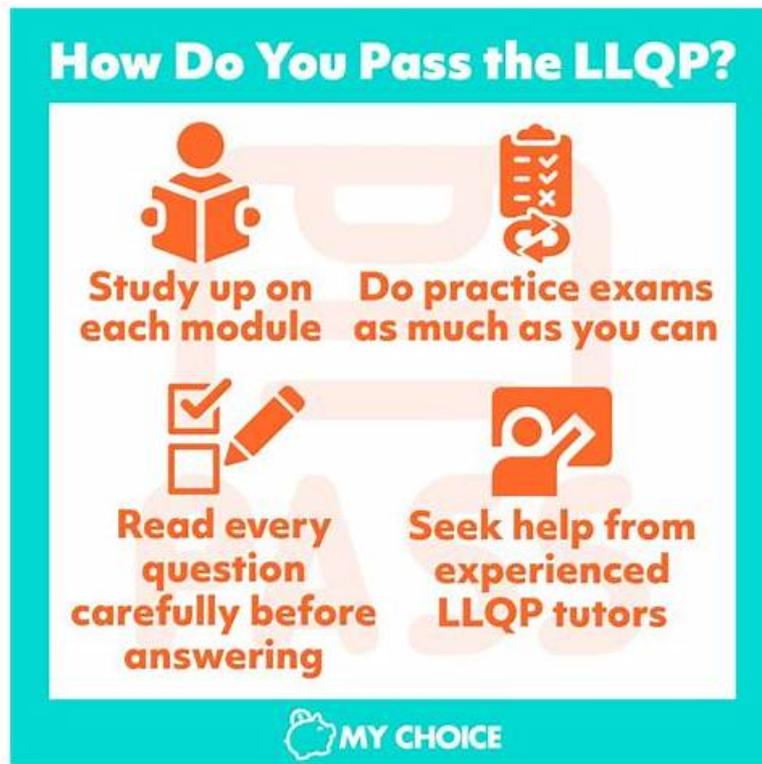


LLQP Valid Exam Format & LLQP Real Torrent



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As the saying goes, to develop study interest requires to giving learner a good key for study, this is promoting learner active development of internal factors. The most function of our LLQP question torrent is to help our customers develop a good study habits, cultivate interest in learning and make them pass their exam easily and get their LLQP Certification. All workers of our company are working together, in order to produce a high-quality product for candidates.

IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 1	<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.
Topic 2	<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.
Topic 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.
Topic 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.

IFSE Institute LLQP Real Torrent - Exam Sample LLQP Questions

According to different kinds of questionnaires based on study condition among different age groups, we have drawn a conclusion that the majority learners have the same problems to a large extent, that is low-efficiency, low-productivity, and lack of plan and periodicity. As a consequence of these problem, our LLQP test prep is totally designed for these study groups to improve their capability and efficiency when preparing for LLQP Exams, thus inspiring them obtain the targeted LLQP certificate successfully. Our LLQP question torrent can play a very important part in helping you achieve your dream.

IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q131-Q136):

NEW QUESTION # 131

(Julia deposited capital into an annuity contract that will start payments in three years and continue for 10 years. She is the annuitant; her son Ethan is the beneficiary. What type of annuity has Julia purchased?)

- A. An accumulation 10-year term annuity.
- B. An immediate accumulation term annuity with a 10-year guarantee.
- C. An immediate payout term annuity with no guarantee.
- **D. A deferred payout 10-year term annuity.**

Answer: D

Explanation:

A deferred payout term annuity involves depositing funds now with payments starting after a deferment period (in Julia's case, 3 years) and continuing for a set term (10 years).

Exact Extract:

"A deferred payout annuity begins income payments after a specified deferment period. If a fixed period is selected, it is known as a term annuity." (Reference: Segfunds-E313-2020-12-7ED, Chapter 3.2.1.1 Payout Annuity)

NEW QUESTION # 132

Last week, at a dinner party, Dario, an insurance agent, met Andrew, a successful businessperson with a net worth of over \$10 million. Dario spent the evening following Andrew around, telling him how he could help him manage his finances. The day after the meeting, Dario sent a fruit basket to Andrew's office. Every day since, Dario has been calling and urging Andrew to meet with him and take advantage of his services and insurance products.

Which duties and obligations did Dario break?

- A. Duties and obligations towards the profession
- **B. Duties and obligations towards the public**
- C. Duties and obligations towards other representatives, firms, independent partnerships, insurers and financial institutions
- D. Duties and obligations towards clients

Answer: B

Explanation:

Dario violated his duties and obligations towards the public by engaging in aggressive and unsolicited solicitation tactics. According to LLQP ethical guidelines, insurance agents must conduct themselves in a manner that upholds the integrity and reputation of the profession. This includes respecting the public's privacy and avoiding high-pressure sales tactics.

The behavior described, where Dario persistently contacts Andrew and sends unsolicited gifts, can be seen as harassment, which is inconsistent with the standards expected of insurance representatives when interacting with the public. LLQP guidelines emphasize the importance of professionalism, transparency, and respect towards potential clients.

NEW QUESTION # 133

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?

- A. By telling the client to always check an advisor's record with the CSF
- B. By informing the client of his recent departure from FinCode Inc. owing to an unresolved dispute
- C. By talking about his experience with the other advisor when they worked for the same firm
- **D. By emphasizing his unique approach that sets him apart from his competitors**

Answer: D

Explanation:

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.

References: CSF Code of Ethics, Section 11; Ethics and Professional Practice (Civil Law) Manual, Section on Professional Conduct.

NEW QUESTION # 134

Six years ago, when Kacey was working as an active firefighter, she purchased a \$200,000 30-year term life insurance policy. At the time, the insurance company rated her policy. Recently, she changed roles and now works for the fire department's public relations office, answering media calls and filling out paperwork. She meets with her insurance agent, Bernice, to ask if the insurer would consider reducing her premiums.

- **A. The insurer cannot reduce the premium, but Kacey can apply for a new policy at a lower premium.**
- B. Her premiums can be reduced since she is no longer a firefighter.
- C. The premiums cannot be increased once the policy is issued.
- D. The premiums can be reduced only if the policy has been in force for more than two years.

Answer: A

Explanation:

When a term life insurance policy is issued with a specific rating based on risk factors, such as Kacey's former occupation as a firefighter, the premiums are generally fixed and non-negotiable post-issuance.

However, Kacey can apply for a new policy, which would consider her current lower-risk occupation and potentially offer lower premiums. She would need to undergo underwriting again. Thus, Option B is correct, as the existing policy's premiums cannot be adjusted retroactively to account for her new role.

NEW QUESTION # 135

Paola, an employee at Horizon Pharmaceuticals, was recently diagnosed with depression. She is unable to work and is receiving tax-free disability insurance benefits due to her condition. Paola is deeply indebted, and her creditors have been garnishing a portion of her pay for the last year. She is worried about her creditors also garnishing her disability benefit.

Can her disability benefits be seized by her creditors?

- A. Yes, but creditors can only seize up to 50% of her benefit.
- **B. No, because she is disabled.**
- C. No, because the benefits are tax-free.
- D. Yes, disability insurance benefits are seizable.

Answer: B

Explanation:

In Quebec, disability insurance benefits that replace income due to a disability are generally exempt from seizure by creditors. This protection exists to ensure that individuals who are unable to work due to disability can still cover their basic needs without creditor interference. The tax-free status of the benefits does not directly impact their seizure exemption. Therefore, Paola's disability

