy with a residual benefit option, she received \$2,400 a month from the insurer. Now that she is recovered, her doctor has cleared her to slowly return to work. Since she cannot work her regular full-time hours, her pay has decreased to \$3,000 a month.

How much will she receive from her residual benefit when she returns to work?

- A. \$0
- **B. \$600**
- C. \$1,000
- D. \$2,400

Answer: B

Explanation:

A residual benefit in a disability insurance policy provides partial benefits if the insured returns to work in a reduced capacity and suffers a loss of income. Patricia's income has decreased from \$4,000 to \$3,000, representing a 25% reduction in income (\$1,000 loss out of \$4,000). Since her policy provides a residual benefit, she will receive 25% of her original monthly benefit, which is 25% of \$2,400, amounting to \$600.

This is calculated to supplement her reduced earnings, aligning with the guidelines on residual benefits provided by LLQP.

NEW QUESTION # 295

Jack is excited to be joining his new employer, which offers group medical, dental, and retirement benefits to its employees. For his meeting with Human Resources, he brings his completed application form for medical and dental coverage, as well as a form to contribute to the GRRSP, since his employer matches contributions.

The HR representative returns his application forms for group benefits to Jack and tells him that he is not eligible until certain conditions are met.

When might Jack become eligible?

- A. After the number of days required by law to contribute to his GRRSP.
- B. At the end of his GRRSP contribution vesting period.
- **C. At the end of a standard waiting period.**
- D. On the group plan's renewal date.

Answer: C

Explanation:

Under the LLQP Group Benefits and Group Savings curriculum, eligibility for group insurance benefits such as medical and dental coverage is typically subject to a waiting period, especially for new employees. This waiting period is a standard feature of group insurance contracts and is designed to manage risk for the insurer by preventing immediate claims shortly after employment begins. A waiting period usually lasts between three and six months, depending on the terms of the group policy.

During this time, employees may complete enrolment forms, but coverage does not become effective until the waiting period has been satisfied. This principle applies regardless of whether the employee is otherwise eligible or intends to participate in other

employer-sponsored plans.

The key distinction in this question is between group insurance benefits (medical and dental) and group savings plans such as a GRRSP. While Jack's employer offers both, eligibility rules differ. A GRRSP often allows employees to begin contributing immediately upon employment, and employer matching contributions may vest over time. However, vesting schedules relate only to ownership of employer contributions, not to eligibility for participation in group insurance coverage. Therefore, Option B is incorrect. Option A is also incorrect because there is no legislated waiting period tied to GRRSP contributions that governs eligibility for group insurance benefits. Option C is incorrect because group plan renewal dates apply to the employer's contract with the insurer, not individual employee eligibility.

The LLQP study materials emphasize that group insurance eligibility is most commonly determined by a standard waiting period, which must be completed before coverage becomes effective. Once this period ends, Jack will become eligible to participate in the medical and dental plans.

Therefore, based on LLQP-approved group benefits rules, the correct and fully verified answer is Option D:

At the end of a standard waiting period.

NEW QUESTION # 296

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