

IFSE Institute LLQP Lernressourcen, LLQP Online Praxisprüfung



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Um in der IT-Branche große Fortschritte zu machen, entscheiden sich viele ambitionierte IT-Profis dafür, die IFSE Institute LLQP Zertifizierungsprüfung abzulegen und somit das IT-Zertifikat zu bekommen. Wegen des Schwierigkeitsgrades der IFSE Institute LLQP Zertifizierungsprüfung ist die Erfolgsquote sehr niedrig. Aber es ist doch eine weise Wahl, an der IFSE Institute LLQP Zertifizierungsprüfung teilzunehmen, denn in der heutigen konkurrenzfähigen IT-Branche muss man sich immer noch verbessern. Und Sie können auch viele Methoden wählen, die Ihnen beim Bestehen der Prüfung helfen.

Wollen Sie die Fragenkataloge zur IFSE Institute LLQP Zertifizierungsprüfung haben, die Ihre Zeit und Energie sparen können? Dann wählen Sie ExamFragen. Unsere Fragenkataloge für IFSE Institute LLQP Zertifizierungsprüfung werden Ihnen einjähriger Aktualisierung kostenlos bieten, damit Sie die neulich aktualisierten Informationen über IFSE Institute LLQP Zertifizierungsprüfung erhalten können. Wir versprechen Ihnen, dass wir Ihnen alle Ihre bezahlten Summe zurückgeben werden, wenn Sie die Zertifizierungsprüfung nicht bestehen, nachdem Sie unsere Produkte gekauft haben.

>> IFSE Institute LLQP Lernressourcen <<

LLQP Online Praxisprüfung & LLQP Ausbildungsressourcen

ExamFragen ist der beste Katalysator für den Erfolg der IT-Fachleute, Viele Kandidaten, die IFSE Institute LLQP IT-Zertifizierungsprüfungen bestanden haben, haben Schulungsunterlagen von ExamFragen benutzt. Unser Expertenteam von ExamFragen hat die neuesten und effizientesten Prüfungsfragen und Antworten zur IFSE Institute LLQP Zertifizierungsteste.

IFSE Institute LLQP Prüfungsplan:

Thema	Einzelheiten
Thema 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.
Thema 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.
Thema 3	• 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.
Thema 4	• 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.

IFSE Institute Life License Qualification Program (LLQP) LLQP Prüfungsfragen mit Lösungen (Q223-Q228):

223. Frage

Adele retired a few months ago. She sold some of her assets and would like to use the funds to take out a term annuity to increase her retirement income. Adele brings a \$300,000 cheque to Germain, her financial security advisor, and wants to begin receiving lifetime guaranteed benefits in one month with the right to use capital in the event of an emergency. When Germain tells her about alienating capital, the capitalization phase, and the payment phase, Adele becomes confused and asks for clearer explanations. What can Germain say to help Adele understand?

- A. The contract will be a deferred annuity contract for one month and will be in the accumulation phase until the insurer takes possession of the \$300,000 in capital. For benefits to be paid, the contract will enter the payment phase
- B. If her capital is alienated now, i.e., if ownership of the money is transferred to the insurer, the insurer will be able to guarantee all the conditions of the annuity. Since the first benefit will be paid in a month, the contract will automatically be in the payment phase
- C. The alienation will allow Adele to keep ownership of the capital and use it in the event of an emergency. The capitalization phase will enable the insurer to grow the capital before paying the annuity
- D. To grow the transferred capital and pay the annuities as planned, the contract will be an immediate annuity contract in the capitalization phase until the annuity's guaranteed phase expires. The contract will then enter the payment phase

Antwort: B

Begründung:

Comprehensive and Detailed In-Depth Explanation: Adele seeks an immediate term annuity with payments starting in one month, funded by a lump sum. In annuity contracts (Civil Code, Article 2368), "alienation" means transferring capital ownership to the insurer, which then guarantees payments. Option A explains this: once Adele's \$300,000 is alienated, the insurer assumes control, and with payments starting in one month, it's in the payment phase (no significant accumulation). This aligns with an immediate annuity per the LLQP.

Option B is incorrect-alienation means Adele loses ownership, barring emergency access. Option C's

"deferred annuity" contradicts the one-month start. Option D misuses "capitalization phase" (growth period) for an immediate annuity already paying out. The Ethics manual requires advisors like Germain to clarify terms simply and accurately.

References: Civil Code of Quebec, Article 2368; LLQP Module on Annuities; Ethics and Professional Practice (Civil Law) Manual, Section on Client Education.

224. Frage

Thien is 56 years old and has recently been diagnosed by his doctor with a heart condition for which there is no known treatment, and which has dramatically reduced his life expectancy. Thien has decided to take early retirement. Fortunately, after 30 years of service working as a credit officer at a local bank, he has accumulated a large sum in his pension plan. Thien's wife supports his decision to retire early. She is 49 and in good health, and plans to continue working and earning a lucrative income at her current

position as a divorce lawyer at a prestigious law firm, at least until she reaches 65 years of age.
What type of annuity would BEST suit Thien's needs?

