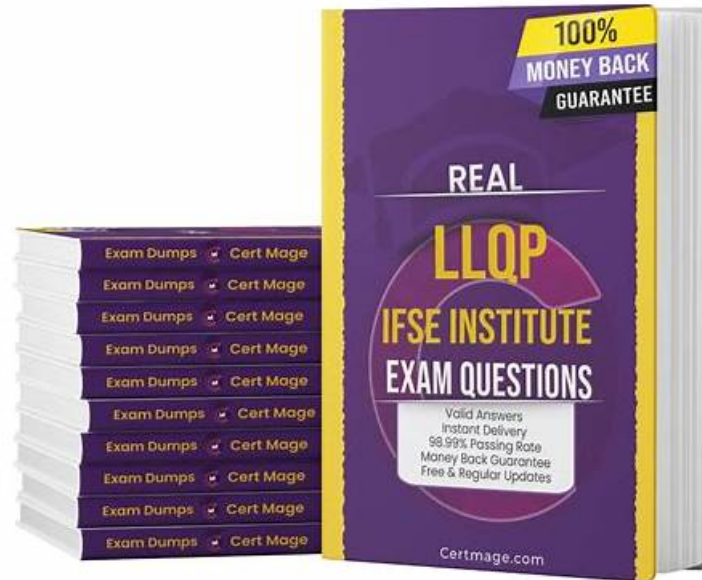


# Valid Dumps LLQP Free - LLQP Latest Braindumps Questions



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## IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 2	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 3	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 4	<ul style="list-style-type: none"> <li>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.</li> </ul>

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## High Hit Rate Valid Dumps LLQP Free Covers the Entire Syllabus of LLQP

The most attractive thing about a learning platform is not the size of his question bank, nor the amount of learning resources, but more importantly, it is necessary to have a good control over the annual propositional trend. The LLQP quiz guide through research and analysis of the annual questions, found that there are a lot of hidden rules are worth exploring, plus we have a powerful team of experts, so the rule can be summed up and use. The Life License Qualification Program (LLQP) prepare torrent can be based on the analysis of the annual questions, it is concluded that a series of important conclusions related to the qualification examination, combining with the relevant knowledge of recent years, then predict the direction which can determine this year's exam. LLQP test material will improve the ability to accurately forecast the topic and proposition trend this year.

### IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q228-Q233):

#### NEW QUESTION # 228

Constantin is a 47-year-old marketing manager earning an annual salary of \$175,000, who, together with his husband, recently purchased a house. A few years ago, Constantin was terminated from his previous position, and it took him two years to find similar employment in his field. The prolonged lack of income caused him to accumulate substantial debt. Today, after several years of sensible budgeting, the only debt remaining is his mortgage. He purchased disability and life insurance on the mortgage at the bank. Given this information, what is Constantin's greatest financial risk?

- A. Loss of income.
- B. Unexpected expenses.
- C. Debt.
- D. Lower standard of living.

**Answer: A**

Explanation:

Constantin's primary financial risk remains the loss of income, as his substantial mortgage and recent history of debt accumulation due to a prolonged period of unemployment suggest a potential vulnerability if he were to lose his income again. Despite his current stable income, any future job loss would significantly impact his ability to meet his financial obligations, including mortgage payments, which could lead to another round of financial strain. The LLQP materials highlight that maintaining a stable income is crucial, particularly for individuals with high financial responsibilities, such as a mortgage. Although other risks like unexpected expenses, debt, and a lower standard of living are relevant, the direct consequence of losing his income would exacerbate these risks, making income loss the most critical concern.

#### NEW QUESTION # 229

The primary and secondary beneficiaries of Rachel and Chad's joint first-to-die permanent life insurance policy are each other and their adult children, respectively. Within a year of Rachel and Chad's divorce, Rachel unexpectedly passes away. The policy beneficiaries remained as originally designated. Whose claim will be paid by the insurer?

- A. Chad, as he was designated primary beneficiary.
- B. The couple's adult children, as they submitted a claim before Chad.
- C. Rachel's parents, as Rachel and Chad were divorced.
- D. Chad and the couple's adult children jointly, as they were all designated as beneficiaries.

