

# IFSE Institute LLQP套裝 & LLQP證照



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很多考生都是因為 IFSE Institute LLQP 考試失敗了，對任何考試都提不起任何興趣，專業從事最新 IFSE Institute LLQP 認證考題編定的 LLQP 考題幫助很多考生擺脫 LLQP 考試不能順利過關的挫敗心理。LLQP擬真試題已經被很多考生使用，並且得到了眾多的好評。因為該考題具備了覆蓋率很高，能夠消除考生對考試的疑慮；貼心服務，讓考生安心輕鬆通過考試，責任心強，把考生通過考試當作自己的事情來對待！

PDFExamDumps的LLQP資料無疑是與LLQP考試相關的資料中你最能相信的。如果你還是不相信，馬上親身體驗一下吧。這樣你肯定就會相信我說的了。你可以點擊PDFExamDumps的網站下載考古題的demo。PDF版和軟體版都有，事先體驗一下吧。讓我們親自檢驗一下考古題的品質吧。

>> IFSE Institute LLQP套裝 <<

## LLQP套裝的合格率為100% Life License Qualification Program (LLQP)

目前是經濟衰退的時期，找一份工作不容易，考取 LLQP 認證的證書肯定是有用的，能夠幫助你穩定你的位置，增加求職的成功率。PDFExamDumps LLQP 認證考題已經幫助很多考生通過 LLQP 考試。并被很多考生視為首選的 LLQP 證照參考資料，是考生一直稱贊和信得過的考題。想獲取 IFSE Institute 的證照考生需要參加LLQP 考試。

## 最新的 Life License Qualification Program LLQP 免費考試真題 (Q204-Q209):

### 問題 #204

Vasu, an insurance agent, meets with Francine, his new client. Francine wants to purchase a disability insurance policy. Vasu helps her complete the application form. In the process, he collects all the required medical and lifestyle information on his client and

wonders what he must do with the information he collected.

Which of the following options is CORRECT?

- A. Vasu must send a copy of the medical and lifestyle-related information to the insurer, his supervisor, and his client, and must keep a copy in his file.
- B. Vasu must send a copy of the medical and lifestyle-related information to the insurer only, and he cannot keep a copy in his file.
- C. Vasu must send a copy of the medical and lifestyle-related information to the insurer, his supervisor, and keep a copy in his file.
- D. **Vasu must send a copy of the medical and lifestyle-related information to the insurer and keep a copy in his file.**

答案: D

解題說明:

As per LLQP guidelines and privacy regulations in Canada, an insurance agent like Vasu is required to submit all medical and lifestyle-related information to the insurer as part of the application process. Additionally, the agent is permitted to retain a copy of this information in his client file for record-keeping and future reference purposes. It is essential for compliance and potential follow-ups related to policy servicing or claims. Privacy laws do not permit Vasu to share this information with unauthorized parties, such as his supervisor or the client, beyond what is required for processing the application, unless consent has been explicitly provided.

#### 問題 #205

Kaamil meets with Omar, his insurance agent, to purchase a whole life insurance policy. Kaamil wants to name his wife Ofra as the irrevocable beneficiary of the policy. Before proceeding, which of the following considerations should Omar CORRECTLY ask his client to reflect on?

- A. Kaamil can surrender the policy without obtaining Ofra's consent.
- B. **Kaamil will need to obtain Ofra's consent if he would like to revoke her as a beneficiary.**
- C. Ofra will be able to make a cash withdrawal without Kaamil's consent.
- D. Ofra will be able to withdraw funds from Kaamil's cash surrender value.

答案: B

解題說明:

When an irrevocable beneficiary is designated, the policyholder must obtain the beneficiary's consent for any changes that affect the beneficiary's rights, such as revoking their status or making policy alterations. By naming Ofra as an irrevocable beneficiary, Kaamil would be restricted from unilaterally changing this designation or withdrawing policy funds without her agreement. This requirement protects the irrevocable beneficiary's interests, ensuring they retain certain rights in the policy.

#### 問題 #206

It's Friday afternoon and Olivier, an insurance agent, has just received the paper copy of his client's insurance contract. Olivier is about to leave on a three-day weekend, and he's already late for his camping reservation.

He wonders if he should delay his departure to deliver the document, or if it can wait until he gets back on Tuesday. How long does Olivier have to deliver the contract?

- A. Within 15 days of receiving it.
- B. **Within a reasonable time.**
- C. Within 30 days of receiving it.
- D. Within 10 days of receiving it.

答案: B

解題說明:

Life insurance agents are generally required to deliver the insurance contract to the client within a "reasonable time" to ensure that the client is promptly informed of the policy's terms and conditions. This standard is set to prevent undue delays that might affect the client's rights and their free look period. While no specific timeframe is always mandated, it is commonly understood within the LLQP guidelines that timely delivery is essential for compliance. Therefore, Olivier can reasonably wait until after his weekend to deliver the contract on Tuesday, as this would still fall within a reasonable time.

### 問題 #207

Julie and Jim have been married for 16 years and decide to divorce. They draw up a list of property that will be partitioned based on the provisions of family patrimony: the family home, the cars, the RRSPs, and the benefits accrued with the RRQ during the marriage. What other items should be added to Julie and Jim's list?

