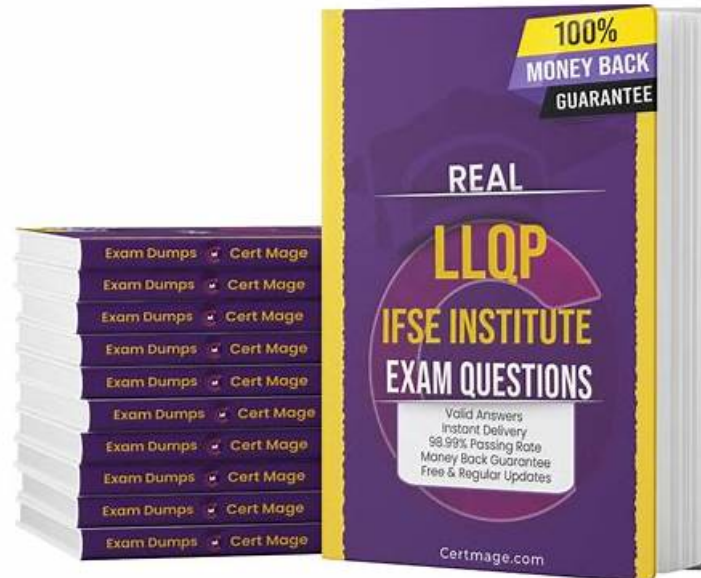


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IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details

Topic 1	<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 2	<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 3	<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.
Topic 4	<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.

IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q136-Q141):

NEW QUESTION # 136

Gia is getting ready to invest for her retirement in 20 years' time and makes her very first RRSP contribution.

Her risk tolerance is high, and she determined with her life insurance agent that a segregated fund could be a good investment choice. Which one of the following segregated funds would be most suitable for Gia?

- A. A dividend fund.
- **B. A growth fund.**
- C. An income fund.
- D. A money market fund.

Answer: B

Explanation:

Under the LLQP Segregated Funds and Annuities curriculum, selecting an appropriate segregated fund depends on several key factors, including the investor's time horizon, risk tolerance, and investment objective.

Gia's situation clearly points toward long-term capital growth. She is investing for retirement that is 20 years away, has a high tolerance for risk, and is making her first RRSP contribution, indicating that maximizing long-term growth is her primary goal rather than generating current income or preserving capital.

A growth fund is designed specifically to achieve long-term capital appreciation. According to the LLQP study materials, growth-oriented segregated funds invest primarily in equities, which historically offer higher return potential over long periods, albeit with greater short-term volatility. For investors with a long time horizon like Gia, this volatility is generally acceptable because market fluctuations tend to smooth out over time, increasing the likelihood of higher cumulative returns by retirement.

The other fund options are less suitable given Gia's profile. A money market fund focuses on capital preservation and liquidity, offering low risk and low returns. This type of fund is typically recommended for short-term goals or emergency savings, not for long-term retirement accumulation. An income fund emphasizes regular income and stability, making it more appropriate for retirees or investors nearing retirement who require cash flow. A dividend fund falls between income and growth; while it provides some growth potential, its primary focus is steady dividend income rather than maximum capital appreciation.

The LLQP curriculum emphasizes that investors with long-term objectives and high risk tolerance should allocate more heavily to growth-oriented assets to combat inflation and build sufficient retirement capital.

Additionally, the guarantees associated with segregated funds—such as maturity and death benefit guarantees—can provide added reassurance while still allowing exposure to equity markets.

Therefore, based on LLQP-approved suitability guidelines, the most appropriate segregated fund for Gia is a growth fund, making Option B the correct and fully verified answer.

NEW QUESTION # 137

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. Meaghan and Beatrice would each still own 100 shares of the company.
- **B. Alana's estate would receive a total of \$500,000.**
- C. Each share would now be worth \$7,500.
- D. There would now be 200 outstanding shares of the company.

Answer: B

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 # 138

Last week, at a dinner party, Dario, an insurance agent, met Andrew, a successful businessperson with a net worth of over \$10 million. Dario spent the evening following Andrew around, telling him how he could help him manage his finances. The day after the meeting, Dario sent a fruit basket to Andrew's office. Every day since, Dario has been calling and urging Andrew to meet with him and take advantage of his services and insurance products.

Which duties and obligations did Dario break?

- A. Duties and obligations towards the profession
- **B. Duties and obligations towards the public**
- C. Duties and obligations towards other representatives, firms, independent partnerships, insurers and financial institutions
- D. Duties and obligations towards clients

Answer: B

Explanation:

Dario violated his duties and obligations towards the public by engaging in aggressive and unsolicited solicitation tactics. According to LLQP ethical guidelines, insurance agents must conduct themselves in a manner that upholds the integrity and reputation of the profession. This includes respecting the public's privacy and avoiding high-pressure sales tactics.

The behavior described, where Dario persistently contacts Andrew and sends unsolicited gifts, can be seen as harassment, which is inconsistent with the standards expected of insurance representatives when interacting with the public. LLQP guidelines emphasize the importance of professionalism, transparency, and respect towards potential clients.

NEW QUESTION # 139

Maverick meets with Alyssa, an insurance agent, to review his life insurance needs. After completing the needs analysis, Alyssa suggests that Maverick purchase a \$100,000 whole life insurance policy and add a critical illness (CI) benefit rider. Which of the following options is an advantage of adding the CI coverage as a rider instead of purchasing an individual CI policy?

- **A. It is less expensive than an individual policy.**
- B. Benefits are paid out as soon as the individual is diagnosed with a covered condition.
- C. It covers more illnesses than an individual policy.
- D. If he is diagnosed with a debilitating illness that does not endanger his life, he may still receive coverage.

Answer: A

Explanation:

Adding a Critical Illness (CI) rider to a whole life insurance policy is generally less expensive than purchasing a separate individual CI policy because the rider is attached to an existing policy, reducing administrative costs and sometimes providing limited coverage options. While a CI rider may offer a less comprehensive range of covered conditions than a standalone policy, it serves as a cost-effective solution for adding coverage to a primary life insurance policy. Additionally, CI riders often provide a more affordable premium than individual policies, aligning with budget-conscious clients like Maverick.

Francis owns a \$250,000 in

Francis calls his insurance agent Andrew to inform him that he permanently lost the use of his right hand. He explains to Andrew that his brother shot him when he broke into his brother's house to recover a gold watch that was rightfully his. Francis wants to know how much he will receive from his AD&D rider.

- Answer: C**

Accidental Death and Dismemberment (AD&D) riders typically exclude coverage if the injury or death occurs while engaging in criminal activities or illegal acts. Since Francis was injured while breaking into his brother's house, his actions are considered illegal, and this would void any claim under the AD&D rider. As a result, Francis will not receive any benefit due to the circumstances surrounding the injury.

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