- A. Joint life annuity.
- **B. Impaired life annuity.**
- C. Life annuity with a 15-year guarantee.
- D. Life annuity.

Antwort: B

Begründung:

An impaired life annuity would be the best option for Thien given his health condition and reduced life expectancy. Impaired life annuities offer higher payouts compared to standard life annuities because they take into account the reduced life expectancy due to a serious health condition. This type of annuity provides an opportunity for individuals with significant health issues to receive increased income during their retirement years. According to LLQP resources, impaired annuities are designed specifically to address the needs of clients with severe health concerns by offering enhanced benefits that align with their specific life expectancy. Options A, B, and C are standard annuity options that would not take Thien's specific health impairment into account and therefore would not maximize his retirement income as effectively as an impaired life annuity.

225. Frage

(Matthew, 40 years old, is leaving his employer (XYZ Corp) and has \$100,000 in a group RRSP.
What should Shawn, the advisor, do?)

- A. Calculate the commuted value of Matthew's group RRSP account and arrange transfer to the DPSP.
- **B. Provide Matthew with forms to transfer his group RRSP holdings to an individual RRSP.**
- C. Arrange for the transfer of the cash value of Matthew's group RRSP to the group TFSA.
- D. Arrange for the transfer of Matthew's group RRSP to his wife's group RRSP.

Antwort: B

Begründung:

Upon termination of employment, employees can transfer group RRSP funds to an individual RRSP to maintain tax-deferred growth without triggering a taxable event.

Exact Extract:

"Upon leaving employment, a member may transfer their group RRSP assets to an individual RRSP to maintain tax deferral."
(Reference: Segfunds-E313-2020-12-7ED, Chapter 1.3.11.2 Group Plans#45:5†Segfunds-E313-2020-12-7ED.pdf**)

226. Frage

Following the death of her sister Sarah last year, Yesha, the liquidator of Sarah's estate, had been in contact with Sarah's insurance agent Monique on several occasions to claim the death benefit on Sarah's life insurance policy.

Yesterday, Yesha noticed that Sarah also had a disability insurance policy with a return of premium option which stated that a portion of the premiums can be reimbursed upon her death. Yesha contacted Monique again and asked her for more details about the disability policy and return of premium option but Monique replied that she could not help her as her firm had destroyed Sarah's files shortly after paying out the death benefit.

Did Sarah's firm act appropriately?

- **A. No, because the file has to be kept for 5 years.**
- B. No, because the file has to be kept for 7 years.
- C. Yes, because the life insurance company will still have a copy of the contract.
- D. Yes, because the death benefit was paid.

Antwort: A

Begründung:

In the context of insurance, records related to client policies, including claims and relevant documentation, must generally be retained for a minimum of five years. This requirement ensures that firms maintain adequate records for review or potential claims and can support clients or their representatives in matters related to policy details.

Destroying Sarah's file shortly after paying out the death benefit would violate this five-year record retention requirement, which is

part of standard industry practice for insurance providers. The requirement is intended to safeguard client information and provide continuity of service in case further details are needed post-claim.

227. Frage

Renato's new employer has just informed him that he is now eligible to join the company's group insurance plan. He could thus benefit from life, disability, and prescription drug coverage. Renato promptly fills out the paperwork to apply for the plan's basic coverage. Wondering if the process will involve medical underwriting at any point, he asks an agent from the group insurance provider. What should the agent tell him?

- A. Medical underwriting is required both upon application and when filing a claim.
- B. Medical underwriting is required (retroactively) when filing a claim, but not upon application.
- C. Medical underwriting is required upon application, but not when filing a claim.
- **D. No medical underwriting is required, neither upon application nor when filing a claim.**

Antwort: D

Begründung:

Comprehensive and Detailed Explanation:

Group plans typically waive medical underwriting for basic coverage upon enrollment (Chapter 8:Group Plan Specifics).

Option A: Incorrect; not standard.

Option B: Incorrect; not required at application.

Option C: Incorrect; no retroactive underwriting.

Option D: Correct; no underwriting for basic group coverage.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 8:Group Plan Specifics.

228. Frage

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Fantasie kann einem helfen, viele schöne Ideen auszudenken. Aber sie kann nichts machen. Wenn Sie sich den Kopf zerbrechen, wie Sie die IFSE Institute LLQP Zertifizierungsprüfung bestehen können, sollen Sie lieber Ihren Computer öffnen und ExamFragen klicken. Sie werden was sehen, wie Sie wollen. Außerdem ist ExamFragen sehr preiswert und seine Produkte sind von guter Qualität. Wir versprechen, dass Sie die IFSE Institute LLQP Prüfung 100% bestehen können.

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