

LLQP최신버전덤프공부자료, LLQP최신시험기출문제 모음

- C-4H430-94 100%시험패스덤프 C-4H430-94시험패스 가능한 공부자료 C-4H430-94인증 시험대비덤프공부 C-4H430-94덤프 다운로드를 위해 * C-4H430-94 *를 검색하려면 www.itdumpskr.com]을(를) 입력하십시오.C-4H430-94시험용효과자료
- C-4H430-94합격보장 가능한덤프공부 C-4H430-94유용한 최신덤프자료 C-4H430-94최신 버전 인기덤프 C-4H430-94검색만 하면 www.itdumpskr.com 에서 C-4H430-94 C-4H430-94최신덤프
- 시험준비에 가장 좋은 C-4H430-94퍼펙트 최신버전 공부자료 최신덤프공부 (www.itdumpskr.com)에서 검색만 하면 (C-4H430-94)를 무료로 다운로드할 수 있습니다.C-4H430-94합격보장 가능한덤프공부
- C-4H430-94 100%시험패스덤프 C-4H430-94시험용효과자료 C-4H430-94최신버전 인기덤프 www.itdumpskr.com 에서 C-4H430-94 C-4H430-94 C-4H430-94를 검색하고 무료 다운로드 받기.C-4H430-94 인기자격을 시험대비 공부자료
- C-4H430-94완벽한 시험기출자료 C-4H430-94합격보장 가능한덤프공부 C-4H430-94용시자료 C-4H430-94덤프 다운로드를 위해 지금 www.itdumpskr.com 에서 C-4H430-94 검색C-4H430-94인증시험대비덤프공부
- C-4H430-94용시자료 C-4H430-94최신 시험 최신덤프 C-4H430-94 100%시험패스덤프 (www.itdumpskr.com)웹사이트를 열고 > C-4H430-94 <를 검색하여 무료 다운로드C-4H430-94 100%시험패스덤프
- 완벽한 C-4H430-94퍼펙트 최신버전 공부자료덤프로 시험패스는 한방에 가능 www.itdumpskr.com <웹사이트에서 C-4H430-94 *를 읽고 검색하여 무료 다운로드C-4H430-94최신 업데이트 인증공부자료
- C-4H430-94시험패스 가능한 공부자료 C-4H430-94최신덤프 C-4H430-94용시자료 C-4H430-94덤프 다운로드를 위해 지금 * www.itdumpskr.com *에서 C-4H430-94 검색C-4H430-94완벽한 시험기출자료
- C-4H430-94인기자격을 시험대비 공부자료 C-4H430-94최신버전 인기덤프 C-4H430-94최신덤프생분문제 다운 C-4H430-94를 위해 www.itdumpskr.com 에서 > C-4H430-94 <를 검색하십시오.C-4H430-94인기자격을덤프문제

Tags: C-4H430-94퍼펙트 최신버전 공부자료, C-4H430-94퍼펙트 최신버전 문제, C-4H430-94높은 통과율덤프문제, C-4H430-94높은 통과율덤프생분 문제, C-4H430-94최신 인증시험덤프문제

그리고 PassTIP LLQP 시험 문제집의 전체 버전을 클라우드 저장소에서 다운로드할 수 있습니다:
<https://drive.google.com/open?id=1wLAWb59JrFUWzNoD-15fLoJ0zzlIg5c9>

PassTIP덤프를 IT국제인증자격증 시험대비자료중 가장 퍼펙트한 자료로 거듭날수 있도록 최선을 다하고 있습니다. IFSE Institute LLQP 덤프에는 IFSE Institute LLQP시험문제의 모든 범위와 유형을 포함하고 있어 시험적중율이 높아 구매한 분이 모두 시험을 패스한 인기덤프입니다. 만약 시험문제가 변경되어 시험에서 불합격 받으신다면 덤프 비용 전액 환불해드리기에 안심하셔도 됩니다.

IFSE Institute LLQP 시험요강:

주제	소개
주제 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.

주제 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.
주제 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.
주제 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.

>> LLQP최신버전 덤프공부자료 <<

IFSE Institute LLQP최신 시험 기출문제 모음 & LLQP최신 업데이트버전 시험자료

IFSE Institute LLQP인증시험을 패스하려면 시험대비자료선택은 필수입니다. 우리PassTIP에서는 빠른 시일 내에 IFSE Institute LLQP관련 자료를 제공할 수 있습니다. PassTIP의 전문가들은 모두 경험도 많고, 그들이 연구자료는 실제시험의 문제와 답과 거의 일치합니다. PassTIP 는 인증시험에 참가하는 분들한테 편리를 제공하는 사이트이며, 여러분들이 시험패스에 도움을 줄 수 있는 사이트입니다.

최신 Life License Qualification Program LLQP 무료샘플문제 (Q104-Q109):

질문 # 104

Jasper is the sole breadwinner in his family. His wife Stephanie has chosen to dedicate all of her time to raising their 3 young children. Luckily, Jasper earns a monthly after-tax income of \$25,000 working as a family doctor in the local clinic. Jasper meets with his insurance agent Odda to purchase a life insurance policy that will ensure his family will be able to continue to enjoy their current lifestyle in the event of his death. If his average tax rate is 40% and the investment return is 4%, how much life insurance should Jasper purchase based on the income replacement approach?

