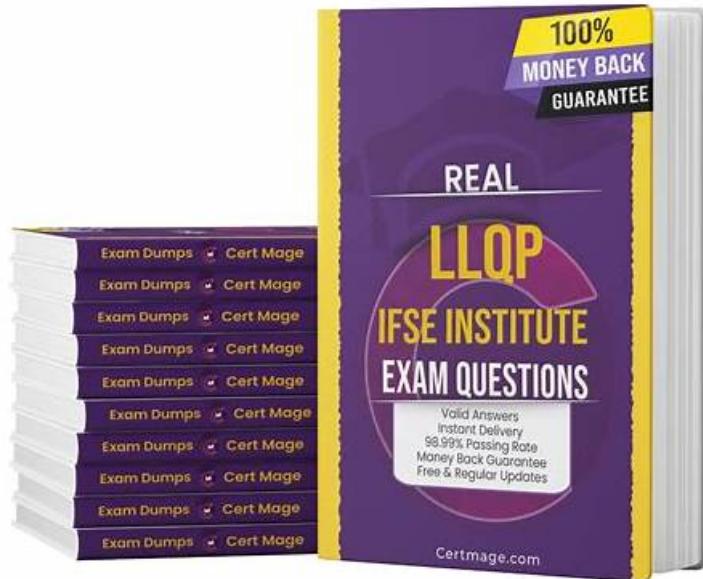


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IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 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.
Topic 2	<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.
Topic 3	<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 4	<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.

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IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q26-Q31):

NEW QUESTION # 26

Samira, a 42-year-old single mother of four, owns an individual disability insurance (DI) policy. Last week, she was hospitalized because of complications from diabetes. She hired an emergency nanny to care for her children until she was healthy enough to resume her normal activities. To her relief, Samira's DI policy contains a special rider that would cover up to \$250 per day for these types of expenses.

What is the name of the rider contained in Samira's policy?

- A. **Childcare rider.**
- B. Hospital indemnity rider.
- C. Residual disability benefits.
- D. Cost-of-living adjustment.

Answer: A

Explanation:

Samira's individual disability insurance (DI) policy includes a childcare rider, which provides a daily benefit to cover the costs of hiring help to care for her children while she is unable to perform her usual duties due to illness or injury. This rider is particularly useful for policyholders with dependents, as it addresses the financial burden of childcare in cases where the policyholder's disability prevents them from fulfilling their caregiving responsibilities. None of the other options, such as residual disability benefits or hospital indemnity, specifically cover childcare expenses; therefore, the correct answer is the childcare rider.

NEW QUESTION # 27

A group of high school students visits Jacques, a financial security advisor, as part of Career Day. A student wants to know what an insurance contract is. What will Jacques answer?

- A. It is a contract in which an inaccurate statement by the client is inconsequential; it is a synallagmatic, consensual, and gratuitous contract
- B. It is a contract of the utmost good faith, in general concluded by mutual agreement, onerous, and aleatory
- **C. It is a contract of the utmost good faith, in general a contract of adhesion, synallagmatic, and aleatory**
- D. It is a contract in which an inaccurate statement by the client is inconsequential; it is in general a contract of adhesion, synallagmatic, and consensual

Answer: C

Explanation:

Comprehensive and Detailed In-Depth Explanation: An insurance contract under Quebec's Civil Code (Articles 2389-2414) has distinct characteristics. It is a "contract of the utmost good faith" (uberrimae fidei), requiring full disclosure from both parties, especially the insured, about material facts (Article 2408). It is typically a "contract of adhesion," as insurers offer standard terms with little negotiation (Article 1379), unlike mutual agreement contracts. It is "synallagmatic," imposing reciprocal obligations—premium payment by the policyholder and coverage by the insurer (Article 1381). It is also "aleatory," as the outcome depends on an uncertain event, like death or loss (Article 2390). Option C accurately reflects these traits. Option A's "mutual agreement" suggests negotiation, which is rare in insurance. Option B and D incorrectly state that inaccurate statements are inconsequential—misrepresentations can void a policy (Article 2410)—and B's "consensual" and D's "gratuitous" misalign with insurance's onerous nature (payment for coverage). The Ethics and Professional Practice manual emphasizes advisors' duty to explain these legal characteristics clearly.

