

# Valid Exam LLQP Preparation & Study LLQP Test



P.S. Free 2026 IFSE Institute LLQP dumps are available on Google Drive shared by DumpsKing: [https://drive.google.com/open?id=177-3ZXnAlcuY\\_uFxIv65G\\_jBay0Hmq2r](https://drive.google.com/open?id=177-3ZXnAlcuY_uFxIv65G_jBay0Hmq2r)

By resorting to our LLQP practice materials, we can absolutely reap more than you have imagined before. We have clear data collected from customers who chose our LLQP actual tests, the passing rate is 98-100 percent. So your chance of getting success will be increased greatly by our LLQP braindump materials. Moreover, there are a series of benefits for you. So the importance of LLQP actual test is needless to say. If you place your order right now, we will send you the free renewals lasting for one year.

IFSE Institute's LLQP exam certification is one of the most valuable contemporary of many exam certification. In recent decades, computer science education has been a concern of the vast majority of people around the world. It is a necessary part of the IT field of information technology. So IT professionals to enhance their knowledge through IFSE Institute LLQP exam certification. But pass this test will not be easy. So DumpsKing IFSE Institute LLQP Exam Certification issues is what they indispensable. Select the appropriate shortcut just to guarantee success. The DumpsKing exists precisely to your success. Select DumpsKing is equivalent to choose success. The questions and answers provided by DumpsKing is obtained through the study and practice of DumpsKing IT elite. The material has the experience of more than 10 years of IT certification.

>> Valid Exam LLQP Preparation <<

## Professional Valid Exam LLQP Preparation Spend Your Little Time and Energy to Clear IFSE Institute LLQP exam

DumpsKing is the best catalyst to help IT personage be successful. Many people who have passed some IT related certification exams used our DumpsKing's training tool. Our DumpsKing expert team use their experience for many people participating in IFSE Institute certification LLQP exam to develop the latest effective training tools, which includes IFSE Institute LLQP Certification simulation test, the current exam and answers. Our DumpsKing's test questions and answers have 95% similarity with the real exam. With DumpsKing's training tool your IFSE Institute certification LLQP exams can be easy passed.

## IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q238-Q243):

### NEW QUESTION # 238

Eloise has critical illness coverage through her group insurance plan at work. She is 54 years old, in excellent health, and is planning to retire soon. She meets with Sonia, her insurance agent, to plan her retirement and to make sure she will still be covered in the event of critical illness. To make sure she is not a burden on her family, Eloise would also like to receive monthly benefits in the event she is placed in an assisted living facility. What should Sonia tell her?

- A. That when she retires, she should purchase individual disability insurance, which would give her the coverage required in the event of critical illness.
- B. That the critical illness coverage under her group plan will end when she retires and that she should consider purchasing individual coverage.
- C. That her critical illness coverage will end when she retires and that she should consider purchasing individual critical illness

and long-term care insurance.

- D. That the critical illness coverage under her group plan is the least expensive and that the insurer will have to give her the option of converting it into individual insurance when she retires.

**Answer: C**

#### NEW QUESTION # 239

Janice meets with Patrick, an insurance agent, to review her investment needs. Patrick suggests that she invest in segregated funds. Janice is not familiar with these types of funds.

What information can Patrick provide to Janice to help her understand the advantages of segregated funds?

- A. They guarantee protection from creditors.
- B. They are fully protected by Assuris.
- C. They require medical underwriting.
- D. They can be withdrawn anytime.

**Answer: A**

Explanation:

One of the significant advantages of segregated funds is creditor protection, which is particularly beneficial for business owners and professionals who may face potential claims from creditors. Under LLQP principles, segregated funds are insurance contracts, and when beneficiaries such as spouses or children are named, the investment may be protected from creditors in the event of bankruptcy or legal action. This makes segregated funds distinct from other investment types, which do not inherently offer creditor protection unless specific trusts or structures are in place.

Option A is incorrect as Assuris provides limited coverage rather than full protection, Option B is partially true but not unique to segregated funds, and Option D is incorrect as segregated funds typically do not require medical underwriting.

#### NEW QUESTION # 240

Denise, aged 52, is a nurse in a facility for seniors who can no longer live independently. She earns \$45,000 a year, with a marginal tax rate of 38%. She has very little savings and is aware that, if she became unable to live independently herself, she could not afford the \$4,500 a month it costs to live in a facility such as the one she works at. However, Denise recently learned that she could purchase affordable long-term care insurance.

Taking the underwriting requirements into account, how much coverage should she take out?

- A. \$2,250 per month.
- B. \$2,325 per month.
- C. \$1,395 per month.
- D. \$4,500 per month.