- A. \$625,000
- B. \$7,500,000
- C. \$1,041,666
- D. \$12,500,000

정답: D

설명:

The income replacement approach calculates the amount of life insurance needed to replace Jasper's after-tax income for his dependents over a given period, accounting for an investment return. To maintain the family's current lifestyle, we need to determine the capital required to generate a monthly after-tax income of \$25,000.

* Calculate the Annual Income Needed: Monthly income required: \$25,000 Annual income required:
 $\$25,000 \times 12 = \$300,000$

* Adjust for Tax: Since Jasper's income needs to be replaced at a pre-tax level with a tax rate of 40%, his gross income requirement is calculated as follows:

A close-up of a math Description automatically generated

$$\text{Gross annual income} = \frac{300,000}{1 - 0.4} = 500,000$$

3. Calculate Capital Required for Income Replacement:

Using the formula for the capital needed to replace income:

$$\text{Capital required} = \frac{\text{Gross annual income}}{\text{investment return rate}} = \frac{500,000}{0.04} = 12,500,000$$

Thus, Jasper needs a life insurance policy worth \$12,500,000 to replace his income, allowing his family to maintain their lifestyle with a 4% investment return. This calculation aligns with LLQP principles, ensuring that the income replacement fully addresses both current lifestyle needs and tax implications.

질문 # 105

(Justin purchased a single life annuity contract with no guaranteed period and no survivor benefit. He is now hospitalized. If Justin passes away, who could make a claim on behalf of his estate regarding the annuity?)

- A. A death claim could not be made for the annuity Justin purchased.
- B. Any person with a power of attorney could make the claim.
- C. Only Justin's spouse, as the contingent annuitant, could make the claim.
- D. Only the executor of Justin's estate could make the claim.

정답: A

설명:

Since Justin's annuity had no guaranteed period and no survivor benefit, payments stop at death. Thus, no death claim can be made. Exact Extract:

"For a single life annuity with no guarantee period, payments cease upon the death of the annuitant, and no death claim can be made." (Reference: Segfunds-E313-2020-12-7ED, Chapter 3.2.2.1 Single Life Contract#49:4†Segfunds-E313-2020-12-7ED.pdf**)

질문 # 106

Luc is married and the father of two teenagers. His annual salary is \$60,000. His wife Marie works part-time with an annual salary of \$24,000. The family's monthly expenses are \$3,500. Luc and Marie are not members of any group benefit plan. What is the minimum monthly amount of disability insurance coverage that Luc needs to cover his risk of disability?

- A. \$1,500
- B. \$5,000
- C. \$3,500

정답: C

설명:

Comprehensive and Detailed Explanation:

Luc earns \$60,000/year (\$5,000/month), Marie earns \$24,000/year (\$2,000/month), totaling \$7,000/month.

Expenses are \$3,500/month. If Luc is disabled, Marie's \$2,000 leaves a \$1,500 shortfall. However, Luc needs

\$3,500/month to fully replace expenses, assuming Marie's income isn't relied upon (Chapter 2: Insurance to Protect Income).

Option A: Insufficient; \$1,500 + \$2,000 = \$3,500 but assumes Marie's income.

Option B: Correct; \$3,500 ensures full coverage.

Option C: Excessive; over-insures.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 2: Insurance to Protect Income.

질문 # 107

Josh is an established advisor who specializes in group benefits. He recently hired Bryan as a marketing manager. Bryan will be responsible for advertising and creating a social media platform for Josh's company.

Among other things, Bryan is developing a monthly electronic newsletter, which he plans to email to potential and existing clients.

However, because this is a brand new initiative, none of the would-be recipients has subscribed to the newsletter or asked to receive any such communication from Josh's company. What law should Josh and Bryan be mindful of before sending their newsletter?

- A. The Canadian Anti-Spam Legislation.
- B. The Personal Information Protection and Electronic Documents Act.
- C. The Privacy Act.
- D. The rules governing the National Do Not Call List.

정답: A

설명:

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

The Canadian Anti-Spam Legislation (CASL) governs the sending of commercial electronic messages (CEMs), such as emails or newsletters, to recipients in Canada. According to CASL, businesses must obtain consent- either express or implied- before sending CEMs to individuals. Since Bryan's newsletter is a new initiative and none of the recipients have subscribed or requested it, Josh and Bryan lack consent, making CASL the primary law they must comply with. The IFSE Ethics and Professional Practice Course (Common Law) highlights CASL under ethical business practices, noting that non-compliance can result in significant penalties. The Personal Information Protection and Electronic Documents Act (PIPEDA) deals with the collection and use of personal information, not unsolicited messages specifically. The Privacy Act applies to federal government institutions, and the National Do Not Call List pertains to telemarketing calls, not emails.

