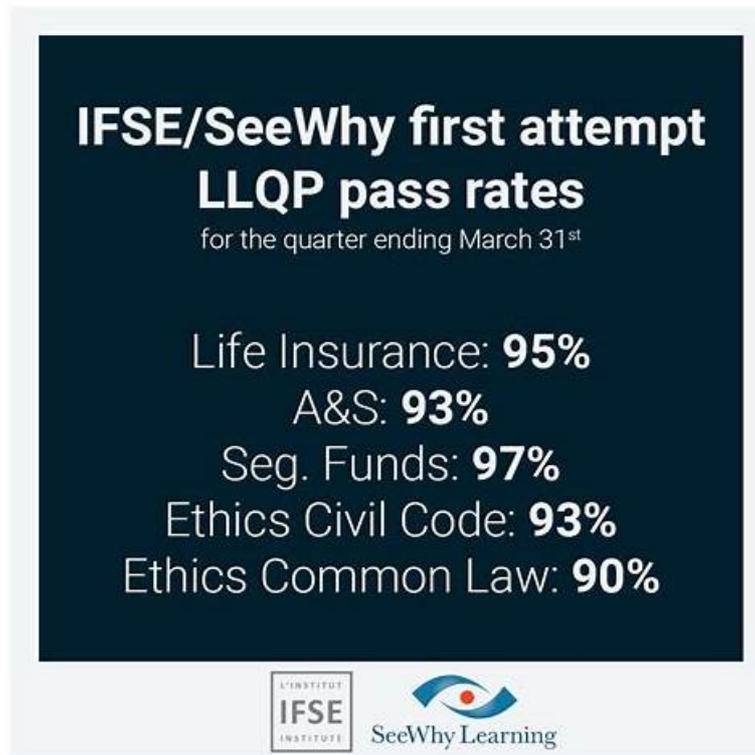


# 100%合格率のIFSE Institute LLQP対応受験 &合格スムーズLLQP技術内容 | 実際的なLLQP復習解答例



ちなみに、JPTestKing LLQPの一部をクラウドストレージからダウンロードできます：<https://drive.google.com/open?id=1z21cO-D87vQg3ng5Qpm5papQBVzubeet>

LLQP認定を取得するための試験は、多くの人々、特に十分な時間がない人々にとって簡単ではないことを認めなければなりません。現在の退屈な生活を変えることを楽しみにしているなら、おそらくLLQPの最新の質問をするために最善を尽くすのが良い選択です。これで、認定資格を取得するための試験を受けることができます。LLQP試験について心配がある場合は、心配しないでください。喜んでお手伝いいたします。当社のLLQP模擬試験は、LLQP試験に合格して認定を取得するのに非常に役立つためです。

## 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"><li>• 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.</li></ul>
トピック 2	<ul style="list-style-type: none"><li>• 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.</li></ul>
トピック 3	<ul style="list-style-type: none"><li>• 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.</li></ul>
トピック 4	<ul style="list-style-type: none"><li>• 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.</li></ul>

## 有難い-ハイパスレートのLLQP対応受験試験-試験の準備方法LLQP技術内容

我々JPTeStKingは最高のアフターサービスを提供いたします。IFSE InstituteのLLQP試験ソフトを買ったあなたは一年間の無料更新サービスを得られて、IFSE InstituteのLLQPの最新の問題集を了解して、試験の合格に自信を持つことができます。あなたはIFSE InstituteのLLQP試験に失敗したら、弊社は原因に関わらずあなたの経済の損失を減少するためにもらった費用を全額で返しています。

### IFSE Institute Life License Qualification Program (LLQP) 認定 LLQP 試験問題 (Q158-Q163):

#### 質問 # 158

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. Deliver the policy to Joshua, but notify the underwriter of the new medical information.
- D. Simply deliver the policy to Joshua, as his application has already been accepted.

正解: A

解説:

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.

#### 質問 # 159

Lisa owns a busy and successful healthcare company, Health Inc. She started the business right out of nursing school all on her own, but recently has been working as the Chief Operating Officer in an office environment, with very little direct interaction with clients. Most of their sales and therefore profits come from their senior account manager, Leslie.

Because of her financial importance to the business, Lisa would like to place life insurance coverage on Leslie, owned by Health Inc. In what scenario could Health Inc., as the applicant, take out a life policy on Leslie's life, even though she is not the owner?

- A. Leslie must hold ownership in Health Inc.
- B. An application can be taken out on anyone's life, as long as they are insurable.
- C. Leslie must be part of Lisa's family for insurable interest to exist.
- D. Health Inc. must have insurable interest in relation to Leslie.

正解: D

解説:

Comprehensive and Detailed Explanation From Exact Extract:

To insure someone's life, there must be insurable interest at the time the policy is initiated. Health Inc. has a business-related financial interest in Leslie, their key employee, which qualifies under Canadian insurance law. The LLQP material confirms that companies may insure key personnel for loss-of-income purposes with insurable interest clearly established.