**Answer: A**

Explanation:

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

In a joint first-to-die policy, the death benefit is paid to the surviving insured (primary beneficiary) upon the first death, unless altered. The IFSE Ethics and Professional Practice Course (Common Law) states that beneficiary designations remain valid unless changed, and divorce does not automatically revoke them in most Canadian common law jurisdictions (unlike some family law contexts). Here, Chad is the primary beneficiary, and the adult children are secondary (contingent) beneficiaries, payable only if Chad predeceased Rachel. Since Rachel died first and the designation wasn't updated post-divorce, Chad receives the benefit. Joint payment (A) or children claiming first (B) contradicts the primary/secondary structure, and Rachel's parents (D) have no standing. Thus, C is correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 2: Insurance Contracts, Section on "Beneficiary Designations."

### NEW QUESTION # 230

Coraline owns a \$250,000 whole life insurance policy. She purchased the policy last year and does not have any funds accumulated in her cash surrender value (CSV). On December 30, Coraline assigns the policy to the cancer foundation, and she plans on continuing to pay the \$200 monthly premium. Coraline calls her accountant James to ask him how much of her donation she will be able to use to obtain a charitable tax credit this year.

- A. \$2,400
- B. \$0
- C. \$250,000
- D. \$200

**Answer: C**

Explanation:

When Coraline assigns her whole life insurance policy to a charitable organization, she can claim the entire policy's fair market value as a charitable donation for tax credit purposes, which is generally the death benefit if there is no significant accumulated cash value. Since Coraline continues to pay the premiums, the policy remains in force. Thus, she can claim the \$250,000 face value of the policy as her charitable donation, which is eligible for a tax credit. Monthly premium amounts (Options B and C) or a lack of CSV (Option A) do not limit her eligibility for the credit based on the policy's value. Therefore, Option D is correct.

### NEW QUESTION # 231

Ali has all his non-registered savings and his RRSP invested in cashable GICs with terms of five years or less.

His key objective is to have enough funds for retirement. He asks his insurance agent, Rivka, whether he should have any concerns about his current strategy.

What should Rivka tell him about his portfolio?

- A. He is exposed to industry risk.
- B. He is exposed to inflation risk.
- C. He is exposed to credit risk.
- D. He is exposed to liquidity risk.

**Answer: B**

Explanation:

According to the LLQP Segregated Funds and Annuities and Investment & Savings curriculum, understanding investment risk is a critical part of assessing whether a client's portfolio aligns with their long-term objectives. Ali's stated goal is retirement funding, which is typically a long-term objective requiring growth that at least keeps pace with inflation. His current strategy consists entirely of cashable GICs with short- to medium-term maturities.

The primary concern with this strategy is inflation risk, which is the risk that the purchasing power of money will decline over time due to rising prices. The LLQP study guide explains that conservative investments such as cash and GICs often provide relatively low returns. While these returns may preserve capital in nominal terms, they may fail to keep pace with inflation, especially over long periods such as a retirement planning horizon. As a result, even though Ali's account balances may grow slightly, their real value may decrease.

Cashable GICs are designed to provide capital preservation and stability, not long-term growth. For retirement purposes, relying exclusively on these instruments may result in insufficient accumulation of funds to meet future income needs. The LLQP curriculum highlights that portfolios heavily weighted toward low-risk, fixed-income investments are particularly vulnerable to inflation risk when used for long-term goals.

The other answer choices are incorrect based on LLQP definitions. Industry risk applies to investments concentrated in a specific economic sector, which is not the case here. Liquidity risk refers to difficulty accessing funds; however, cashable GICs are generally considered liquid or moderately liquid, especially compared to long-term locked-in investments. Credit risk involves the possibility that an issuer will default; GICs issued by reputable financial institutions are typically low credit risk, and many are protected by deposit insurance.

Therefore, under LLQP-approved investment principles, Rivka should explain that Ali's portfolio is most exposed to inflation risk, making Option A the correct answer.

### NEW QUESTION # 232

Gary owns a \$500,000 T-20 life insurance policy with an accidental death rider of \$250,000. His estate is named as beneficiary. Gary dies when his car falls into a lake. The autopsy shows that he had a heart attack, which caused his death and led to the accident.

What death benefit amount will the life insurance company pay Gary's estate?

- A. \$750,000, because the accident was caused by the heart attack.
- B. \$500,000, because accidental death cannot be added to term coverage.
- C. \$750,000, because Gary's death meets the definition of accident in the contract.
- D. \$500,000, because the death is due to the heart attack and not the car accident.

**Answer: D**

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

The LLQP defines accidental death as resulting solely from accidental means, not from a medical condition. Since the heart attack was the proximate cause of death (not the accident itself), the accidental death rider does not apply. Only the base \$500,000 will be paid.

### NEW QUESTION # 233

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