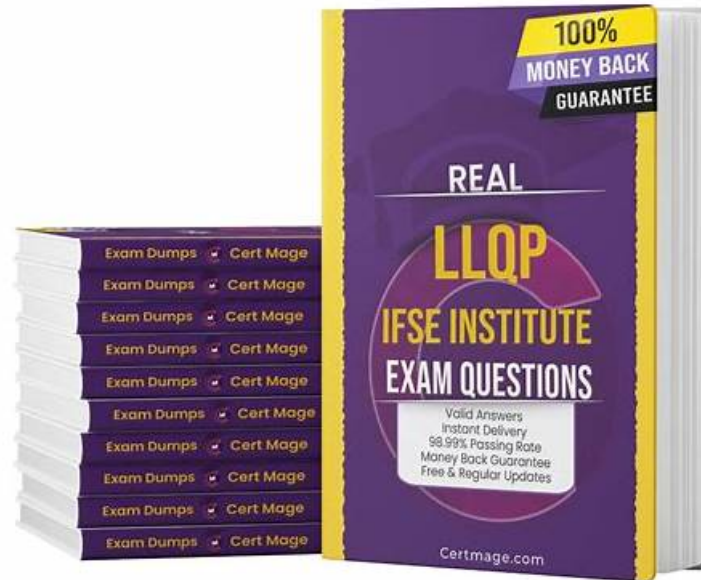


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IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details

Topic 1	<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.
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"> • 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.

IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q78-Q83):

NEW QUESTION # 78

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 her estate as the beneficiary**
- C. Name Connor and Daniel beneficiaries with Sandra as a trustee.
- D. Name Connor and Daniel beneficiaries with her estate as a contingent beneficiary.

Answer: B

Explanation:

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.

NEW QUESTION # 79

Arianna, a healthy 61-year-old university professor, is retiring this year and wants to transfer the funds she accumulated in her registered retirement savings plan (RRSP) into an annuity. She is looking at different options and would like to know which of the following annuities will pay the highest monthly benefit.

- **A. A life annuity**
- B. A life annuity with a 10-year guarantee
- C. An indexed annuity
- D. A joint life annuity

Answer: A

Explanation:

A life annuity typically provides the highest monthly benefit compared to other annuity types because it does not include additional guarantees or features that reduce the payout, such as a guarantee period or indexing.

Since Arianna is healthy and seeking the highest monthly income, a standard life annuity, which pays a fixed income for life without any additional features, will maximize her monthly benefit. LLQP resources confirm that adding options like guarantees or indexing typically lowers the monthly payout due to the insurer's increased liability.

Option B would provide a lower benefit than a standard life annuity because of the 10-year guarantee. Option C (Indexed annuity) would have lower initial payments due to the cost of inflation protection, and Option D (Joint life annuity) would provide less income as it is designed to continue payments to a surviving spouse.

NEW QUESTION # 80

Dr. Kumar owns a 10-year term life insurance policy with a level death benefit of \$500,000 issued by Expert Health & Life Inc. The policy is renewable, convertible to age 70, and contains no additional riders. Dr.

Kumar is the life insured. She is single, has no dependents, and her estate is named as the policy's beneficiary.

The current premiums are \$365 per year, based on standard health, non-smoker rates. As the policy is due to renew in a few months, Dr. Kumar meets with Kavya, an insurance agent referred to her by a mutual friend.

Kavya reviews all of the information presented above, but notices a missing detail.

What additional information about Dr. Kumar's policy does Kavya need to complete her review?

- A. The policy conversion age.
- B. The policy death benefit amount at renewal.
- C. The policy cash surrender value (CSV).
- **D. The policy premiums upon renewal.**

Answer: D

Explanation:

The renewal of a term life insurance policy typically results in a higher premium due to the increased age of the insured. Since the policy is approaching renewal, Dr. Kumar needs to know what the new premium amount will be. Renewal premiums are usually based on the insured's age at renewal and are essential for decision-making regarding the affordability and continuation of the policy. Therefore, Option D is the correct response as it highlights a critical piece of information Kavya requires to complete her review.

NEW QUESTION # 81

(Ted purchased an IVIC 10 years ago. His original deposit was \$10,000. The current market value is \$15,500 at maturity.

What will the new maturity guarantee be?)

- **A. \$15,500, and the new maturity date will depend on Ted's age.**
- B. \$12,000, with the new maturity date set 10 years from now.
- C. \$11,625, and the new maturity date will depend on Ted's age.
- D. \$10,000, with the new maturity date set 10 years from now.

Answer: A

Explanation:

Upon maturity, the new guarantee becomes the current market value, and the new maturity date is based on contract terms, often depending on the age of the client or a specific reset term.

Exact Extract:

"When a segregated fund contract matures, the new guarantee is based on the current market value, and a new maturity date is set according to the client's age or the insurer's terms." (Reference: Segfunds-E313-2020-12-7ED, Chapter 2.1.2 Growth Secured by Reset#45:0†Segfunds-E313-2020-12-7ED.pdf)**)

NEW QUESTION # 82

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. There would now be 200 outstanding shares of the company.
- **B. Alana's estate would receive a total of \$500,000.**

- C. Meaghan and Beatrice would each still own 100 shares of the company.
- D. Each share would now be worth \$7,500.

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 # 83

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