

LLQP Prüfungsressourcen: Life License Qualification Program (LLQP) & LLQP Reale Fragen



P.S. Kostenlose 2026 IFSE Institute LLQP Prüfungsfragen sind auf Google Drive freigegeben von ZertPruefung verfügbar:
<https://drive.google.com/open?id=1Ee6G3W3L1MuRfgu5YxVG7CEfWSAtJjID>

IFSE Institute LLQP Dumps von ZertPruefung sind ganz gleich wie die richtigen Zertifizierungsprüfungen. Die beinhalten alle Prüfungsfragen und Testantworten in aktueller Prüfung. Und die Software-Version simuliert die gleiche Atmosphäre der aktuellen Prüfungen. Bei der Nutzung der ZertPruefung Dumps, können Sie ganz sorglos die IFSE Institute LLQP Prüfung ablegen und sehr gute Note bekommen.

Wenn Sie sich noch anstrengend bemühen, die IFSE Institute LLQP Prüfung zu bestehen, kann ZertPruefung Ihren Traum verwirklichen. Die Schulungsunterlagen zur IFSE Institute LLQP Zertifizierung von ZertPruefung sind die besten und bieten Ihnen auch eine gute Plattform zum Lernen. Die Frage lautet, wie Sie sich auf die Prüfung vorbereiten sollen, um die LLQP Prüfung 100% zu bestehen. Die Antwort ist ganz einfach. Sie sollen die Fragenkataloge zur IFSE Institute LLQP Zertifizierung von ZertPruefung wählen. Mit ihr können Sie sich ganz entspannt auf die LLQP Prüfung vorbereiten.

>> LLQP Testengine <<

LLQP Online Prüfungen, LLQP Fragenpool

Bestehen Ihre Freude die IFSE Institute LLQP Zertifizierungsprüfung? Wie können Sie das Ziel erreichen? Wir ZertPruefung können Ihnen die Methode zeigen. Die IFSE Institute LLQP Dumps von ZertPruefung sind die neuesten und umfassendsten Prüfungsunterlagen und wir bieten Ihnen auch sehr guten Service. Wir ZertPruefung sind die einzige Wahl für Sie IFSE Institute LLQP Zertifizierungsprüfung zu bestehen. Informieren Sie sich bitte an ZertPruefung Website. Lassen Wir Ihnen helfen.

IFSE Institute Life License Qualification Program (LLQP) LLQP Prüfungsfragen mit Lösungen (Q92-Q97):

92. Frage

Trisha is new to the insurance industry and wants to understand the primary responsibility of the Canadian Insurance Services Regulatory Organizations (CISRO). Which of the following statements about CISRO is CORRECT?

- A. To administer the enforcement of the federal Personal Information Protection and Electronic Documents Act (PIPEDA).
- **B. To administer the regulatory system, applicable to insurance intermediaries.**
- C. To provide clients with assistance to their enquiries and complaints pertaining to Canadian life and health insurance products and services.
- D. To help protect the integrity of the Canadian financial system.

Antwort: B

Begründung:

The primary responsibility of the Canadian Insurance Services Regulatory Organizations (CISRO) is to establish and maintain a cohesive regulatory framework for insurance intermediaries, ensuring consistent standards across provincial and territorial jurisdictions in Canada. CISRO does not directly interact with consumers or administer PIPEDA; rather, it collaborates with regional regulators to promote regulatory harmony for insurance professionals.

This responsibility helps uphold public trust and ensures that intermediaries comply with legal and professional standards.

93. Frage

Marsha and Alexis are equal partners in an advertising firm. They meet with Jose, an insurance agent, and Horacio, their lawyer, because they would like to protect themselves if one of them becomes disabled and unable to work for an extended period of time. At the end of their meeting, they agree to purchase \$500,000 disability insurance policies on each other by each of them paying premiums.

What type of agreement do Marsha and Alexis have?

- A. Business loan protection disability insurance
- **B. Cross-purchase agreement**
- C. Key person insurance
- D. Entity purchase agreement

Antwort: B

Begründung:

In across-purchase agreement, business partners purchase disability or life insurance policies on each other. If one partner becomes disabled, the other partner uses the proceeds from the insurance to buy out the disabled partner's share in the business. Marsha and Alexis have agreed to purchase disability insurance policies on each other, with each paying the premium on the policy for their partner. This structure aligns with the cross-purchase format, where each partner independently holds the policy on the other, as described in LLQP materials on business continuation planning. The other options, such as an entity purchase agreement, involve the business purchasing the policy, which is not the case here.

94. Frage

Monique meets with Tyra, an insurance agent, to review her insurance needs. Tyra explains the different types of policies and asks Monique for more information on her sources of income and expenses to properly evaluate her needs.

Which document should Tyra review to better understand Monique's sources of income?

- A. Registered investment account statement.
- B. Non-registered investment account statement.
- **C. Cash flow statement.**
- D. Net worth statement.

