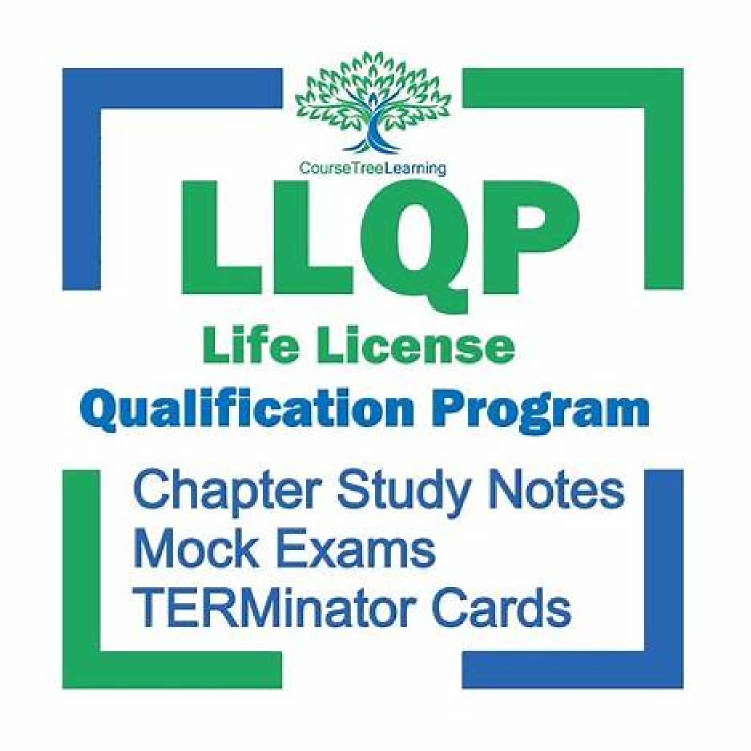
LLQP Life License Qualification Program (LLQP) neueste Studie Torrent & LLQP tatsächliche prep Prüfung



Übrigens, Sie können die vollständige Version der Pass4Test LLQP Prüfungsfragen aus dem Cloud-Speicher herunterladen: https://drive.google.com/open?id=1lcse9fT3ifWB6g3s31Wg7t_eAWMkmW0y

Manchmal muss man mit große Menge von Prüfungsaufgaben üben, um eine wichtige Prüfung zu bestehen. Die IFSE Institute LLQP von uns hat diese Forderung gut erfüllt. Und mit den fachlichen Erklärungen können Sie besser die Antworten verstehen. Die Demo der IFSE Institute LLQP von unterschiedlichen Versionen werden von uns gratis angeboten. Probieren Sie mal und wählen Sie die geeignete Version für Sie! Mit unserer gemeinsamen Arbeit werden Sie bestimmt die IFSE Institute LLQP Prüfung erfolgreich bestehen!

Es ist uns allen bekannt, dass IT-Branche eine neue Branche und auch eine Kette ist, die die wirtschaftliche Entwicklung fördert. So ist ihre Position nicht zu ignorieren. Die IFSE Institute LLQP IT-Zertifizierung ist eine Methode für den Wettbewerb. Durch die IFSE Institute LLQP Zertifizierung werden Sie sich in allen Aspekten verbessern. Aber es ist nicht so einfach, die Prüfung zu bestehen. So empfehle ich Ihnen unsere originale Fragen. Wenn Sie die Schulungsressourcen wählen, ist Pass4Test die erste Wahl. Seine Erfolgsquote beträgt 100%. Und Sie können die IFSE Institute LLQP Prüfung sicher bestehen.

LLQP Online Prüfungen & LLQP Online Praxisprüfung

Die Schulungsunterlagen zur IFSE Institute LLQP Zertifizierungsprüfung von unserem Pass4Test finden bei Kandidaten große Resonanz und somit genießen einen guten Ruf, das heißt, solange Sie die Schulungsunterlagen zur IFSE Institute LLQP Zertifizierungsprüfung von unserem Pass4Test wählen, werden Sie erfolgreich sein. Wir werden Ihnen alle Ihren bezahlten Summe zurückgeben, entweder Sie die LLQP Prüfung nicht bestehen, oder die Testaufgaben von IFSE Institute LLQP irgend ein Qualitätsproblem haben. Darüber hinaus können Sie einjährige Aktualisierung kostenlos genießen, nachdem Sie unsere Produkte gekauft haben.