- A. TFSAs
- B. **Bank accounts and TFSAs**
- C. Life insurance policy cash surrender values
- D. Nothing else

答案: B

解題說明:

Comprehensive and Detailed In-Depth Explanation: Under Quebec's Civil Code, specifically within the framework of family patrimony (Articles 414-426), the partition of property upon divorce includes assets acquired during the marriage that are designated as part of the family patrimony. The family home, cars, RRSPs (Registered Retirement Savings Plans), and benefits accrued under the RRQ (Regie des rentes du Quebec, or Quebec Pension Plan) are already listed, as they are explicitly included under Article 415.

However, family patrimony also encompasses other property used for the family's benefit, such as bank accounts that hold funds accumulated during the marriage for family use. TFSAs (Tax-Free Savings Accounts) are individual savings accounts, but if they were used for family purposes or funded with marital income, they could also be considered. The Ethics and Professional Practice (Civil Law) manual emphasizes that advisors must ensure clients fully understand the scope of divisible assets under family patrimony rules to avoid omissions. Life insurance cash surrender values (option C) are not automatically included in family patrimony unless designated for family use, and "nothing else" (option D) overlooks additional divisible assets like bank accounts. Option B, "Bank accounts and TFSAs," correctly expands the list to include other relevant marital property, aligning with the Civil Code's broad interpretation of family patrimony.

References: Civil Code of Quebec, Articles 414-426; Ethics and Professional Practice (Civil Law) Manual, Section on Family Patrimony.

### 問題 #208

A few months ago, Urmish filed a complaint to the Autorite des marches financiers (AMF) about the services he received from his insurance agent, Jaba. The complaint was heard by the discipline committee, and Jaba was found guilty and ordered to pay a \$10,000 fine. Jaba is upset and does not agree with the verdict. She would like to appeal the verdict.

Which of the following statements is CORRECT?

- A. A decision made by the discipline committee may be appealed to the AMF.
- B. A decision made by the discipline committee may be appealed to the Chambre de la securite financiere (CSF).
- C. **A decision made by the discipline committee may be appealed to the Court of Quebec.**
- D. A decision made by the discipline committee cannot be appealed.

答案: C

### 問題 #209

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多考一些證照對於年輕人來說不是件壞事，是加薪升遷的法寶。對於參加 LLQP 考試的年輕人而言，不需要擔心 IFSE Institute 證照沒有辦法過關，只要找到最新的IFSE Institute LLQP 考題，就是 LLQP 考試順利過關的最佳方式。LLQP題庫涵蓋了考試中心的正式考試的所有的題目。確保了考生能順利通過考試，獲得 IFSE Institute 認證證照。

**LLQP證照:** [https://www.pdfexamdump.com/LLQP\\_valid-braindumps.html](https://www.pdfexamdump.com/LLQP_valid-braindumps.html)

LLQP題庫完美覆蓋，在IT行業中IFSE Institute LLQP 認證考試是一個很重要的認證考試，但是通過IFSE Institute LLQP 認證考試是有一定難度的，所以，您不必擔心，IFSE Institute LLQP學習指南不僅讓您更準確的了解考試的出題點，還能讓您更有範圍的學習相關知識，高效率的通過LLQP考試，IFSE Institute LLQP套裝 那麼，還不知道通過這個考試的捷徑在哪里的你，是不是想知道通過考試的技巧呢，因為 Life License Qualification Program(LLQP) - LLQP 考古題包含了在實際考試中可能出現的所有問題，所以你只需要記住 IFSE Institute Life License Qualification Program(LLQP) - LLQP 學習資料裏面出現的問題和答案，你就可以輕鬆通過 LLQP 考試，我們向您保證：如果一次不通過IFSE Institute LLQP考試，憑失敗成績單可以申請全額退款，也可免費更換其它高通過率的題庫，讓您無後顧之憂，我們對自己的IFSE Institute LLQP題庫產品就是這麼有信心，客戶的滿意就是我們至高無上的追求。

讓原本有些慚愧的沐傾城再次張牙舞爪起來，壹堆靈藥很快就送到了蘇晴手中，數量足足是玉簡之中列舉靈藥數量的數倍，LLQP題庫完美覆蓋，在IT行業中IFSE Institute LLQP 認證考試是一個很重要的認證考試，但是通過IFSE Institute LLQP 認證考試是有一定難度的。

## 非常好的LLQP套裝和資格考試的領導者以及100%的合格率LLQP: Life License Qualification Program (LLQP)

所以，您不必擔心，IFSE Institute LLQP學習指南不僅讓您更準確的了解考試的出題點，還能讓您更有範圍的學習相關知識，高效率的通過LLQP考試，那麼，還不知道通過這個考試的捷徑在那里的你，是不是想知道通過考試的技巧呢？

因為 Life License Qualification Program (LLQP) - LLQP 考古題包含了在實際考試中可能出現的所有問題，所以你只需要記住 IFSE Institute Life License Qualification Program (LLQP) - LLQP 學習資料裏面出現的問題和答案，你就可以輕鬆通過 LLQP 考試。

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