

試験の準備方法-素晴らしいLLQP対応問題集試験-更新するLLQP対策学習



2026年Tech4Examの最新LLQP PDFダンプおよびLLQP試験エンジンの無料共有: https://drive.google.com/open?id=19-Uum-K5IspJshPqJIAOa_TJuanGYt_E

IT業界で仕事している皆さんはIT認定試験の資格の重要性をよく知っているでしょう。IT認定試験には多くの種類があります。現在最も人気がある試験もいろいろあります。例えばLLQP認定試験などです。その中の試験、どちらを受験しましたか。もし一つの認証資格を持っていないなら、IT認定試験を申し込んで試験の資格を取得する必要があります。試験を受ける予定があれば、急いでTech4Examへ来て必要な情報を見つけましょう。Tech4ExamはあなたがLLQP認定試験に合格する保障ですから。

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">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.
トピック 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.
トピック 3	<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.
トピック 4	<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.

>> LLQP対応問題集 <<

LLQP試験の準備方法 | 100%合格率のLLQP対応問題集試験 | 便利なLife License Qualification Program (LLQP)対策学習

我々はあなたが我々のLLQP問題集を通して試験に合格できるのを保証しています。もし不幸であなたが試験に失敗しましたら、あなたの成績書のスキャンをもらって、我々は全額であなたにLLQP問題集の金額を返金して、あなたの失敗するための経済損失を減少します。

IFSE Institute Life License Qualification Program (LLQP) 認定 LLQP 試験 問題 (Q284-Q289):

質問 # 284

Which organization provides protection for holders of segregated fund contracts in Canada if the insurer becomes insolvent?

- A. Canadian Deposit Insurance Corporation
- B. Canadian Insurance Services Regulatory Organizations
- C. OmbudService for Life & Health Insurance
- **D. Assuris**

正解: D

解説:

Assuris provides protection to Canadian policyholders, including holders of segregated fund contracts, if their insurance company becomes insolvent. Assuris is a not-for-profit organization that safeguards policyholders by ensuring that they continue to receive guaranteed benefits within specified limits. This organization is essential for maintaining confidence in the Canadian insurance industry, offering peace of mind to policyholders that their segregated fund contracts are protected under such circumstances. Neither the Canadian Deposit Insurance Corporation nor the OmbudService for Life & Health Insurance provides this specific type of insolvency protection for segregated funds.

質問 # 285

(Ulysses, aged 35, is a risk taker who likes to concentrate investments in specific industries expecting higher returns long term. Which feature of segregated funds will be most appealing to Ulysses?)

- **A. Resets**
- B. Creditor protection
- C. Right of rescission
- D. Death benefit guarantee

正解: A

解説:

Resets allow the guaranteed amount of a segregated fund contract to be adjusted upward to lock in market gains. This feature is highly attractive for risk-tolerant investors like Ulysses because it secures gains without sacrificing the original guarantee.

Exact Extract:

"Resetting the maturity and death benefit guarantees upward allows investors to lock in market gains, which can appeal to those investing in volatile, high-risk sectors." (Reference: Segfunds-E313-2020-12-7ED, Chapter 2.1.2 Growth Secured by Reset)

質問 # 286

(Helmut, a Canadian resident for 10 years, invests \$25,000 in a segregated fund within an RRSP. The agent processes the transaction without asking for proof of identity.

According to the Proceeds of Crime (Money Laundering) and Terrorist Financing Act (PCMLTFA), what is the conclusion about the agent's action?)

- **A. He has violated the identification requirements because the agent previously completed just one transaction for Helmut.**
- B. He has not violated the identification requirements because the amount was deposited in a registered account.
- C. He has violated the identification requirements because the amount of the transaction is more than \$10,000.
- D. He has not violated the identification requirements because the amount is less than \$100,000.

正解: A

解説:

Since the agent had only completed one prior transaction for Helmut, Helmut was still considered a new client for identity verification.

purposes, and identification was mandatory. Failure to verify identity violates PCMLTFA regulations.

Exact Extract:

"Where there is no ongoing business relationship or where previous transactions were limited, the representative must identify the client again. Failure to do so for investments over \$10,000 breaches PCMLTFA requirements." (Reference: Segfunds-E313-2020-12-7ED, Chapter 4.3 Compliance Requirements)

質問 # 287

President and sole shareholder of the Velos Tourisque company, Paul employs 50 people. Maryse, his financial security advisor, advises him to have his company take out life insurance on him. Who will be the parties to the contract?

- **A. Velos Tourisque will be the policyholder and beneficiary; Paul will be the insured**
- B. Velos Tourisque will be the policyholder and the insured; Paul, as the shareholder, can designate the beneficiary
- C. Paul will be the policyholder and insured; Velos Tourisque will be the beneficiary
- D. Paul will be the policyholder, Velos Tourisque will be the insured and the beneficiary

正解: A

解説:

Comprehensive and Detailed In-Depth Explanation: In a corporate-owned life insurance policy, the roles of policyholder, insured, and beneficiary must align with legal and insurable interest principles under the Civil Code of Quebec (Articles 2415-2419). The policyholder is the entity that owns and pays for the policy, the insured is the person whose life is covered, and the beneficiary receives the death benefit. Here, Velos Tourisque, the company, is taking out the policy on Paul, its key person, suggesting it will own the policy (policyholder) and benefit from the proceeds (beneficiary) to protect its financial interests—common in key person insurance. Paul, as the individual whose life is insured, is the insured. Option D correctly identifies Velos Tourisque as policyholder and beneficiary, with Paul as the insured. Option A misassigns Velos Tourisque as the insured (a company cannot be insured, only a person can). Option B incorrectly lists Velos Tourisque as the insured. Option C reverses the roles, making Paul the policyholder, which contradicts the company owning the policy. The Ethics and Professional Practice manual highlights advisors' duty to clarify these roles for clients.

References: Civil Code of Quebec, Articles 2415-2419; Ethics and Professional Practice (Civil Law) Manual, Section on Insurance Contract Parties.

質問 # 288

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 be part of Lisa's family for insurable interest to exist.
- B. Leslie must hold ownership in Health Inc.
- C. An application can be taken out on anyone's life, as long as they are insurable.
- **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 # 289

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当面の実際のテストを一致させるために、Tech4ExamのIFSE InstituteのLLQP問題集の技術者はすべての変化によって常に問題と解答をアップデートしています。それに我々はいつもユーザーからのフィードバックを受け付け、アドバイスの一部をフルに活用していますから、完璧なTech4ExamのIFSE InstituteのLLQP問題集を取得し

LLQP対策学習: <https://www.tech4exam.com/LLQP-pass-shiken.html>

- BONUS!!! Tech4Exam LLQPダンプの一部を無料でダウンロード: https://drive.google.com/open?id=19-Uum-K5IspJshPqJIAOa_TJuanGYt_E

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