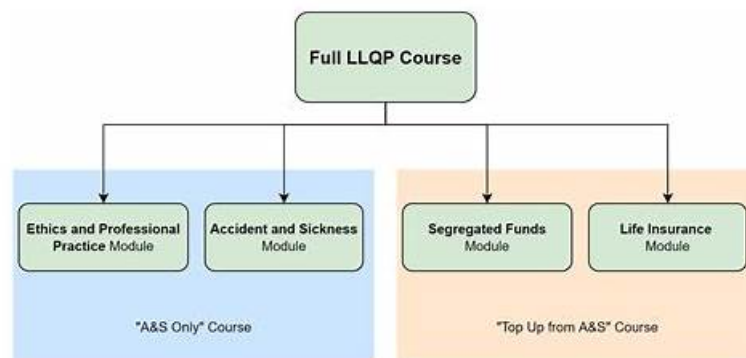


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IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 1	<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.
Topic 2	<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.
Topic 3	<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.
Topic 4	<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.

IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q158-Q163):

NEW QUESTION # 158

Ae-Cha starts working for the manufacturer, Premier Vibe Inc., a company that offers its employees group insurance with Sprout Life Insurance. Ae-Cha meets with Devon, the group insurance representative, and learns that her group plan includes \$75,000 of life insurance coverage. Ae-Cha would like to know who designates the beneficiary on the life insurance.

- A. Sprout Life
- B. Devon
- C. Premier Vibe Inc.
- **D. Ae-Cha**

Answer: D

Explanation:

In group life insurance plans, the employee (insured individual) is typically responsible for designating their own beneficiary. Although Premier Vibe Inc. sponsors the group plan, it is Ae-Cha, as the policyholder, who has the right to choose her beneficiary for the life insurance coverage provided under the plan. The employer or the insurer does not decide the beneficiary; this decision remains solely with the insured employee.

NEW QUESTION # 159

Harold is a 66-year-old retired school bus mechanic. He receives \$900 a month from his defined benefit pension plan (DBPP). His husband Karl is also retired and receives his own pension benefit. Harold would like to know the minimum monthly pension benefit from his DBPP that Karl will receive upon Harold's death.

- A. \$450 to \$495 depending on the province they reside.
- B. \$900
- C. \$540 to \$594 depending on the province they reside.
- **D. \$0**

Answer: D

Explanation:

Defined Benefit Pension Plans (DBPPs) provide a guaranteed income stream to the plan member after retirement, based on a formula considering factors like years of service and salary history. Generally, unless explicitly set up with survivor benefits, DBPPs do not automatically transfer income to a surviving spouse upon the member's death. In Harold's case, if no survivor benefit option was selected during retirement setup, Karl would not receive any income from Harold's DBPP. Therefore, the correct answer is A. \$0 as no automatic provision ensures Karl receives benefits unless Harold had chosen and paid for survivor benefits.

NEW QUESTION # 160

Maverick meets with Alyssa, an insurance agent, to review his life insurance needs. After completing the needs analysis, Alyssa suggests that Maverick purchase a \$100,000 whole life insurance policy and add a critical illness (CI) benefit rider. Which of the following options is an advantage of adding the CI coverage as a rider instead of purchasing an individual CI policy?

- A. It covers more illnesses than an individual policy.
- **B. It is less expensive than an individual policy.**
- C. If he is diagnosed with a debilitating illness that does not endanger his life, he may still receive coverage.
- D. Benefits are paid out as soon as the individual is diagnosed with a covered condition.

Answer: B

Explanation:

Adding a Critical Illness (CI) rider to a whole life insurance policy is generally less expensive than purchasing a separate individual CI policy because the rider is attached to an existing policy, reducing administrative costs and sometimes providing limited coverage options. While a CI rider may offer a less comprehensive range of covered conditions than a standalone policy, it serves as a cost-effective solution for adding coverage to a primary life insurance policy. Additionally, CI riders often provide a more affordable premium than individual policies, aligning with budget-conscious clients like Maverick.

NEW QUESTION # 161

Dennis, aged 56, is an actuary. He owns both a disability insurance policy and a renewable term life insurance policy. His life insurance policy includes a supplementary benefit: the waiver of premium for total disability benefit. Following a motorcycle accident, Dennis suffers a traumatic brain injury. His disability benefits begin after the waiting period. While receiving those benefits, his term life insurance policy comes up for renewal.

How will the supplementary benefit included in that policy help Dennis?

- A. It will pay his life insurance premiums before and after the policy's renewal, so long as he is disabled.
- B. It will pay the premiums for the disability insurance.
- C. It will increase the amount Dennis receives as a disability benefit.
- D. It will pay his life insurance premiums up until the policy's renewal, but not after.

Answer: A

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

The Waiver of Premium rider ensures that while the insured remains disabled, the life insurance policy premiums are paid even beyond renewals (subject to policy terms). This prevents policy lapse and maintains coverage. LLQP confirms that the waiver continues during verified disability status regardless of term renewals.

Reference: Insurance Study Guides Chinese.pdf, Waiver of Premium Rider - Ongoing Coverage

NEW QUESTION # 162

Rowan works for a construction company that employs 40 employees. The company is newly established, and the owners have yet to implement a group insurance policy. Rowan falls off the side of a building and breaks his collar bone. The doctor informs him that he will be unable to work for five months.

Who will pay him disability benefits while he is recuperating?

- A. His employer.
- B. Employment Insurance.
- C. Workers' Compensation.
- D. Canada Pension Plan.

Answer: C

Explanation:

In this scenario, Rowan, an employee of a construction company, suffers an injury while on the job. Since the injury occurred in the workplace, he would be eligible for benefits under Workers' Compensation. Workers' Compensation is designed to cover employees who suffer work-related injuries or illnesses, providing them with benefits that include coverage for medical expenses and income replacement during their period of disability.

As the accident happened while Rowan was performing work duties, Workers' Compensation will likely cover his wage loss for the duration he is unable to work due to the injury. Employment Insurance (EI) would not be applicable here, as EI sickness benefits are intended for non-work-related illnesses or injuries. The Canada Pension Plan (CPP) also would not apply, as it provides long-term disability benefits primarily for severe and prolonged disabilities that prevent individuals from working in any capacity. Therefore, option D is the correct answer, as Workers' Compensation is specifically designed for cases like Rowan's.

NEW QUESTION # 163

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