

LLQP test study engine & LLQP training questions & LLQP valid practice material

LLQP 21-day Study Plan With Online Seminars		Your Name: _____ Start date: _____
1	<p>Day 1 Activity:</p> <p>a) read "An Overview of the Canadian Life Insurance Industry" (see Instructor Comments at right) Note: Click on LLQP Online Seminars: i) click on the PDF symbol beside "Agent Authority"; print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. ii) click on the PDF symbol beside "Qualifications and Requirements"; print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. iii) click on the PDF symbol beside "Incompleteability"; print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>Items:</p> <p>i) answer the questions for "Incompleteability" in your exam prep book or online ii) answer the questions for "Qualifications either in your exam prep book or online</p> <p>Finally for today:</p> <p>i) review your answers to the questions until you get all answers correct</p> <p>* If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar. Add any notes to your notebook (see Instructor Comments for online students).</p>	<p>Instructor Comments:</p> <p>Establish good study habits for the course by printing out the study plan that includes all the activities listed, for this and every day. You must print out this study plan so you can follow it every day. As you complete each activity put a check mark beside it as a record of your progress.</p> <p>Students with disabilities: These instructions apply to every study day. Read the content, apply it to your life, keep important information, and make notes in the margins as you read. Read the + FLSs. Answer the questions in the text.</p> <p>Online students: These instructions apply to every study day. Read the content, apply it to your life, keep important information, and if you are not going to print out the pages, and use them like the book, you must make notes of the content in your notebook. This notebook will become your personal study notes. Summarize each section as you read it in point form in your notebook. Make sure you also read the + FLSs.</p> <p>The Glossary: The material contains a glossary of terms. Review these terms and write out in your notes any definition you think you are not sure of.</p> <p>All students: For this day:</p> <ul style="list-style-type: none"> • focus on agent authority • focus on errors & omissions insurance <p>Important note: These modules are very important and they will immediately ramp up your knowledge. These modules are two of the most important in the entire course.</p> <ul style="list-style-type: none"> • focus on disability insurance and what it does • focus on dividends and what they mean to the policy owner • focus on universal life mortality costing • understand the life insurance riders so you
2	<p>Day 2 Activity:</p> <p>a) read "Why do I need insurance?" b) read "What type of insurance should I have?" Stop reading when you reach the heading that says "Disability Income Insurance."</p> <p>Note: Click on LLQP Online Seminars:</p> <p>i) click on the PDF symbol beside "Whole Life Insurance: Introduction"; print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. ii) click on the PDF symbol beside "Term to 100 Insurance"; print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. iii) click on the PDF symbol beside "Universal Life Insurance: Introduction"; print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. iv) click on the PDF symbol beside "Universal Life Insurance: Premiums"; print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. v) click on the PDF symbol beside "Universal Life Insurance: Cost"; print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>Items:</p> <p>i) answer the questions for "Need for Insurance" either in your exam prep book or online ii) answer the questions for "Types of Insurance: Life Insurance" either in your exam prep book or online</p> <p>Finally for today:</p> <p>i) review your answers to the questions until you get all answers correct</p> <p>* If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar. Add any notes to your notebook (see Instructor Comments for online students).</p>	<p>Instructor Comments:</p> <p>Can distinguish them from the disability insurance riders you will learn about tomorrow.</p> <p>Important note: These modules are two of the most important in the entire course.</p> <ul style="list-style-type: none"> • focus on disability insurance and what it does • focus on dividends and what they mean to the policy owner • focus on universal life mortality costing • understand the life insurance riders so you
3	<p>Day 3 Activity:</p> <p>a) read "What type of insurance should I have?" Starting at the heading that says "Disability Income Insurance."</p> <p>Note: Click on LLQP Online Seminars:</p> <p>i) click on the PDF symbol beside "Disability Insurance: Definitions of Disability"; print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. ii) click on the PDF symbol beside "Disability Insurance: Deductibles"; print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes. iii) click on the PDF symbol beside "Deductible Cost of Living Adjustment Rider"; print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>Items:</p> <p>i) answer the questions for "Disability Insurance: Definitions of Disability" either in your exam prep book or online ii) answer the questions for "Disability Insurance: Deductibles" either in your exam prep book or online iii) answer the questions for "Deductible Cost of Living Adjustment Rider" either in your exam prep book or online</p> <p>Finally for today:</p> <p>i) review your answers to the questions until you get all answers correct</p> <p>* If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar. Add any notes to your notebook (see Instructor Comments for online students).</p>	<p>Instructor Comments:</p> <p>Another very important study day.</p> <ul style="list-style-type: none"> • focus on earned income in the disability context • focus on the differences between the types of disability policies • focus on single deductible, family deductible, and the deductible/oinsurance calculation

P.S. Free 2026 IFSE Institute LLQP dumps are available on Google Drive shared by ActualVCE: https://drive.google.com/open?id=18-zrhS1P0FueiHjeaKf_BZ-MUZw7dM0Q

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IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 1	<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.
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"> 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 Exam Questions Pdf <<**](#)

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IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q84-Q89):

NEW QUESTION # 84

Vasu, an insurance agent, meets with Francine, his new client. Francine wants to purchase a disability insurance policy. Vasu helps her complete the application form. In the process, he collects all the required medical and lifestyle information on his client and wonders what he must do with the information he collected.

Which of the following options is CORRECT?

