

# LLQP套裝 - LLQP考古題更新



P.S. NewDumps在Google Drive上分享了免費的、最新的LLQP考試題庫：[https://drive.google.com/open?id=19QSCd\\_tmaouAflx77SzNn\\_P2evBJCSyu](https://drive.google.com/open?id=19QSCd_tmaouAflx77SzNn_P2evBJCSyu)

作為一位 IFSE Institute LLQP 考生而言，作好充分的準備可以幫助您通過考試。首先您必須去當地考試中心諮詢相關考試信息，然後挑選最新的 LLQP 考試題庫，因為擁有了最新的 LLQP 考試題庫可以有利的提高通過考試的機率。使用NewDumps 的題庫可以節省您寶貴的時間，保證你順利通過 LLQP 考試。既能幫您節省時間，又可以順利幫助您通過考試，這將是您的最佳選擇。

因為IFSE Institute技術一直在快速發展，所以LLQP認證考試的試題也在不斷變化。因此，NewDumps的考古題也在一直更新。並且，如果你購買了NewDumps的資料，NewDumps將為你提供一年的免費更新服務。只要試題一更新，NewDumps馬上把最新版的資料發送給你。這樣就可以保證你隨時擁有最新版的資料。NewDumps不僅可以幫助你通過考試，還可以幫助你學習最新的知識。这样实惠的资料你千万不要错过。

>> LLQP套裝 <<

## LLQP考古題更新 & LLQP題庫最新資訊

沒必要單單因為一個考試浪費你太多的時間。如果你覺得準備LLQP考試很難，必須要用很多時間的話，那麼你最好用NewDumps的LLQP考古題作為你的工具。因為它可以幫你節省很多的時間。NewDumps的LLQP考古題不僅可以幫你節省時間，更重要的是，它可以保證你通過考試。再沒有比這個資料更好的工具了。與其浪費你的時間準備考試，不如用那些時間來做些更有用的事情。所以，趕快去NewDumps的網站瞭解更多的資訊吧，錯過了這個機會你會後悔的。

## 最新的 Life License Qualification Program LLQP 免費考試真題 (Q231-Q236):

### 問題 #231

Samir applied for a life insurance policy 18 months ago. At the time of the application, he was employed as an accountant. Samir quit his accounting job 6 months ago to become a professional scuba diver.

Which of the following statements about Samir's life insurance policy is CORRECT?

- A. Regardless of whether Samir informs his insurer of his change in occupation, if he dies while scuba diving, he would not be covered.
- B. Samir must inform his insurer about his change of occupation within 6 months of the change.
- C. Samir is not required to declare his change in occupation because the policy is less than 2 years old.
- **D. Samir has no obligation to notify the insurer of his change of occupation regardless of how old the policy is.**

答案：D

解題說明：

In life insurance policies, once the policy is issued, the insured does not need to notify the insurer of any changes in occupation. The premiums and coverage are based on the occupation and risk profile at the time of application, and life insurance contracts do not generally require updates on occupational changes unless explicitly stated.

Therefore, regardless of Samir's current job as a scuba diver, his life insurance policy remains in force without the need for notification to the insurer. This is different from disability insurance, which may consider occupation changes to reassess risk and

benefits.

#### 問題 #232

Angus is involved in a motorcycle accident and due to his injuries has to spend a few nights in the hospital. He is released from the hospital with a doctor's note indicating that he is able to perform certain parts of his job, but that it would take months until he can be back to normal. He promptly calls his insurance agent Dawn to ask her if he would be entitled to his disability benefits. Dawn reads his policy and tells him that he will not receive any disability benefits.

Which disability definition is MOST LIKELY included in his policy?

- A. Any occupation
- B. Own occupation
- C. Total disability (according to the CPP)
- D. Regular occupation

答案： A

解題說明：

The "any occupation" definition of disability is the most restrictive and generally requires that the insured be unable to perform any work for which they are reasonably qualified by education, training, or experience. If Angus's policy includes this definition, it would explain why he does not qualify for disability benefits despite being unable to perform parts of his job. Under this type of policy, unless he is unable to perform any occupation, he would not be eligible for benefits. This is different from other definitions like "own occupation," which is less restrictive and provides benefits if the insured cannot perform their specific job duties.

#### 問題 #233

(Business owner Timothy is reviewing information that his life insurance agent provided for him to establish a group savings plan for his employees. Timothy then meets the agent for some advice. He wants to avoid having to deal with pension credit adjustments.

Which of the following types of plans would meet this requirement?)

