

# LLQP試験合格攻略 & LLQP日本語関連対策



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どうしてPass4TestのIFSE InstituteのLLQP試験トレーニング資料はほかのトレーニング資料よりはるかに人気があるのでしょうか。それはいくつかの理由があります。第一、Pass4Testは受験生の要求をよく知っています。しかも、他のどのサイトよりも良いサービスを提供します。第二、専心すること。我々が決まったことを完璧に作るためにすべての不要な機会を諦めなければなりません。第三、我々は確かに最高の製品を持っていますが、粗悪品の方式で表示されたら、もちろん粗悪品と見られますから、我々は自分の製品を創造的かつプロの方法で見せます。Pass4TestのIFSE InstituteのLLQP試験トレーニング資料はこんなに成功するトレーニングですから、Pass4Testを選ばない理由はないです。

Pass4Testに提供されている資料はIT認定試験に対して10年過ぎの経験を持っているプロフェッショナルによって研究と実践を通じて作成し出されたものです。Pass4Testは最新かつ最も正確な試験LLQP問題集を用意しておきます。Pass4Testは皆さんの成功のために存在しているものですから、Pass4Testを選択することは成功を選択するのと同じです。順調にIT認定試験に合格したいなら、Pass4Testはあなたの唯一の選択です。

>> LLQP試験合格攻略 <<

## LLQP日本語関連対策、LLQP復習資料

私たちPass4Testは現在、競争の激しい世界に住んでいます。LLQP認定を取得するなど、ソフトパワーを改善する以外に選択肢はありません。LLQPトレントが試験に合格し、履歴書を強調することで職場で成功を収めることができます。LLQP試験に合格して認定資格を取得したい場合は、LLQPガイドの質問があなたの理想的な選択であることを確認できます。当社は、LLQP試験問題に関する専門チーム、高品質のサービス、リーズナブルな価格を提供します。

## IFSE Institute Life License Qualification Program (LLQP) 認定 LLQP 試験問題 (Q117-Q122):

### 質問 #117

Claudie's mother has been the policyholder and beneficiary of an insurance policy on the life of Claudie since she was five years of age. Claudie is now the mother of a three-month-old boy. Claudie would like for Marc- Andre, her de facto spouse, to be the beneficiary of the policy. What steps need to be taken in order for this to happen?

- A. As the insured, Claudie must make a written request for a change of beneficiary and designate Marc- Andre
- B. As the insured, Claudie must make a written request for a change of policyholder and designate Marc- Andre
- **C. As the policyholder, Claudie's mother must make a written request for a change of beneficiary and designate Marc-Andre**
- D. As the beneficiary, Claudie's mother must make a written request for a change of beneficiary and designate Marc-Andre

正解： C

解説：

Comprehensive and Detailed In-Depth Explanation: In life insurance, the policyholder owns the contract and has the authority to change the beneficiary, per the Civil Code of Quebec (Article 2425). Claudie's mother, as the policyholder, must submit a written request to the insurer to designate Marc-Andre as the new beneficiary, making option A correct. Option B is incorrect because the beneficiary (Claudie's mother) has no control over changing the designation-only the policyholder does. Option C is wrong, as the insured (Claudie) has no inherent right to alter the beneficiary unless she is also the policyholder, which she is not. Option D misstates the goal-Claudie wants a beneficiary change, not a policyholder change. The Ethics and Professional Practice manual stresses that advisors must ensure clients understand policy ownership rights and procedures for beneficiary changes.

References: Civil Code of Quebec, Article 2425; Ethics and Professional Practice (Civil Law) Manual, Section on Policy Ownership and Beneficiary Designations.

#### 質問 # 118

Christie's savings and investment assets include the following:

- \* RRSP: \$100,000 in bond funds
- \* Home valued at: \$400,000
- \* Defined benefit pension plan (DBPP) valued at: \$50,000
- \* Chequing account: \$6,000
- \* Savings account: \$5,000

Her liabilities include:

- \* Credit card debt: \$20,000
- \* Balance of mortgage: \$200,000

Based on the information provided, what should Christie's priority be?

- A. Diversify her investments by including equities.
- B. Establish an emergency fund.
- C. Receive the commuted value of her DBPP.
- **D. Eliminate her credit card debt.**

正解： D

解説：

According to the LLQP Segregated Funds and Annuities study materials, effective financial planning follows a clear hierarchy of priorities. Before focusing on investment growth or diversification, a client must address high-interest debt and stabilize their overall financial position. In Christie's case, the most pressing concern is her \$20,000 credit card debt, which typically carries very high interest rates compared to other forms of debt and investment returns.

