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IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 1	<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.
Topic 2	<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 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">• 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.

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IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q182-Q187):

NEW QUESTION # 182

After working nine years as an insurance agent, Jamie decides to make a change in her life and go back to school. A colleague she used to work with on personal health insurance congratulates her and tells her that he will pay her a flat fee for every health insurance referral she makes to him, as long as the referral results in a sale. What could be said about this referral arrangement?

- A. It is not allowed, because Jamie earns a flat fee for each prospect referred.
- B. It is allowed, provided the persons being referred are aware of the arrangement.
- C. It is allowed, because Jamie used to be a licensed agent herself.
- **D. It is not allowed, because Jamie's earnings are contingent upon the agent's sales.**

Answer: D

Explanation:

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

The IFSE Ethics and Professional Practice Course (Common Law) states that only licensed agents can receive compensation for insurance referrals, and payments contingent on sales are prohibited for unlicensed individuals. Jamie is no longer an agent, and the flat fee is contingent on sales, violating regulatory rules. Her past licensure (A) doesn't permit this, client awareness (B) doesn't override the licensing requirement, and the flat fee structure (D) isn't the issue-contingency is. This protects against unlicensed solicitation, making C correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 4: Regulatory Environment, Section on "Compensation and Referrals."

NEW QUESTION # 183

Renato's new employer has just informed him that he is now eligible to join the company's group insurance plan. He could thus benefit from life, disability, and prescription drug coverage. Renato promptly fills out the paperwork to apply for the plan's basic coverage. Wondering if the process will involve medical underwriting at any point, he asks an agent from the group insurance provider. What should the agent tell him?

- A. Medical underwriting is required (retroactively) when filing a claim, but not upon application.
- B. Medical underwriting is required both upon application and when filing a claim.
- **C. No medical underwriting is required, neither upon application nor when filing a claim.**
- D. Medical underwriting is required upon application, but not when filing a claim.

Answer: C

Explanation:

Comprehensive and Detailed Explanation:

Group plans typically waive medical underwriting for basic coverage upon enrollment (Chapter 8: Group Plan Specifics).

Option A: Incorrect; not standard.

Option B: Incorrect; not required at application.

Option C: Incorrect; no retroactive underwriting.

Option D: Correct; no underwriting for basic group coverage.

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

NEW QUESTION # 184

(Ulysses, aged 35, is a risk taker who likes to concentrate investments in specific industries expecting higher returns long term. Which feature of segregated funds will be most appealing to Ulysses?)

- A. Right of rescission
- **B. Resets**
- C. Death benefit guarantee
- D. Creditor protection

Answer: B

Explanation:

Resets allow the guaranteed amount of a segregated fund contract to be adjusted upward to lock in market gains. This feature is highly attractive for risk-tolerant investors like Ulysses because it secures gains without sacrificing the original guarantee.

Exact Extract:

"Resetting the maturity and death benefit guarantees upward allows investors to lock in market gains, which can appeal to those investing in volatile, high-risk sectors." (Reference: Segfunds-E313-2020-12-7ED, Chapter 2.1.2 Growth Secured by Reset)

NEW QUESTION # 185

(At 60 years of age, Pierre recently retired for health reasons: he suffers from leukemia and is only expected to live three or four more years, according to his oncologist. A friend advised Pierre to purchase an annuity with his RRSP, as he has no immediate family to leave money to and wants a guaranteed monthly payout.

What type of annuity would be best suited for Pierre?)

- A. A life annuity.
- B. An enhanced annuity.
- C. A deferred annuity.
- **D. A term annuity.**

Answer: D

Explanation:

Given Pierre's short life expectancy, a term annuity (paying for a specific period) would ensure he receives guaranteed payments for a fixed number of years, aligning with his situation and providing steady cash flow.

Exact Extract:

"A term annuity pays a fixed income for a set number of years. It is appropriate for clients expecting a limited lifespan and wishing to maximize payouts during their lifetime." (Reference: Segfunds-E313-2020-12-7ED, Chapter 3.2.3 Duration of the Annuity#49:2

Segfunds-E313-2020-

12-7ED.pdf(**)

NEW QUESTION # 186

Eric is a group benefits specialist and he is meeting with Lionel to review his company's benefits plan after it has been in force for one year. The biggest issue to bring up with Lionel is that his premiums are going to increase. What is the reason as to why the premiums would increase after one year?

- A. Commission to specialist.
- B. Age of employees.
- **C. Claims experience.**
- D. Nature of the business.

Answer: C

Explanation:

Comprehensive and Detailed Explanation:

Group insurance premiums are adjusted annually based on claims experience—the ratio of claims paid to premiums collected (Chapter 8: Group Plan Specifics). High claims increase premiums.

Option A: Age affects initial rates, not annual adjustments unless specified.

Option B: Correct; claims experience directly drives premium changes.

Option D: Commissions are fixed, not tied to claims.

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

NEW QUESTION # 187

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