References: Civil Code of Quebec, Articles 2389-2414; Ethics and Professional Practice (Civil Law) Manual, Section on Insurance

Contracts.

NEW QUESTION # 28

Cory is a recent college graduate who has just been hired by a marketing firm in an entry-level position. His employer group benefits only cover a short-term disability to a maximum of 119 days. He meets with an insurance agent to talk about disability coverage. To fully cover his salary, he would require a \$3,000 monthly benefit. In reviewing options, he thinks that his ideal coverage of a 30-day waiting period and a "to age 65" benefit period comes at a cost that exceeds his budget. What recommendation should the insurance agent make to Cory regarding coverage?

- A. Shorten the benefit period to reduce the monthly premium.
- B. Reduce the monthly benefit to reduce the monthly premium.
- C. Extend the waiting period to reduce the monthly premium.
- D. Wait until his income has increased and he can afford the premium.

Answer: C

Explanation:

Comprehensive and Detailed Explanation:

Extending the waiting period (e.g., to 120 days) aligns with his 119-day STD coverage, reducing premiums while maintaining \$3,000/month to age 65 (Chapter 7:Insurance Recommendation, Contract, and Service Needs).

Option A: Correct; cost-effective.

Option B: Incorrect; weakens coverage.

Option C: Incorrect; reduces protection.

Option D: Incorrect; delays coverage.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 7:Insurance Recommendation, Contract, and Service Needs.

NEW QUESTION # 29

Ariana is a Vancouver restauranteur who owns a \$250,000 universal life (UL) insurance policy with a cash surrender value that has grown considerably over the years. Unfortunately, her restaurant has fallen on hard times and in an effort to turn the business around, she takes out a string of business loans that she personally guaranteed. To protect her life insurance from creditors, she changes the beneficiary designation from her estate, naming her husband as a revocable beneficiary. Despite her efforts, the restaurant's profits do not improve, and she is forced to close her business and file for bankruptcy. Can her creditors seize her cash surrender value?

- A. Yes, because she changed her beneficiary designation to hinder creditors.
- B. No, because her husband is a protected class beneficiary.
- C. No, because the creditors can only go after the restaurant's assets.
- D. Yes, because she has money accumulated in her cash surrender value.

Answer: B

Explanation:

In most Canadian provinces, if a policyholder names a spouse as the beneficiary of a life insurance policy, the cash surrender value of the policy is generally protected from creditors, as long as the spouse qualifies as a "protected class" beneficiary. By designating her husband as a beneficiary, Ariana's policy benefits and cash surrender value are typically shielded from her personal creditors, even in the event of bankruptcy.

However, if she had named her estate as the beneficiary, the cash surrender value could have been subject to claims by creditors during her bankruptcy.

NEW QUESTION # 30

Zaid married Baheya five years ago in Montreal. A year later, Zaid purchased two individual term-life insurance policies, one on his life and the second on Baheya's life, each with a death benefit of \$250,000. The marriage didn't last long, and the couple divorced shortly thereafter. Baheya went on to marry Omar, and the new couple had a baby together, named Darwish.

Last week, Baheya died in a car accident. While settling her estate, Omar discovered that no beneficiary was designated on Baheya's life insurance policy.

To whom will Baheya's death benefit be paid?

- A. Baheya's succession

- B. Omar
- C. Darwish
- D. Zaid

Answer: A

Explanation:

In the absence of a designated beneficiary, the proceeds of a life insurance policy are generally paid to the estate (succession) of the deceased, in this case, Baheya. Quebec law stipulates that without a specific beneficiary, the policy death benefit becomes part of the deceased's estate and is distributed according to her will or intestate succession laws. Since Baheya did not name a beneficiary, the death benefit will be managed within her estate rather than automatically passing to Zaid, Omar, or their child.

NEW QUESTION # 31

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