**Answer: D**

Explanation:

Comprehensive and Detailed Explanation:

Long-term care (LTC) insurance covers costs like assisted living facilities. Denise's need is \$4,500/month, and underwriting ensures coverage matches this expense (Chapter 4: Insurance to Protect Savings).

Net income:  $\$45,000 \times (1 - 0.38) = \$27,900/\text{year}$  or  $\$2,325/\text{month}$ .

Option A: Correct; \$4,500 matches her stated need.

Option B: Insufficient; \$2,325 is her net income, not care cost.

Option C: Arbitrary; doesn't meet \$4,500.

Option D: Insufficient; far below need.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 4: Insurance to Protect Savings.

#### NEW QUESTION # 241

Alana, Meaghan, and Beatrice are equal shareholders of Advanced Tech Inc. They each own 100 shares of the company. Each share is currently worth \$5,000. They recently signed a cross-purchase buy-sell agreement that is funded by life insurance. What will happen under this agreement if Alana dies today?

- A. Each share would now be worth \$7,500.

- B. There would now be 200 outstanding shares of the company.
- C. Meaghan and Beatrice would each still own 100 shares of the company.
- D. Alana's estate would receive a total of \$500,000.

**Answer: D**

Explanation:

In a cross-purchase buy-sell agreement funded by life insurance, each shareholder purchases a life insurance policy on the lives of the other shareholders. Upon the death of a shareholder, the surviving shareholders use the proceeds from the insurance to buy out the deceased shareholder's shares at the agreed value. Since each share is valued at \$5,000, Alana's 100 shares would be worth:  $100 \text{ shares} \times \$5,000 = \$500,000$ . Thus, Meaghan and Beatrice would collectively purchase Alana's shares from her estate, providing her estate with a total of \$500,000. Each surviving shareholder will then own an additional 50 shares, resulting in each now holding 150 shares of Advanced Tech Inc. This option aligns with the principles of cross-purchase agreements discussed in the LLQP.

#### NEW QUESTION # 242

(Harry, aged 60, recently sold his business and plans to invest \$100,000 in segregated equity fund contracts. He wants to minimize costs but has a family history of early death.

What maturity and death benefit guarantees would be most appropriate?)

- A. 100%/75%
- B. 100%/100%
- C. 75%/75%
- D. 75%/100%

**Answer: D**

Explanation:

Given Harry's cost sensitivity and family health history, the 75% maturity and 100% death benefit combination offers lower costs compared to a full 100%/100% guarantee while still ensuring full death benefit protection for his heirs.

Exact Extract:

"Clients concerned about cost but needing strong death benefit protection often select 75% maturity guarantees combined with 100% death benefit guarantees." (Reference: Segfunds-E313-2020-12-7ED, Chapter 2.1.1 Guarantees)

#### NEW QUESTION # 243

.....

Once you submit your practice, the system of our LLQP exam quiz will automatically generate a report. The system is highly flexible, which has short reaction time. So you will quickly get a feedback about your exercises of the LLQP preparation questions. For example, it will note that how much time you have used to finish the LLQP Study Guide, and how much marks you got for your practice as well as what kind of the questions and answers you are wrong with.

**Study LLQP Test:** <https://www.dumpsking.com/LLQP-testking-dumps.html>

IFSE Institute Valid Exam LLQP Preparation So you do not worry about the quality of our products, Exercise Studying for your Study LLQP Test - Life License Qualification Program (LLQP) exam doesn't have to mean sitting in front of a desk all day/night, DumpsKing Study LLQP Test offers various types of products, such as Questions & Answers, Practical Labs, Study Guides, Audio Guides, Exam Bundles, Certification Bundles, IFSE Institute Valid Exam LLQP Preparation We have one-year service warranty.

Here is an example of a drag and drop question: You are an LLQP Valid Exam Questions Exchange administrator for your organization, All data that is stored in memory is lost if the application crashes.

So you do not worry about the quality of our products, LLQP Latest Test Online Exercise Studying for your Life License Qualification Program (LLQP) exam doesn't have to mean sitting in front of a desk all day/night.

## Comprehensive Review for the LLQP Exams Questions

DumpsKing offers various types of products, such as Questions & LLQP Answers, Practical Labs, Study Guides, Audio Guides, Exam Bundles, Certification Bundles, We have one-year service warranty.

[illegible]

2026 Latest DumpsKing LLQP PDF Dumps and LLQP Exam Engine Free Share: [https://drive.google.com/open?id=177-3ZXnA1cuY\\_uFxIv65G\\_jBay0Hmq2r](https://drive.google.com/open?id=177-3ZXnA1cuY_uFxIv65G_jBay0Hmq2r)