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IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q246-Q251):

NEW QUESTION # 246

Enzo meets with his insurance agent Theo to discuss his investment needs. When Theo asks Enzo about his liabilities, Enzo tells him that he purchased a house for \$750,000 four years ago and his current mortgage balance is \$600,000. He has a fixed interest rate on the mortgage of 3.5% for 5 years.

Which of the following statements about his mortgage is TRUE?

- A. The mortgage will contribute positively to Enzo's net worth.
- B. The mortgage balance should not be included in the review of liabilities.
- C. A mortgage is considered a bad debt.
- D. An increase in interest rates will increase the mortgage cost when the mortgage is renewed.

Answer: D

Explanation:

Enzo's fixed-rate mortgage protects him from rate fluctuations during the current term. However, upon renewal, if interest rates have risen, his mortgage payments could increase due to a higher rate being applied to his remaining balance. LLQP resources emphasize that fixed-rate mortgages are impacted by prevailing interest rates at the time of renewal, which can influence future costs.

Option A is incorrect as mortgages are generally considered good debt due to their potential for equity growth. Option C is misleading as the mortgage itself is a liability, although the property value could contribute positively to net worth. Option D is incorrect because liabilities like mortgages are essential components of a financial review.

NEW QUESTION # 247

Luisa owns a balanced segregated fund currently valued at \$50,000. Her mother Linda is the current revocable beneficiary of the policy. However, Luisa has been dating Benjamin for a year and would like to name him as the new beneficiary of her policy. Which of the following statements about modifying the beneficiary designation is CORRECT?

- A. Luisa can modify the designation anytime.
- B. Since Linda is Luisa's named beneficiary, she would need to consent to the change.
- C. Luisa can call the insurer's head office to notify them of the change.
- D. **The change will take effect on the date that the insurer receives the change of beneficiary form.**

Answer: D

Explanation:

Beneficiary changes in insurance contracts generally become effective once the insurer receives and processes the signed change form. This is supported by LLQP material, which specifies that changes to beneficiary designations must be documented and received by the insurer for the new designation to take effect. Since Linda is a revocable beneficiary, Luisa can make this change without requiring Linda's consent.

Option B is incorrect as revocable beneficiaries do not require consent for changes. Option C is too general, and D is incorrect because a formal written change form is typically required.

NEW QUESTION # 248

Alec is sure he sent his insurer his annual life insurance premium payment. The insurer did not receive it, however. The insurer then sent Alec a notice of non-payment of premiums, but Alec had moved in the meantime. Therefore, he never got the notice, even though he had emailed his financial security advisor, Olivier, to inform him of his change of address. Unfortunately, Olivier was on a leave of absence and no one else in the firm took over the file. As a result, the policy lapsed. Alec sent Olivier's firm several emails to complain, but no one responded. Which organization can Alec turn to?

- A. **The Autorite des marches financiers**
- B. The Chambre de la securite financiere
- C. The Canadian Life and Health Insurance Association
- D. Assuris

Answer: A

Explanation:

Comprehensive and Detailed In-Depth Explanation: Alec faces a lapsed policy due to communication failures involving his advisor and firm. The Autorite des marches financiers (AMF) regulates Quebec's financial advisors and firms under the Distribution Act (Sections 103-115), handling complaints about advisor negligence or firm unresponsiveness. Option C is correct, as the AMF can investigate Olivier's firm's failure to update Alec's address or respond. Option A (CLHIA) is an industry group without regulatory power.

Option B (Chambre de la securite financiere) oversees advisor ethics but focuses on individual conduct, not firm-wide issues or insurer disputes. Option D (Assuris) protects policyholders if an insurer fails, not for lapses due to non-payment. The Ethics manual stresses advisors' duty to maintain client communication, supporting AMF jurisdiction here.

References: Distribution Act, Sections 103-115; Ethics and Professional Practice (Civil Law) Manual, Section on Advisor Responsibilities.

NEW QUESTION # 249

Coraline is a landscape gardener who owns a disability insurance (DI) policy. The policy will pay her a \$3,000 monthly benefit after a 90-day waiting period. She is diagnosed with cancer, and because she has to undergo months of

chemotherapy, she will be unable to work. She calls Robin, her insurance agent, to inform him of her diagnosis. She would like to know more information about the claims process. Which of the following statements is CORRECT?

- A. Coraline must contact her agent by phone within 30 days of learning about her diagnosis.
- B. Coraline has 30 days to provide the insurer with all of the information required to process the claim.
- C. The payment of the initial benefit to Coraline must occur within 30 days after the end of the waiting period.
- D. The insurer must pay Coraline the benefit amount within 30 days after receipt of the proof of loss.

Answer: D

Explanation:

Disability insurance policies generally stipulate that the insurer must pay benefits within a specific timeframe following receipt of the proof of loss, typically within 30 days. This aligns with LLQP guidelines and common insurance practices, which require that insurers act promptly upon receiving all necessary documentation related to a claim. Coraline must provide her proof of loss, after which the insurer is obligated to start the payment process. The waiting period dictates when benefits start, but the insurer must pay within the specified period after receiving the required proof.

NEW QUESTION # 250

Callum is an agent with Neverland Insurance. It was recently discovered that he had been using a tied selling technique to double his sales with each client. Which one of the following organizations will take action against Callum's conduct?

- A. The provincial/territorial regulatory authority of the jurisdiction where Callum operates.
- B. The Canadian Insurance Services Regulatory Organizations.
- C. The Office of the Superintendent of Financial Institutions.
- D. The Canadian Council of Insurance Regulators.

Answer: A

Explanation:

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

Tied selling-requiring clients to buy one product to get another-is unethical and prohibited under insurance regulations. The IFSE Ethics and Professional Practice Course (Common Law) states that provincial/territorial regulatory authorities (e.g., Financial Services Commission of Ontario) oversee agent conduct and enforce compliance within their jurisdiction. Callum's actions fall under their purview. The Canadian Insurance Services Regulatory Organizations (A) is not a specific body, the Canadian Council of Insurance Regulators (C) coordinates but doesn't enforce, and the Office of the Superintendent of Financial Institutions (D) regulates federal financial institutions, not individual agents. Thus, B is correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 4: Regulatory Environment, Section on "Provincial/Territorial Regulators."

NEW QUESTION # 251

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