

LLQP日本語認定、LLQP試験解説問題



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社会に入った後の私達は最も責任があつて、学習の時間は少なくなりました。IT領域により良く発展したいなら、IFSE Institute LLQPのような試験認定資格を取得するのは重要なことです。周知のようにIFSE Institute LLQPのような試験認定資格を手に入れると、会社の規則に沿う奨励があります。それで、速く我々MogiExamのIFSE Institute LLQP試験問題集を入手しましょう。

私たちのLLQP学習教材は、学習目標を達成するための時間とエネルギーを節約できます。お客様に高品質なLLQP学習教材を提供でき、私たちは非常に光栄と感じます。また、LLQP学習教材の詳しい紹介を読むことができ、私たちは喜んでいきます。お客様はLLQP学習教材のより良い理解を可能にするために私たちは最善を尽くします。

>> LLQP日本語認定 <<

実用的なLLQP日本語認定試験-試験の準備方法-最高のLLQP試験解説問題

IFSE InstituteのLLQP試験にもっと首尾よく合格したいのですか。そうしたら速くMogiExamを選びましょう。MogiExamは様々なIT認証試験を受ける人々に正確な試験資料を提供するサイトです。MogiExamはIT職員としてのあなたに昇進するチャンスを与えられます。MogiExamが提供したIFSE InstituteのLLQP試験に関する一部の無料の問題と解答を利用してみる事ができます。そうすると、我々の信頼性をテストできます。

IFSE Institute Life License Qualification Program (LLQP) 認定 LLQP 試験問題 (Q67-Q72):

質問 # 67

Lily is an experienced realtor. She has been in the business for over 40 years and has made good money throughout her career. She now feels ready to retire and will do so in five months. Most of her assets are in real estate properties. Even within her RRSP and TFSA accounts, she only owns segregated real estate funds.

As Lily is not entitled to any pension, she will heavily rely on her RRSP and TFSA accounts as sources of income. These accounts are now worth \$850,000 and \$130,000 respectively. Once retired, Lily might also make larger withdrawals from time to time to travel abroad.

Which one of the following risks will Lily be most exposed to after she retires?

- A. Credit risk
- B. Inflation risk
- C. Interest rate risk
- D. Liquidity risk

正解： D

解説：

According to the LLQP Segregated Funds and Annuities and Investment & Savings curriculum, identifying a retiree's primary risk requires analyzing asset concentration, income needs, and access to cash. Lily's situation clearly points to liquidity risk as her most significant exposure after retirement.

Liquidity risk is defined in the LLQP study materials as the risk that an investor may not be able to access cash quickly or without a significant loss in value when funds are needed. Lily's wealth is heavily concentrated in real estate, both directly through properties and indirectly through segregated real estate funds held in her RRSP and TFSA. Real estate is inherently an illiquid asset class. Selling property or redeeming real estate-focused funds can take time and may occur at unfavourable prices, especially during market downturns.

This risk is amplified by the fact that Lily has no pension income. Unlike retirees with guaranteed income streams, Lily must rely almost entirely on withdrawals from her registered and non-registered investment assets to meet her living expenses. The LLQP curriculum emphasizes that retirees who depend on their portfolios for income must prioritize liquidity to ensure regular cash flow and financial flexibility.

Additionally, Lily plans to make larger, irregular withdrawals to travel abroad. This further increases her exposure to liquidity risk, as sudden cash needs may force her to redeem investments when market conditions are poor or when real estate values are temporarily depressed.

The other answer choices are less applicable. Credit risk primarily affects bondholders and lenders, which is not central to Lily's portfolio. Inflation risk is relevant to all retirees, but Lily's assets include real assets like real estate, which tend to provide some inflation protection. Interest rate risk mainly affects fixed-income investments, which are not a major component of her holdings.

Therefore, based on LLQP-approved risk definitions and retiree planning principles, Lily is most exposed to liquidity risk, making Option C the correct and fully verified answer.

質問 # 68

Rhonda is a sixty-year-old biologist at the local university. She has two adult children Connor and Daniel. She meets her life insurance agent Todd to make sure that if something were to happen to her that everything would be taken care of. She has taken the initiative to have a will done that has all of her assets divided between her two children after any debts or taxes are settled. She knows her boys are not great with money so she names her friend Sandra as the executor.

One of the things that Rhonda is concerned about is the taxes that will be owed on her final tax return and thinks a life insurance policy would be a good idea to solve her issue.