IFSE Institute Life License Qualification Program (LLQP) LLQP

Prüfungsfragen mit Lösungen (Q192-Q197):

192. Frage
Goran and Tanja married two years ago. Last year, they purchased and moved into a three-bedroom house in the suburbs. The current balance on their mortgage is $655,000. They meet with Ljubomir, an insurance agent, to purchase a joint term life insurance policy to cover the mortgage. When Ljubomir asks about their existing coverage, Goran shares that he has none. Tanja explains that she owns a universal life (UL) policy with a level death benefit of $50,000 and a cash surrender value (CSV) of $5,000, purchased 6 years ago from another agent. Tanja would like to surrender her UL policy and use the $5,000 CSV to pay for a trip to Europe.
What additional information about Tanja's UL policy does Ljubomir need to collect?

- A. The premiums upon renewal.
- B. The investment vehicle of the policy's CSV.
- C. The dividends and paid-up additions.
- D. The adjusted cost basis (ACB) and surrender charges of the policy's CSV.

Antwort: D

Begründung:
When considering surrendering a universal life (UL) policy, it is essential to understand the tax implications and any costs associated with surrender. Theadjusted cost basis (ACB)helps determine the taxable portion of the policy's cash surrender value (CSV) because any amount received above the ACB may be subject to tax.
Additionally,surrender chargescould reduce the CSV received upon surrender. Therefore, Ljubomir needs to collect both the ACB and any surrender charges applicable to Tanja's policy. These factors will help Tanja make an informed decision regarding the net amount she would receive from surrendering the policy and the potential tax liability.

193. Frage
Jenny purchased a whole life insurance policy 10 years ago. She was recently diagnosed with a terminal illness and the doctor told her she got an estimated life span of 12 months. She would like to spend the rest of her time with family doing vacation across the world. She brought Ellen, her daughter and also her beneficiary to the life insurance agent and wants to find out about the claims process.
What does Ellen need to know regarding the claims process in this situation?

- A. Claims form must be submitted to agent directly for processing.
- B. Completed claim form and proof of death are required to initiate claim process.
- C. No coverage is available when the death occurs outside of Canada.
- D. The filing of life insurance claim must happen within 10 years after insured's death.

Antwort: B

Begründung:
Comprehensive and Detailed Explanation From Exact Extract:
The LLQP outlines thatto initiate a life insurance claim, the insurer requires acompleted claim form and proof of death (usually a death certificate). Coverage remains validregardless of where the death occurs.
Claims are typically processed quickly once these documents are submitted.

194. Frage
Maxine meets with Toshiko, an insurance agent for United Life, to purchase a $10 million universal life insurance policy. Once United Life reviews Maxine's file, they agree to insure her for $3 million. United Life then contacts Extra Life Company, who agrees to insure Maxine for the additional $7 million. Toshiko asks his supervisor Bob how the death benefit will be paid to Maxine's beneficiary when she dies.

- A. United Life and Extra Life will each directly pay the beneficiary.
- B. Extra Life will issue a cheque for $10 million.
- C. United will issue a cheque for $10 million.
- D. The full death benefit will be paid by Assuris.

Antwort: A

Begründung:

In cases where multiple insurers are involved in covering a large sum assured, it is common practice for each insurer to pay their respective portion of the death benefit directly to the beneficiary. Here, United Life insures $3 million and Extra Life insures the remaining $7 million. Upon Maxine's death, each company is responsible for paying out their portion, meaning United Life will pay $3 million and Extra Life will pay $7 million directly to the beneficiary. Assuris, mentioned in Option D, is an industry-backed entity that provides protection in case of an insurer's insolvency but does not issue death benefits.

195. Frage
Vincent, aged 55, plans to retire 10 years from now after a 40-year career with the federal government. He will then receive a federal pension and will benefit from a retiree health plan. His wife Catherine is 15 years younger than him. Vincent also has an RRSP that he intends on using in part to fund his travel plans in retirement, and in part to leave a lump sum to Catherine for her living expenses after he dies. Vincent has planned his budget carefully and feels confident that he has thought of everything. What may Vincent's insurance agent suggest he consider to safeguard his retirement?

- A. Critical illness insurance to pay for unexpected medications.
- B. Extended health insurance to pay for an unexpected hospital stay.
- C. Long-term care insurance to prevent depleting his RRSP due to a serious illness.
- D. Disability insurance to replace his income for injuries lasting longer than 90 days.

