便利なLLQP技術内容試験-試験の準備方法-信頼的なLLQPテストトレーニング

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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	• 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 2	• 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.
トピック 3	• 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 4	• 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.

>> LLQP技術内容 <<

LLQPテストトレーニング、LLQP日本語的中対策

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IFSE Institute Life License Qualification Program (LLQP) 認定 LLQP 試驗問題 (Q180-Q185):

質問 # 180
(Jack is starting a new job with group medical, dental, and retirement benefits. He submits his application but is told he is not immediately eligible.
When might Jack become eligible?)

- A. At the end of a standard waiting period.
- B. At the end of his GRRSP contribution vesting period.
- C. After the number of days required by law to contribute to his GRRSP.
- D. On the group plan's renewal date.

正解： A

解説：
Most group benefits, including medical, dental, and retirement plans, require employees to complete a standard waiting period(e.g., 3 months) before they become eligible for enrollment.
Exact Extract:
"Group insurance plans often impose a standard waiting period before new employees become eligible for coverage."
(Reference:Sickness-E312-2020-12-7ED, Chapter 2.3.3.1 Qualification Period#45:3 Sickness-E312-2020-12-7ED.pdf**)

質問 # 181
Mercedes is a single mother to her 5-year-old son Arthur. Arthur's father Richard is not in his son's life because he is a recovering drug dealer who spent the last 4 years in and out of prison. Mercedes has full custody of Arthur and cannot count on help from her family because they live in another province.
Wanting to ensure his well-being, in the event of her death, Mercedes purchases a $100,000 life insurance policy and names Arthur the sole beneficiary of the policy.
If she died without a will who would receive the death benefit?

- A. Arthur
- B. Mercedes's estate
- C. Director of youth protection
- D. Richard

正解： A

解説：
Since Arthur is the named beneficiary on Mercedes' life insurance policy, the death benefit will be payable to him directly. Under LLQP provisions, life insurance proceeds designated to a minor beneficiary are generally paid into a trust or managed by a legal guardian until the minor reaches the age of majority.
In this case, because Mercedes died intestate (without a will), Arthur would still receive the proceeds of the life insurance policy as the sole named beneficiary. However, since he is a minor, the Director of Youth Protection or a legal guardian may be appointed to manage the funds until Arthur becomes of age.

質問 # 182
Natalie and Ted, who are both 40, meet with an insurance agent to discuss their life insurance needs. They have four major concerns. Their first concern is that Natalie is the primary income earner: if something happened to her, Ted would not be able to provide their two young children with the life they are accustomed to. Their second concern is that if something were to happen to Ted, Natalie would have to pay for childcare.
The third issue is that they want to make sure the mortgage on their primary residence is paid off in the event something happened to either of them. Lastly, Natalie is concerned about the tax liability on the family cottage when it gets passed on to the kids. The family cottage is fully paid. The agent notes that most of the couple's concerns could be addressed with term life insurance products.
Which of their concerns can only be addressed with a permanent life insurance product?

- A. Paying for childcare.
- B. Covering the tax liability on the family cottage.

- C. Paying off the mortgage.
- D. Replacing Natalie's income.

正解： B

解說：
Comprehensive and Detailed Explanation From Exact Extract:
Term insurance is designed for temporary needs (income, mortgage, childcare).
However, covering tax liabilities that will arise at death (e.g., deemed disposition of a cottage) requires permanent coverage to ensure the benefit is available whenever death occurs. The LLQP outlines this clearly in estate planning modules.
Reference: Insurance Study Guides Chinese.pdf, Estate Planning - Permanent Insurance Needs

質問 # 183
Disappointed with the performance of his current investments, Gerard wants to make changes to his portfolio.
While his investments are well diversified and professionally managed (as he requested from the outset), their value fluctuates significantly up and down. The issue is that Gerard, a professional stuntman, often puts his life on the line. Should he die, he would like the capital in his investments to be protected as much as possible-if not in whole, then at least a good portion-which is not currently the case.
What type of investment would be most suitable for Gerard?

- A. Stocks
- B. Exchange-traded funds
- C. Segregated funds
- D. Mutual funds

正解： C

解說：
According to the LLQP Segregated Funds and Annuities curriculum, investment suitability must take into account not only risk tolerance and diversification, but also personal circumstances and specific protection needs. Gerard's situation clearly highlights a need for capital protection upon death, given the high-risk nature of his occupation as a professional stuntman.
Although Gerard's current investments are diversified and professionally managed, the significant market fluctuations indicate exposure to market risk without any guarantees. Traditional investments such as stocks, mutual funds, and exchange-traded funds (ETFs) do not provide any contractual protection of capital. Their value depends entirely on market performance, and in the event of the investor's death, beneficiaries receive only the market value at that time, regardless of prior contributions.
Segregated funds, however, are uniquely suited to Gerard's needs. As outlined in the LLQP study guide, segregated funds are insurance contracts that combine market-based investing with built-in guarantees. One of their most important features is the death benefit guarantee, which typically protects 75% or 100% of the original deposits (less withdrawals) if the investor dies before maturity. This directly addresses Gerard's concern about ensuring that a substantial portion of his invested capital is preserved for his beneficiaries, even if markets are down at the time of death.
In addition, segregated funds offer professional management and diversification similar to mutual funds, which Gerard already values. They also provide potential estate planning benefits such as bypassing probate and faster payment to beneficiaries, which are emphasized in the LLQP curriculum as key advantages for clients with higher personal risk exposure.
Options A, B, and D are unsuitable because none of these investments offer contractual death benefit protection. While diversification can reduce volatility, it does not guarantee capital preservation upon death.
Therefore, based on LLQP Segregated Funds and Annuities principles, the most suitable investment for Gerard is segregated funds, making Option C the correct and fully verified answer.

質問 # 184
Luc is married and the father of two teenagers. His annual salary is $60,000. His wife Marie works part-time with an annual salary of $24,000. The family's monthly expenses are $3,500. Luc and Marie are not members of any group benefit plan. What is the minimum monthly amount of disability insurance coverage that Luc needs to cover his risk of disability?

- A. $5,000
- B. $3,500
- C. $1,500

正解： B

解説：
Comprehensive and Detailed Explanation:
Luc earns $60,000/year ($5,000/month), Marie earns $24,000/year ($2,000/month), totaling $7,000/month.
Expenses are $3,500/month. If Luc is disabled, Marie's $2,000 leaves a $1,500 shortfall. However, Luc needs $3,500/month to fully replace expenses, assuming Marie's income isn't relied upon (Chapter 2:Insurance to Protect Income).
Option A: Insufficient; $1,500 + $2,000 = $3,500 but assumes Marie's income.
Option B: Correct; $3,500 ensures full coverage.
Option C: Excessive; over-insures.
Reference: LLQP Accident and Sickness Insurance Manual, Chapter 2:Insurance to Protect Income.

質問 # 185
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LLQPテストトレーニング: https://www.japancert.com/LLQP.html

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