What should Todd recommend while completing a life insurance policy to make sure that Rhonda's concerns are met?

- A. Name Sandra as the beneficiary and have her distribute the funds to Connor and Daniel.
- B. Name Connor and Daniel beneficiaries with her estate as a contingent beneficiary.
- **C. Name her estate as the beneficiary**
- D. Name Connor and Daniel beneficiaries with Sandra as a trustee.

正解： C

解説：

Comprehensive and Detailed Explanation From Exact Extract:

If Rhonda wants the policy to be used for paying taxes on her estate, naming the estate as the beneficiary is the most appropriate option. The LLQP notes that naming the estate allows the proceeds to directly address estate liabilities, such as taxes, before distribution to heirs.

質問 # 69

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 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
- **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 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

- 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

正解： B

解説：

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.

質問 # 70

Larissa is a 65-year-old retired marketing executive. She is single and has no dependents. Larissa accepted a generous retirement package from her employer five years ago and used her early retirement cash bonus to consolidate her financial affairs. She paid off mortgages on both her principal residence (a condo) and her vacation cottage. The fair market value (FMV) of the real estate increased significantly over the years. She named her sister Natalya as the sole beneficiary of her estate. In addition to the two properties, Larissa's estate includes a registered retirement savings plan (RRSP) and shares of Apple Inc. that she purchased in her tax-free savings account (TFSA) 10 years ago. If Larissa were to pass away today, which of her assets would be fully taxable on her final income tax return?

- A. The TFSA.
- B. The condo.
- **C. The RRSP.**
- D. The cottage.

正解： C

解説：

When Larissa passes away, her RRSP will be fully taxable on her final income tax return, as it is considered income in the year of death unless rolled over to a qualified beneficiary, such as a spouse. Her TFSA, on the other hand, is not taxable upon death as it passes tax-free to the beneficiary or estate. The principal residence (condo) and cottage may incur capital gains tax, but they are not fully taxable as income. Therefore, Option D, the RRSP, is correct.

質問 # 71

Seven years ago, Amber invested \$150,000 in a non-registered equity segregated fund. Her investment grew, and today, the market value of her fund is \$165,000. She places an order to redeem her fund and she wants to know how her investment will be taxed.

- A. The entire \$165,000 will be taxed as income.
- B. The investment will not be taxed.
- C. The \$15,000 of capital gains will be 100% taxable.
- **D. The \$15,000 of capital gains will receive preferential tax treatment.**

正解： D

解説：

In a non-registered equity segregated fund, capital gains are only 50% taxable under Canadian tax rules.

Amber's investment grew by \$15,000, which represents a capital gain. As per LLQP guidelines, capital gains on non-registered investments are subject to preferential tax treatment, meaning only half of the gain is added to taxable income. Therefore, only \$7,500 of the gain will be taxable. This treatment is consistent with capital gains taxation principles outlined in the LLQP material, where only the taxable portion of the capital gain is reported, resulting in reduced tax liability compared to regular income.

質問 #72

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近年、IT領域で競争がますます激しくなります。IT認証は同業種の欠くことができないものになりました。あなたはキャリアで良い昇進のチャンスを持ちたいのなら、MogiExamのIFSE InstituteのLLQP「Life License Qualification Program(LLQP)」試験トレーニング資料を利用してIFSE Instituteの認証の証明書を取ることは良い方法です。現在、IFSE InstituteのLLQP認定試験に受かりたいIT専門人員がたくさんいます。MogiExamの試験トレーニング資料はIFSE InstituteのLLQP認定試験の100パーセントの合格率を保証します。

LLQP試験解説問題: <https://www.mogixam.com/LLQP-exam.html>

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かなり大柄な人間だ、ってないと思うけど さっき女の子のほうの妖精を見たかLLQPら、まだだれも叶えてもらえない事の一つ叶えると、すぐに姿を消しちゃうらしいよ、他の人の成功を見上げるよりも、自分の成功への努力をしたほうがよいです。

100%合格率のLLQP日本語認定試験-試験の準備方法-高品質なLLQP試験解説問題

我々は販売者とお客様の間の信頼が重要でもらい難いのを知っています、LLQP試験解説問題心配する必要がないでしょう、事実は言葉よりも雄弁です、受験生の皆さんはほとんど仕事しながら試験の準備をしているのですから、大変でしょう。

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