Antwort: C

Begründung:

A cash flow statement provides a detailed view of an individual's sources of income and expenses over a certain period, making it the best document for Tyra to review in order to understand Monique's financial position. This statement outlines both inflows (such as wages, rental income, or dividends) and outflows (such as rent, mortgage payments, and living expenses), allowing Tyra to gauge Monique's ability to handle insurance costs and identify any potential gaps in coverage.

95. Frage

David, a respected career life insurance agent in his city, has a lot of older clients because he has been selling insurance for 35 years. One such senior, Craig Wilson, is 79 years old with a \$150,000 universal life policy that he purchased in his 40s. Craig has several medical issues and may not live too much longer. Craig wants to create a bucket list in his final days but he has no savings to do the things he wants. So he contacts David to see if there is someone who can give him \$50,000 now in exchange for the \$150,000 insurance payout at his death. David knows a wealthy businessman who would purchase this policy as Craig wishes. What practice is David engaging in?

- A. This is referred to as "churning."
- **B. This is referred to as "trafficking."**
- C. This is referred to as "tied selling."
- D. This is referred to as "anti-selection."

Antwort: B

Begründung:

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

The IFSE Ethics and Professional Practice Course (Common Law) defines "trafficking" (or "policy trafficking") as the unethical practice of arranging the sale or transfer of an insurance policy to a third party, typically for less than its face value, often involving vulnerable clients like seniors. Here, David is facilitating Craig selling his \$150,000 policy for \$50,000 to a businessman, which fits this definition. Churning (A) involves replacing policies to earn commissions, anti-selection (B) refers to adverse risk selection by clients, and tied selling (D) links product purchases. Trafficking violates ethical standards and insurable interest principles, making C correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 1: Ethics and Professionalism, Section on "Unethical Practices - Trafficking."

96. Frage

Life insurance agent Alexandra completes a life insurance application with her client, Joshua. After three months in underwriting, the application is accepted and the policy is issued on a standard rate. Alexandra goes to deliver the policy. When she gets to Joshua's, he tells her how he just got out of the hospital with a serious blood clot.

What should Alexandra do?

- A. Tell Joshua that, because of the new medical information, she cannot deliver the policy and must notify the underwriter for further consideration.
- B. Tell Joshua that, because of the new medical information, she cannot deliver the policy and must put an end to the entire application process.
- C. Simply deliver the policy to Joshua, as his application has already been accepted.
- D. Deliver the policy to Joshua, but notify the underwriter of the new medical information.

Antwort: A

Begründung:

Comprehensive and Detailed Explanation From Exact Extract:

An agent must not deliver a policy if they become aware of material changes in insurability before delivery.

Alexandra is obligated to inform the underwriter to reassess the policy's terms. LLQP guidelines stress this duty to disclose new risk factors prior to policy delivery to avoid misrepresentation or post-claim disputes.

97. Frage

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Es gibt viele Methoden, die IFSE Institute LLQP Zertifizierungsprüfung zu bestehen. Einerseits kann man viel Zeit und Energie auf die IFSE Institute LLQP Zertifizierungsprüfung aufwenden, um die Fachkenntnisse zu konsolidieren. Andererseits kann man mit weniger Zeit und Geld die zielgerichteten IFSE Institute LLQP Prüfungsfragen von ZertPruefung benutzen.

LLQP Online Prüfungen: https://www.zertpruefung.ch/LLQP_exam.html

IFSE Institute LLQP Testengine Und wir haben vielen Kandidaten geholfen, die Prüfung zu bestehen, Unsere Schulungsunterlagen zur IFSE Institute LLQP Zertifizierungsprüfung können dieses Ziel der IT-Fachleute erreichen, IFSE Institute LLQP Testengine Deshalb legen sie großen Wert auf die Prüfung, IFSE Institute LLQP Testengine Wenn Sie denken, dass es sich lohnt, können Sie Ihre Entscheidung treffen.

Die Septen sind bis zum Bersten gefüllt, und die Roten Priester haben ihre Tempelfeuer LLQP Testengine entzündet, Aus dem hohlen finstern Tor Dringt ein buntes Gewimmel hervor, Und wir haben vielen Kandidaten geholfen, die Prüfung zu bestehen.

Zertifizierung der LLQP mit umfassenden Garantien zu bestehen

Unsere Schulungsunterlagen zur IFSE Institute LLQP Zertifizierungsprüfung können dieses Ziel der IT-Fachleute erreichen, Deshalb legen sie großen Wert auf die Prüfung.

Wenn Sie denken, dass es sich lohnt, können Sie Ihre Entscheidung LLQP treffen, In dieser wettbewerbsintensiven Branche, ist es wichtig, Ihre Fähigkeit zu erhöhen, um sich besser zu entwickeln.

- LLQP Zertifizierungsfragen, IFSE Institute LLQP Prüfung Fragen ☐ Öffnen Sie ► www.zertpruefung.ch ◀ geben Sie ☐ LLQP ☐ ein und erhalten Sie den kostenlosen Download ☐ LLQP Prüfungsinformationen

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