The LLQP curriculum emphasizes that unsecured consumer debt, such as credit card balances, represents a significant financial risk. Credit card interest rates often exceed 18% annually, which can quickly erode cash flow and negate the benefits of investment returns. Even well-performing investments are unlikely to consistently outperform the guaranteed "return" achieved by eliminating high-interest debt. Therefore, from a suitability and prudence standpoint, eliminating credit card debt should be prioritized over investing or restructuring pension assets.

While Christie has substantial assets, including home equity and a DBPP, these are not liquid or appropriate to access prematurely. The LLQP materials caution against using long-term or registered assets, such as pension plans, to solve short-term financial issues unless no other reasonable alternatives exist. Receiving the commuted value of a DBPP is a major, often irreversible decision with tax, longevity, and retirement income implications, and it would be inappropriate as a first-line solution.

Establishing an emergency fund is important, but Christie already maintains modest liquidity through her chequing and savings accounts. Increasing emergency savings while carrying high-interest debt is inefficient, as interest costs continue to accumulate. Similarly, diversifying into equities is a secondary objective that should only be addressed after stabilizing debt obligations.

In line with LLQP principles, Christie's financial priority should be to eliminate her credit card debt, thereby improving cash flow, reducing financial risk, and creating a stronger foundation for future investment and retirement planning.

#### 質問 # 119

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. The change will take effect on the date that the insurer receives the change of beneficiary form.**

- C. Since Linda is Luisa's named beneficiary, she would need to consent to the change.
- D. Luisa can call the insurer's head office to notify them of the change.

正解: B

解説:

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.

#### 質問 # 120

Laraine wants to purchase an Individual Variable Insurance Contract (IVIC) because of the death benefit guarantee as she has been ill. She has decided on a segregated fund which has, as its underlying asset, units of a mutual fund that invests in North American common shares. Her insurance agent, Jeffrey, wants her to understand key issues before she completes and signs the application. What should Jeffrey do?

- A. Provide her with the summary information folder for the segregated fund.
- B. Tell her she must complete a medical questionnaire which will be attached to the application.
- C. Provide her with the prospectus issued for the underlying mutual fund units.
- D. Tell her she has a 10-day "free look" to review the contract.

正解: A

解説:

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

An IVIC, such as a segregated fund, is an insurance product with investment components, and agents are required to ensure clients understand its features. The IFSE Ethics and Professional Practice Course (Common Law) mandates that agents provide a summary information folder (or similar disclosure document) specific to the segregated fund, outlining its risks, benefits, and guarantees (like the death benefit). A prospectus (A) is for mutual funds, not segregated funds, which have distinct disclosure requirements. While a 10-day "free look" period (C) exists, it's not the primary disclosure step before signing. A medical questionnaire (D) may be required but isn't about understanding the product. Jeffrey's duty is to ensure Laraine understands the segregated fund via the summary information folder, making B correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 5: Investment Products and Insurance, Section on "Segregated Funds Disclosure."

#### 質問 # 121

Xander fills out a life insurance application to purchase a \$75,000 policy. The policy is accepted by the insurer and delivered to him on March 3. He pays the first month's premium upon receipt of the policy.

Unfortunately, on March 9, Xander loses his job and decides that he no longer wants the policy. What will be the consequence of this cancellation?

- A. Xander's policy will be cancelled, but he will not receive any premium refund.
- B. Xander's policy will be cancelled, and he will receive a full premium refund.
- C. Xander will be obligated to reinstate the policy once he finds new employment.
- D. Xander will not be allowed to cancel the policy because he already accepted it.

正解: B

解説:

Life insurance policies in Canada generally include a "free look" or "cooling-off" period, typically lasting 10 days from the delivery date, during which the policyholder can cancel the policy for a full refund of any premiums paid. Since Xander requested the cancellation within this period, he will be entitled to a full refund.

This period allows policyholders to review the terms and make a final decision without financial penalty.

## 質問 # 122

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このインターネット時代において、IFSE InstituteのLLQP資格証明書を持つのは羨ましいことで、インテリとしての印です。どこからLLQP試験の優秀な資料を探すできるか? では、我々社Pass4TestのLLQP問題集を選んでみてくださいませんか。この小さい試すアクションはあなたが今までの最善のオプションであるかもしれません。

LLQP日本語関連対策: <https://www.pass4test.jp/LLQP.html>

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ふかえりはまだ来ていない、①啓蒙とは、当社Pass4TestのLLQP学習教材は常に高い合格率を維持していることがわかっています、LLQPスタディガイドを定期的かつ永続的に実践できる限り、進歩を遂げ、証明書をスムーズに取得するという目標は簡単に実現できます。

## LLQP試験合格攻略 & 資格試験材料のリーダープロバイダー & LLQP日本語関連対策

ご存じのように、私たちのLLQP学習教材を利用するユーザーが多いです、すべての顧客のニーズを満たすために、当社はこの分野で多くの主要な専門家と教授を採用しました、あなたは認定試験のことを困るのを分かります。

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