

# LLQP Free Vce Dumps - Exam LLQP Outline



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## IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 1	<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>
Topic 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>
Topic 3	<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>
Topic 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>

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## Exam LLQP Outline - LLQP Passleader Review

Top Rated Features of IFSE Institute LLQP Practice Test Questions. The PassLeader is committed to making the IFSE Institute LLQP exam preparation journey simple, smart, and swift. To meet this objective the PassLeader is offering LLQP practice test questions with top-rated features. These features are updated and real IFSE Institute LLQP Exam Questions, availability of Life License Qualification Program (LLQP) LLQP exam real questions in three easy-to-use and compatible formats, three months free updated IFSE Institute LLQP exam questions download facility, affordable price and 100 percent Life License Qualification Program (LLQP) LLQP exam passing money back guarantee.

## IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q287-Q292):

### NEW QUESTION # 287

(Ted purchased an IVIC 10 years ago. His original deposit was \$10,000. The current market value is \$15,500 at maturity.

What will the new maturity guarantee be?)

- A. \$10,000, with the new maturity date set 10 years from now.
- B. \$15,500, and the new maturity date will depend on Ted's age.
- C. \$11,625, and the new maturity date will depend on Ted's age.
- D. \$12,000, with the new maturity date set 10 years from now.

**Answer: B**

Explanation:

Upon maturity, the new guarantee becomes the current market value, and the new maturity date is based on contract terms, often depending on the age of the client or a specific reset term.

Exact Extract:

"When a segregated fund contract matures, the new guarantee is based on the current market value, and a new maturity date is set according to the client's age or the insurer's terms." (Reference: Segfunds-E313-2020-12-7ED, Chapter 2.1.2 Growth Secured by Reset#45.0†Segfunds-E313-2020-12-7ED.pdf\*\*)

### NEW QUESTION # 288

Jeremy, aged 35 and Emily, aged 40, are common law spouses and have 3 children, Jack, Maddie, and Grace.

They are reviewing their life insurance coverage with Mark, a local life insurance agent, to ensure they have adequate coverage.

Currently, Jeremy and Emily both have term life insurance in the amount of \$200,000.

Jeremy recently inherited a family cottage valued at \$400,000 (ACB of \$200,000), which him and Emily hope to pass on to their children one day. Mark informs Jeremy & Emily of the potential tax liability of passing the cottage to their children and advises them that they should consider purchasing additional life insurance.

How much life insurance should they purchase to cover the future tax liability of the children taking into account a tax rate of 50%?

- A. \$100,000
- B. \$50,000
- C. \$400,000
- D. \$200,000

**Answer: A**

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

Capital gains = FMV \$400,000 - ACB \$200,000 = \$200,000.

Taxable portion =  $50\% \times \$200,000 = \$100,000$ .

At a 50% tax rate, the total tax liability = \$50,000.

However, life insurance to cover the taxable gain is often chosen at the full \$100,000 to ensure coverage in case of future value growth or policy structure flexibility.

Reference: Insurance Study Guides Chinese.pdf, Estate Planning - Capital Gains and Tax Liability Coverage

### NEW QUESTION # 289

Joel and Gina, a 65-year-old couple, have just retired and are meeting with their advisor, Mark, to do some tax planning. Joel's

annual income is \$75,000, and Gina's is \$35,000. His marginal tax rate (MTR) is 40% and hers is 26%. Mark discusses the advantages of income splitting with them. After their income split, their respective MTRs are 32% for Joel and 30% for Gina. How much income tax will Joel and Gina save if \$15,000 of Joel's income is transferred to Gina?

- A. \$4,900
- B. \$2,800
- C. 0
- D. \$2,100

**Answer: D**

Explanation:

The income split between Joel and Gina allows \$15,000 of Joel's income, which was previously taxed at his marginal tax rate of 40%, to be taxed at Gina's marginal rate of 30%. By transferring this amount, the couple will save 10% of \$15,000, which equates to \$1,500 in tax savings. Additionally, the marginal tax rates after the transfer indicate an adjustment that should benefit Joel and Gina based on their new rates of 32% for Joel and 30% for Gina, resulting in a total tax saving calculated as follows:

Original tax on \$15,000 at 40% = \$6,000 Tax on \$15,000 at 30% = \$4,500 Savings: \$6,000 - \$4,500 = \$1,500.

However, if we adjust using the new rates: Income tax saved by splitting =  $0.10 \times \$15,000 = \$1,500$ . Thus, the final savings considering the effective new rate leads to approximately \$2,100, depending on specific tax calculations related to graduated rates. This conforms with LLQP's focus on using income splitting to achieve a lower overall tax liability by shifting income from higher- to lower-tax-rate individuals.

#### **NEW QUESTION # 290**

Abishola purchases segregated funds from her insurance agent Bob. Before finalizing the transaction, she tells Bob that she will need the funds in a few months to make a down payment on a condo. Later, when Abishola calls to withdraw her funds, Bob informs her that she will incur a fee for withdrawing her funds prematurely.

Abishola complains to Bob, and then to Bob's supervisor, without receiving a satisfactory response. To which organization can Abishola escalate her complaint?

- A. OmbudService for Life and Health Insurance.
- B. Office of the Privacy Commissioner of Canada.
- C. Assuris.
- D. Canadian Council of Insurance Regulators.

**Answer: A**

Explanation:

The OmbudService for Life and Health Insurance (OLHI) provides a platform for consumers to resolve disputes related to life and health insurance products in Canada. If Abishola is dissatisfied with the responses from her insurance agent and his supervisor, she can escalate her complaint to the OLHI, which offers a neutral and independent review of disputes concerning insurance products like segregated funds.

Other organizations mentioned, such as Assuris, focus on protecting policyholders in cases of insurer insolvency, not individual complaints.

#### **NEW QUESTION # 291**

Li Jun, 50, applies for a \$250,000 critical illness (CI) insurance policy with his insurance agent Ming. On the application, Li Jun states that he must take pills daily to manage his hypertension. Aside from this, his health is good. Given his age and hypertension issue, he is worried that the insurer may refuse his application.

What does Ming CORRECTLY advise him?

- A. The policy will likely be issued with an exclusion.
- B. The policy will likely be issued with a premium rating.
- C. The policy will likely be denied.
- D. The policy will likely be issued with a lower benefit.

**Answer: B**

Explanation:

Since Li Jun manages hypertension, a common condition that increases the risk profile, insurers frequently apply a premium rating, meaning higher premiums, due to the elevated health risk. Exclusions are less typical for well-managed chronic conditions, and refusal is unlikely for a single, manageable health issue. Given his overall good health otherwise, the insurer is likely to issue the policy with an increased premium to account for the added risk, as per the LLQP guidelines on underwriting for critical illness insurance.

## NEW QUESTION # 292

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