#### 質問 # 160

Bea is a married 65-year-old woman applying for a life insurance policy. She meets with Stanley, her insurance agent, to review her insurance needs. Stanley inquires if Bea has started receiving Old Age Security (OAS) and Canada Pension Plan (CPP) benefits. Why is it important for Stanley to know this?

- A. To calculate her retirement income.
- B. These funds are taxable and may increase her need for life insurance.
- **C. Her life insurance needs may decrease if she is retired.**
- D. Her spouse may be eligible for survivor benefits upon her death.

**正解: C**

**解説:**

Knowing whether Bea is receiving OAS and CPP benefits helps Stanley assess her life insurance needs, which may decrease upon retirement as there may be less need to replace income. As Bea is no longer dependent on employment income, her insurance needs could reduce if she relies on stable retirement income sources like OAS and CPP. Therefore, Option B reflects why this information is relevant in the context of life insurance planning.

#### **質問 # 161**

Brian gives his lawyer Dave \$200,000 that will be used as a down payment to purchase a condo. Brian received these funds from his mother's life insurance death benefit. The money is deposited into Dave's trust account. Unbeknownst to Brian, Dave is going through financial hardship. If Dave files for bankruptcy while Brian's funds are still in his trust account, can the bankruptcy trustee seize the funds?

- A. No, because trust accounts are protected from seizure by creditors.
- B. Yes, because life insurance benefits, once paid out, are seizable.
- C. Yes, because the account is in Dave's name.
- **D. No, because the money does not belong to Dave.**

**正解: D**

**解説:**

Funds placed in a lawyer's trust account are legally considered to be held in trust for the client, meaning they remain the property of the client, not the lawyer. In the case of Dave's bankruptcy, his creditors cannot claim Brian's money, as it is not an asset of Dave's estate but is held specifically for Brian's use. LLQP guidelines recognize the principle that assets held in trust are protected from the trustee's personal creditors.

Hence, Brian's funds in Dave's trust account would not be seizable by Dave's bankruptcy trustee.

#### **質問 # 162**

Gold, a financial security advisor, recently met with a wealthy client who needed tax advice. The client also wanted to draft a will and a mandate in case of incapacity. Eager to meet his client's needs and make recommendations, he did not think it necessary to propose a meeting with the firm's tax expert and notary.

Towards whom has Gold breached his duties and obligations?

- A. Other representatives, firms, independent partnerships, insurers, and financial institutions
- B. The profession
- **C. The client**
- D. The public

**正解: C**

**解説:**

Comprehensive and Detailed In-Depth Explanation: Gold's role as a financial security advisor, per the Distribution Act (Section 16), requires him to act competently and in the client's best interest. Tax advice, wills, and mandates in case of incapacity (Civil Code, Articles 2166-2174) often exceed an advisor's expertise, necessitating referral to specialists like tax experts and notaries. By not proposing such collaboration, Gold risks providing incomplete or inaccurate advice, breaching his duty of care to the client (option B). Option A (the public) is too broad, as no public harm is evident. Option C (other professionals) is unaffected, as no direct duty to them is breached. Option D (the profession) could apply indirectly via reputational harm, but the primary breach is to the client. The Ethics and Professional Practice manual mandates advisors to recognize their limits and refer clients appropriately.

References: Distribution Act, Section 16; Civil Code of Quebec, Articles 2166-2174; Ethics and Professional Practice (Civil Law)

## 質問 # 163

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ほとんどの人は時間を節約するために速達を使用する傾向があるため、LLQP準備試験は購入後5~10分以内に送信されます。プラットフォームで料金を支払う限り、指定された時間内に関連する試験資料をメールボックスに配信します。当社はサービス全体を非常に重視しており、LLQP試験資料の配信に問題がある場合：Life License Qualification Program (LLQP)、お知らせください。メッセージまたは電子メールを利用できます。

LLQP技術内容: <https://www.jpctestking.com/LLQP-exam.html>

- LLQP日本語版復習資料 □ LLQP模擬トレーニング □ LLQP認定テキスト □ > [www.xhs1991.com](http://www.xhs1991.com) □には無料の⇒ LLQP □問題集がありますLLQP学習教材
- LLQP出題内容 □ LLQP赤本勉強 □ LLQP資格トレーニング □ 今すぐ▷ [www.goshiken.com](http://www.goshiken.com) ◁で☀ LLQP □☀□を検索し、無料でダウンロードしてくださいLLQP日本語版復習資料
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さらに、JPTestKing LLQPダンプの一部が現在無料で提供されています: <https://drive.google.com/open?id=1z21cO-D87vQg3ng5Qpm5papQBVzubeit>