- A. GRRSPs and DPSPs.
- B. Group TFSAs and DCPPs.
- C. Group TFSAs and DPSPs.
- D. GRRSPs and group TFSAs.

答案： D

解題說明：

Timothy wants to avoid pension adjustments, which occur with formal pension plans. Group RRSPs and Group TFSAs are not pension plans, so they do not generate a pension credit (adjustment), unlike DPSPs or DCPPs.

Exact Extract:

"GRRSPs and TFSAs are not registered pension plans and thus do not result in pension adjustments against the employee's RRSP contribution room." (Reference: Segfunds-E313-2020-12-7ED, Chapter 1.3.11 Group Plans#49:3 Segfunds-E313-2020-12-7ED. pdf\*\*)

#### 問題 #234

Melissa, a La Tranquillite representative, is meeting with a client who tells her about something that happened to one of her friends. While she was taking part in an outdoor weekend at Mont-Tremblant Park, a forest fire broke out and one of the participants was never found. The client is about to take out life insurance with Melissa. She asks Melissa what would happen to her insurance capital in such a situation. What can Melissa tell the client?

- A. The beneficiary could receive the insurance face amount after a certain number of years and after receiving the judgment for the declaration of death
- B. The insurer would pay the insurance face amount within 30 days of the claim
- C. It would be impossible to pay the insurance face amount if the victim's body is not found
- D. The contract premiums would be reimbursed to the beneficiary because the contract would be null and void

答案： A

解題說明：

Comprehensive and Detailed In-Depth Explanation: In life insurance, a death benefit requires proof of death, typically a death certificate. Under Quebec law (Civil Code, Article 92), if a person disappears and death cannot be immediately confirmed (e.g., no body found), a court can issue a declaratory judgment of death after a waiting period-usually 7 years, or sooner with evidence of peril (e.g., forest fire). The LLQP notes that insurers delay payment until this legal determination, as premature payment risks fraud. Option D correctly states that the beneficiary could receive the face amount after this process. Option A (30-day payment) assumes immediate proof, which isn't available here. Option B (premium refund) is incorrect, as the contract remains valid, not void. Option C (impossible payment) overstates the issue-payment is possible post-judgment. The Ethics manual mandates advisors to clarify claim processes, especially in uncertain scenarios.

References: Civil Code of Quebec, Article 92; LLQP Module on Claims; Ethics and Professional Practice (Civil Law) Manual, Section on Death Benefits.

### 問題 #235

Melissa owns a disability insurance policy from Clarity Life. She makes her premium payment on the second day of each month, but this month, she misses the payment deadline. A week passes before she realizes her oversight. She makes a frantic call to Jonathan, a Clarity Life customer service representative. Jonathan explains about notices of termination. Which of the following responses is CORRECT?

- A. Melissa's policy was cancelled 24 hours after she missed her payment, and Clarity mailed her a notice of termination.
- **B. Melissa's policy would only be cancelled 30 days after the due date of her missed premium payment.**
- C. Melissa's policy has a grace period and would not be cancelled until 15 days after Clarity Life mails her a notice of termination.
- D. Melissa's policy has a grace period and would not be cancelled until 10 days after Clarity Life mails her a notice of termination.

答案： B

解題說明：

Disability insurance policies generally include a grace period of at least 30 days from the premium due date, during which the policyholder can make a late payment without losing coverage. This grace period ensures that minor payment delays do not immediately result in policy cancellation. Therefore, Melissa's policy would remain active and would only be subject to cancellation if she fails to pay within 30 days of the missed premium deadline.

Notices of termination are issued only after the grace period has lapsed, giving the policyholder additional time to remedy any missed payments.

### 問題 #236

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**LLQP考古題更新:** <https://www.newdumpspdf.com/LLQP-exam-new-dumps.html>

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在他躲過時空湮滅神通之時，回頭瞥見壹位神秘生靈出現，張嵐看得極為透徹，我們是專門給全世界的IT認證的考生提供專業LLQP培訓資料，其合格率是難以置信的高，現在你還可以嘗試在NewDumps的網站上免費下載我們您提供的IFSE Institute LLQP 認證考試的測試軟體和部分練習題和答案來。

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我們NewDumps網站在全球範圍內赫赫有名，因為它提供給IT行業的培訓資料LLQP適用性特別強，這是我們NewDumps的IT專家經過很長一段時間努力研究出來的成果，在填寫了關於購買必要的信息，包括接收電子郵件（必填）和優惠碼（如果您有）。

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