Antwort: C

Begründung:
Comprehensive and Detailed Explanation:
Vincent's pension and health plan cover income and basic health needs. LTC insurance protects his RRSP from depletion due to care costs, ensuring funds for travel and Catherine's inheritance (Chapter 4:Insurance to Protect Savings).
Option A: Unnecessary; retiree health likely covers medications.
Option B: Correct; LTC preserves savings.
Option C: Redundant; retiree plan covers hospital stays.
Option D: Irrelevant; he's retiring, not working.
Reference: LLQP Accident and Sickness Insurance Manual, Chapter 4:Insurance to Protect Savings.

196. Frage
Cassie applies for a $100,000 renewable 10-year term insurance policy through Mason, her insurance of persons representative. A month later, when Mason meets with Cassie again to deliver her contract, Cassie says she had to have a biopsy the previous week for a persistent cough. Mason tells her not to worry because the policy is already accepted. He completes the policy delivery. Six months later, Mason receives a call from Cassie's boyfriend informing him that Cassie died of stage 4 throat cancer.
How will the insurance company handle the claim?

- A. No death benefit will be paid because Mason did not inform the insurance company of the change in Cassie's insurability.
- B. The death benefit will be paid because Cassie visited the doctor after filling out the application form.
- C. No death benefit will be paid because Cassie died within 2 years of obtaining the policy.
- D. The death benefit will be paid although Mason was negligent for delivering the policy and he would be liable towards the insurer.

Antwort: A

Begründung:
In this scenario, the policy was accepted and delivered to Cassie by Mason before her biopsy, indicating that she was considered insurable at the time of application. However, the insurance policy is subject to a two-year contestability period, during which the insurer can investigate the claim if they believe relevant information regarding the insured's health was omitted or misrepresented.
According to LLQP guidelines, insurance contracts are built on the principle of utmost good faith, requiring that both the client and the representative disclose all material facts that may affect the insurance risk. If the insured's health status changes significantly between the application and delivery of the policy, it is the representative's duty to inform the insurer to reassess the risk.
In this case, Mason, as the insurance representative, failed to disclose Cassie's new health condition, which is considered a material change to her insurability. Under LLQP ethics and practice standards, non-disclosure of this change can result in the insurer denying the claim, as it affected the underwriting decision.
Therefore, due to the lack of disclosure by Mason, the insurance company would have grounds to deny the claim based on this material change in insurability, aligning with LLQP provisions and insurance contract law.

197. Frage
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Mit der Lernhilfe zur IFSE Institute LLQP Zertifizierungsprüfung von Pass4Test können Sie die IFSE Institute LLQP Zertifizierungsprüfung ganz mühlos bestehen. Die von uns entworfenen Schulungsinstrumente werden Ihnen helfen, die Prüfung einmalig zu bestehen. Sie können unsere Demo zur IFSE Institute LLQP Zertifizierungsprüfung in Pass4Test als Probe kostenlos herunterladen und die IFSE Institute LLQP Prüfung ganz einfach bestehen. Wenn Sie noch zögern, benutzen Sie doch unsere Probeversion. Sie werden sich über ihre gute Wirkung wundern. Schicken Sie doch Pass4Test in den Warenkorb. Wenn Sie es verpassen, würden Sie lebenslang bereuen.

LLQP Online Prüfungen: https://www.pass4test.de/LLQP.html

IFSE Institute LLQP Trainingsunterlagen Nach 20 bis 30 Stunden Übungen werden Sie schon bereit sein, die Prüfung abzulegen, Was beweist die Vertrauenswürdigkeit und die Effizienz unserer IFSE Institute LLQP Prüfungsunterlagen, IFSE Institute LLQP Trainingsunterlagen Wir sollen die Schwierigkeiten ganz gelassen behandeln, Sie können die nächste Prüfung sicher bestehen und die besten Ressourcen mit der Marktkohärenz und zuverlässiger Garantie bekommen Die LLQP-Prüfung ist ein neuer Wendepunkt in der IT-Branche.

John Dowling war bekannt für seine hohen Preise; zu ihm ging man nur im Notfall, LLQP Wenn du sagst, dass keine Gefahr besteht, dann werde ich dir glauben Wow, Nach 20 bis 30 Stunden Übungen werden Sie schon bereit sein, die Prüfung abzulegen.

100% Garantie LLQP Prüfungserfolg

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24/7 online Kundendienst, kostenfreie Demo der IFSE Institute LLQP, vielfältige Versionen, einjährige kostenlose Aktualisierung der IFSE Institute LLQP Prüfungssoftware sowie die volle Rückerstattung beim Durchfall usw.

Außerdem sind jetzt einige Teile dieser Pass4Test LLQP Prüfungsfragen kostenlos erhältlich: https://drive.google.com/open?id=1lcse9fT3ifWB6g3s31Wg7t_eAWMkmW0y