

LLQP試験の準備方法 | 更新するLLQP認定試験トレーニング試験 | 効果的なLife License Qualification Program (LLQP)最新問題



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IFSE Institute LLQP 認定試験の出題範囲:

トピック	出題範囲
トピック 1	<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.
トピック 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.
トピック 3	<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.
トピック 4	<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.

>> LLQP認定試験トレーニング <<

IFSE Institute LLQP Exam | LLQP認定試験トレーニング - 優れた試験ツールを保証

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IFSE Institute Life License Qualification Program (LLQP) 認定 LLQP 試験問題 (Q242-Q247):

質問 # 242

Jane took out a \$100,000 Term 20 life insurance policy on herself when she got her first baby. She does not work and has no group insurance coverage. Five years later, she got another two newborn babies and needed greater insurance coverage to support her children financially in case of her own death. Jane talked to her insurance agent about having more coverage and, rather than having multiple policies, she decided to have one policy for the total coverage amount. She made an application to the life insurance company to change the coverage from \$100,000 to \$300,000. She is still in good health and the request for change has been approved.

One year later, Jane took her own life after losing her husband in a tragic car accident. Based on the situation, how will the insurance company pay out the claim?

- A. Only \$200,000 will be paid out because the maximum payout is \$100,000 per year.
- B. No benefit will be paid because the policy has been in force for less than two years.
- C. Only the first \$100,000 will be paid out because that coverage has been in force for more than two years.
- D. The full \$300,000 will be paid out because the policy has been in force for five years before the suicide.

正解: C

解説:

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

The IFSE Ethics and Professional Practice Course (Common Law) notes that life insurance policies include a suicide clause, typically denying benefits if suicide occurs within two years of the policy's issue or a significant change (e.g., coverage increase). Jane's original \$100,000 policy was in force for over five years, beyond the two-year suicide exclusion. The increase to \$300,000, approved one year before her suicide, restarts the exclusion for the additional \$200,000. Thus, only the original \$100,000—past its exclusion period—is payable. A (arbitrary limit) and C (full payout) misapply the clause, and D (no benefit) ignores the original coverage's duration. B is correct.

References:

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

質問 # 243

Adele retired a few months ago. She sold some of her assets and would like to use the funds to take out a term annuity to increase her retirement income. Adele brings a \$300,000 cheque to Germain, her financial security advisor, and wants to begin receiving lifetime guaranteed benefits in one month with the right to use capital in the event of an emergency. When Germain tells her about alienating capital, the capitalization phase, and the payment phase, Adele becomes confused and asks for clearer explanations. What can Germain say to help Adele understand?

- A. The alienation will allow Adele to keep ownership of the capital and use it in the event of an emergency. The capitalization phase will enable the insurer to grow the capital before paying the annuity
- B. To grow the transferred capital and pay the annuities as planned, the contract will be an immediate annuity contract in the capitalization phase until the annuity's guaranteed phase expires. The contract will then enter the payment phase
- C. The contract will be a deferred annuity contract for one month and will be in the accumulation phase until the insurer takes possession of the \$300,000 in capital. For benefits to be paid, the contract will enter the payment phase
- D. If her capital is alienated now, i.e., if ownership of the money is transferred to the insurer, the insurer will be able to guarantee all the conditions of the annuity. Since the first benefit will be paid in a month, the contract will automatically be in the payment phase

正解: D

解説:

Comprehensive and Detailed In-Depth Explanation: Adele seeks an immediate term annuity with payments starting in one month,

funded by a lump sum. In annuity contracts (Civil Code, Article 2368), "alienation" means transferring capital ownership to the insurer, which then guarantees payments. Option A explains this: once Adele's \$300,000 is alienated, the insurer assumes control, and with payments starting in one month, it's in the payment phase (no significant accumulation). This aligns with an immediate annuity per the LLQP. Option B is incorrect-alienation means Adele loses ownership, barring emergency access. Option C's "deferred annuity" contradicts the one-month start. Option D misuses "capitalization phase" (growth period) for an immediate annuity already paying out. The Ethics manual requires advisors like Germain to clarify terms simply and accurately. References: Civil Code of Quebec, Article 2368; LLQP Module on Annuities; Ethics and Professional Practice (Civil Law) Manual, Section on Client Education.

質問 # 244

(Nancy has invested \$100,000 in mining company stocks in her local area. To which of the following risks is Nancy most exposed?)

- A. Industry risk
- B. Liquidity risk
- C. Inflation risk
- D. Interest rate risk

正解: A

解説:

By investing heavily in a single sector (mining), Nancy faces industry risk. Industry-specific issues such as regulation changes, market conditions, or operational challenges could severely impact her investments.

Exact Extract:

"Industry risk is the risk that factors affecting an entire industry may negatively impact investments within that sector. Concentrating investments in a single industry increases exposure to this type of risk." (Reference: Segfunds-E313-2020-12-7ED, Chapter 1.4.9 Industry Risk)

質問 # 245

(Suzie began her career with a large law firm five years ago. She earns an excellent income and saves \$5,000 annually through a financial advisor. Her advisor placed her in a conservative fund within a TFSA. Suzie wanted to save for retirement and maximize tax deductions.

Based on this information, what conclusion can be drawn about Suzie's savings program?)

- A. It is adequate.
- B. It is not adequate: an RRSP would have been better than a TFSA.
- C. It is not adequate: it should at least be better diversified.
- D. It is not adequate: it should be better protected from potential creditors.

正解: B

解説:

Since Suzie wanted to maximize tax deductions, investing in an RRSP would have been more appropriate because RRSP contributions are tax-deductible, unlike TFSA contributions, which are made with after-tax dollars and offer no immediate tax deduction.

Exact Extract:

"RRSP contributions are tax-deductible, which means they can reduce taxable income for the year of contribution, providing an immediate tax benefit. TFSA contributions, while growing tax-free, offer no tax deduction at the time of contribution."

(Reference: Segfunds-E313-2020-12-7ED, Chapter 1.2.5 Tax-Advantaged Investing)

質問 # 246

Alexandre, a financial security advisor, recently left FinCode Inc. because of an unresolved dispute with the company. He is continuing his career as an independent advisor. This week, he has an appointment with a client who tells him that he met with another FinCode Inc. employee. However, that employee has a disciplinary record at the CSF for fraudulently copying a signature on a form. Since the client does not work in insurance and the information is public knowledge, Alexandre provides him with some clarification regarding the other advisor's case. How can Alexandre encourage the client to do business with him without denigrating his competitor?

- 正解: A**

Comprehensive and Detailed In-Depth Explanation: The CSF Code of Ethics (Section 11) prohibits advisors from denigrating competitors, requiring professionalism in client interactions. Alexandre can't disparage the FinCode advisor despite the public disciplinary record. Option C-emphasizing his unique approach- focuses on his strengths, encouraging business ethically without criticism. Option A (check CSF records) indirectly highlights the competitor's fault, risking denigration. Option B (departure dispute) introduces irrelevant negativity. Option D (past experience) could lead to prohibited criticism. The Ethics manual promotes positive differentiation over competitor critique, making C the compliant choice.

質問 #247

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