- A. Vasu must send a copy of the medical and lifestyle-related information to the insurer, his supervisor, and keep a copy in his file.
- B. Vasu must send a copy of the medical and lifestyle-related information to the insurer only, and he cannot keep a copy in his file.
- C. Vasu must send a copy of the medical and lifestyle-related information to the insurer and keep a copy in his file.**
- D. Vasu must send a copy of the medical and lifestyle-related information to the insurer, his supervisor, and his client, and must keep a copy in his file.

Answer: C

Explanation:

As per LLQP guidelines and privacy regulations in Canada, an insurance agent like Vasu is required to submit all medical and lifestyle-related information to the insurer as part of the application process. Additionally, the agent is permitted to retain a copy of this information in his client file for record-keeping and future reference purposes. It is essential for compliance and potential follow-ups related to policy servicing or claims. Privacy laws do not permit Vasu to share this information with unauthorized parties, such as his supervisor or the client, beyond what is required for processing the application, unless consent has been explicitly provided.

NEW QUESTION # 85

Marc, age 35, is a self-employed electrician. His annual income is approximately \$60,000. His spouse Veronique works part-time and earns an annual income of \$15,000. Marc and Veronique are parents of two young children. Their monthly financial obligations with regard to rent, car, clothing, and food amount to \$3,000. What accident and sickness insurance protection do Marc and Veronique primarily need?

- A. Long-term care insurance of \$3,000 per month for Marc.
- B. Disability coverage of \$3,000 per month for Marc.**
- C. Disability coverage of \$4,000 per month for Marc.
- D. Disability coverage of \$3,000 per month for Veronique.

Answer: B

Explanation:

Comprehensive and Detailed Explanation:

Marc earns \$60,000/year (\$5,000/month), and Veronique earns \$15,000/year (\$1,250/month), totaling \$6,250/month. Their expenses are \$3,000/month. As the primary earner, Marc's disability poses the greatest risk (Chapter 6:Client Profile). If Marc is disabled: Veronique's \$1,250 + \$0 = \$1,250, short \$1,750 of \$3,000.

If Veronique is disabled: Marc's \$5,000 covers \$3,000.

\$3,000/month for Marc (60% of his income) plus Veronique's \$1,250 totals \$4,250, exceeding \$3,000.

Option A: Correct; \$3,000/month for Marc ensures expenses are met.

Option B: Incorrect; Veronique's income is supplementary, not primary.

Option C: Excessive; \$4,000/month over-insures Marc.

Option D: Incorrect; LTC is for care costs, not income replacement.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 2:Insurance to Protect Income, Chapter 6: Client Profile.

NEW QUESTION # 86

(Anthony, 26, wants to invest \$500 but be able to cash it in anytime without fees and wants capital protection.

What investment should the insurance agent recommend?)

- A. An IVIC consisting of a growth fund with a 100% maturity guarantee.
- B. A market-linked guaranteed investment certificate.
- **C. A redeemable guaranteed investment certificate.**
- D. An IVIC consisting of a bond fund with a deferred sales charge.

Answer: C

Explanation:

A redeemable GIC offers capital protection and easy liquidity (ability to cash out without penalties), making it the best fit for Anthony's priorities.

Exact Extract:

"Redeemable GICs allow investors to cash in before maturity without significant penalties, while preserving the invested capital."

(Reference: Segfunds-E313-2020-12-7ED, Chapter 1.3.6 Guaranteed Investment Certificates (GICs))

NEW QUESTION # 87

Samir applied for a life insurance policy 18 months ago. At the time of the application, he was employed as an accountant. Samir quit his accounting job 6 months ago to become a professional scuba diver.

Which of the following statements about Samir's life insurance policy is CORRECT?

- A. Samir is not required to declare his change in occupation because the policy is less than 2 years old.
- **B. Samir has no obligation to notify the insurer of his change of occupation regardless of how old the policy is.**
- C. Samir must inform his insurer about his change of occupation within 6 months of the change.
- D. Regardless of whether Samir informs his insurer of his change in occupation, if he dies while scuba diving, he would not be covered.

Answer: B

Explanation:

In life insurance policies, once the policy is issued, the insured does not need to notify the insurer of any changes in occupation. The premiums and coverage are based on the occupation and risk profile at the time of application, and life insurance contracts do not generally require updates on occupational changes unless explicitly stated.

Therefore, regardless of Samir's current job as a scuba diver, his life insurance policy remains in force without the need for notification to the insurer. This is different from disability insurance, which may consider occupation changes to reassess risk and benefits.

NEW QUESTION # 88

Svetlana is a 45-year-old single mother with two children: Georgi 17; and Ingrid 13. The children's father, Vladimir, has a serious gambling problem and only visits them sporadically. Vladimir's younger brother Sergei, on the other hand, is a dependable and helpful uncle who helps Svetlana regularly with the children.

Svetlana meets with Robert, an insurance agent to review her life insurance needs because she wants to make sure that her children are taken care of if she were to die prematurely. Robert suggests that she purchase a \$200,000 policy. Who should she name as a beneficiary?

- A. Georgi and Ingrid but name Vladimir as a trustee.
- B. Georgi and Ingrid but name Sergei as a trustee.
- C. Vladimir
- D. Sergei

Answer: B

Explanation:

Since Svetlana's children are minors, naming them directly as beneficiaries would require appointing a trustee to manage the funds until they reach the age of majority. Given that Vladimir is unreliable, Sergei-who is dependable and supportive-is the most suitable choice to act as trustee. Naming him as trustee ensures that the funds are managed responsibly for the benefit of Georgi and Ingrid until they can access them. Therefore, Option B is the most appropriate choice.

NEW QUESTION # 89

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