Thus, option B is correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 4: Regulatory Environment, Section on "Canadian Anti-Spam Legislation (CASL)."

질문 # 108

Claire, Yvon's client, wants to make changes to her insurance portfolio. In addition to her group insurance, which provides coverage for twice her salary, she has a participating whole life policy, and a 20-year term insurance to cover her debts and provide financial protection for her son. She explains that her job has been abolished and that her employer plans to offer her something else in six months. For now, her budget is significantly affected and she also thinks she has too much insurance. She asks that Yvon cancel her insurance contracts until she starts her new job and to replace them with the least-expensive term insurance possible. Further to Claire's request, what should Yvon do?

- A. Do what Claire wants, because it is up to the client to decide. Yvon could explain to her that starting over will be more expensive, assuming that she remains insurable. Her group insurance provides her with some coverage, at least.
- B. Cancel her coverage, since the cash value and accumulated dividends will provide her with enough liquidity to replace her lost salary. Ten-year term insurance would be cheaper and she will not have to fill out a life insurance replacement declaration.
- C. Fill out a new needs analysis because she is losing her group insurance coverage. She could take advantage of the cash values and the dividends left on deposit and borrow, leaving her policy as collateral.
- D. Encourage Claire to keep her coverage. Yvon must show her, with an updated needs analysis, that she is temporarily losing her group coverage and that different options on her whole life policy could help her financially.

정답: D

설명:

Comprehensive and Detailed Explanation From Exact Extract:

The LLQP states that life insurance decisions must be based on updated needs analysis, especially during life transitions. Whole life policies offer cash values, dividends, and borrowing options, which may provide liquidity. Yvon should guide Claire with financial alternatives rather than cancelling valuable permanent coverage during temporary hardship.

질문 # 109

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우리 PassTIP 에서 여러분은 아주 간단히 IFSE Institute LLQP 시험을 패스할 수 있습니다. 만약 처음 IFSE Institute LLQP 시험에 도전한다면 우리의 IFSE Institute LLQP 시험 자료를 선택하여 다운받고 고부를 한다면 생각보다는 아주 쉽게 IFSE Institute LLQP 시험을 통과할 수 있으며 무엇보다도 시험시의 자신감 증만에 많은 도움이 됩니다. 다른 자료 판매 사이트도 많겠지만 저희는 저희 자료에 자신이 있습니다. 우리의 시험 자료는 모두 하이퀄리티한 문제와 답으로 구성되었습니다, 그리고 우리는 업데이트를 아주 중요시 생각하기에 어느 사이트보다 더 최신 버전을 보실 수 있을 것입니다. 우리의 IFSE Institute LLQP 자료로 자신만만한 시험 준비하시기를 바랍니다. 우리를 선택함으로 자신의 시간

을 아끼는 셈이라고 생각하시면 됩니다. IFSE Institute LLQP로 빠른시일내에 자격증 취득하시고 IFSE Institute IT업계
중에 엘리트한 전문가되시기를 바랍니다.

LLQP 최신 시험 기출문제 모음 : <https://www.passtip.net/LLQP-pass-exam.html>

- LLQP 최신 버전 덤프 공부자료 최신 인기 시험 공부문제 □ ⇒ www.pass4test.net ⇐ 을(를) 열고 《 LLQP 》 를 입력하고 무료 다운로드를 받으십시오 LLQP 높은 통과율 공부문제
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- LLQP 최신 버전 덤프 공부자료 시험 대비 덤프 공부자료 □ “ www.exampassdump.com ”에서 검색만 하면 ⇒ LLQP □ 를 무료로 다운로드할 수 있습니다 LLQP 시험 유효 자료
- LLQP 시험 패스 자료 □ LLQP 퍼펙트 공부 □ LLQP 최신 버전 시험 공부자료 □ ▶ www.itdumpskr.com ◀에서 검색만 하면 ✨ LLQP □ ✨ □ 를 무료로 다운로드할 수 있습니다 LLQP 최신 버전 공부문제
- 시험 패스 가능한 LLQP 최신 버전 덤프 공부자료 덤프 최신 버전 ↖ 검색만 하면 [www.dumptop.com]에서 ▶ LLQP □ 무료 다운로드 LLQP 시험 덤프 문제
- LLQP 인증 시험 인기 덤프 자료 □ LLQP 인증 시험 인기 덤프 □ LLQP 시험 대비 덤프 최신 문제 □ 지금 ⇨ www.itdumpskr.com □ 을(를) 열고 무료 다운로드를 위해 □ LLQP □ 를 검색하십시오 LLQP 시험 대비 덤프 최신 문제
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- 시험 패스 가능한 LLQP 최신 버전 덤프 공부자료 덤프 최신 버전 □ (www.exampassdump.com) 을 통해 쉽게 ⇨ LLQP □ 무료 다운로드 받기 LLQP 시험 덤프 문제
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그리고 PassTIP LLQP 시험 문제집의 전체 버전을 클라우드 저장소에서 다운로드할 수 있습니다:

<https://drive.google.com/open?id=1wLAWb59JrFUWzNoD-15fLoJ0zzllg5c9>