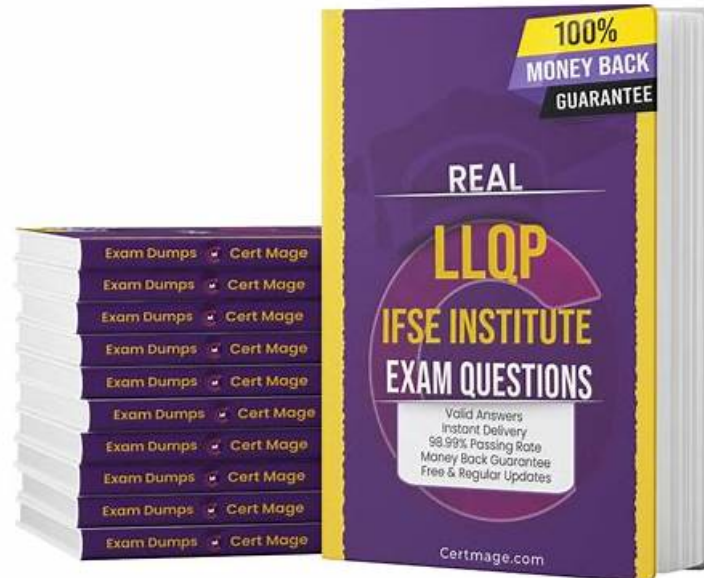


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IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q38-Q43):

NEW QUESTION # 38

Jeremy, aged 35 and Emily, aged 40, are common law spouses and have 3 children, Jack, Maddie, and Grace. They are reviewing their life insurance coverage with Mark, a local life insurance agent, to ensure they have adequate coverage. Currently, Jeremy and Emily both have term life insurance in the amount of \$200,000. Jeremy recently inherited a family cottage valued at \$400,000 (ACB of \$200,000), which him and Emily hope to pass on to their children one day. Mark informs Jeremy & Emily of the potential tax liability of passing the cottage to their children and advises them that they should consider purchasing additional life insurance. How much life insurance should they purchase to cover the future tax liability of the children taking into account a tax rate of 50%?

- A. \$100,000
- B. \$400,000
- C. \$200,000
- D. \$50,000

Answer: A

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

Capital gains = FMV \$400,000 - ACB \$200,000 = \$200,000.

Taxable portion = 50% × \$200,000 = \$100,000.

At a 50% tax rate, the total tax liability = \$50,000.

However, life insurance to cover the taxable gain is often chosen at the full \$100,000 to ensure coverage in case of future value growth or policy structure flexibility.

Reference: Insurance Study Guides Chinese.pdf, Estate Planning - Capital Gains and Tax Liability Coverage

NEW QUESTION # 39

(Miles receives a \$500,000 inheritance. He wants to invest it in a high-risk segregated fund but is nervous about potential losses. What unique advantage of segregated funds enables Miles to pursue this strategy?)

- A. The exemption from probate
- B. The tax benefit of capital losses
- C. The ability to reset
- D. The maturity guarantee

Answer: D

Explanation:

The maturity guarantee in a segregated fund protects a minimum portion (often 75% or 100%) of the initial investment at maturity, even if high-risk investments underperform. This allows Miles to take risks while having downside protection.

Exact Extract:

"The maturity guarantee protects a minimum portion of the original investment at contract maturity date, even if the underlying investment loses value." (Reference: Segfunds-E313-2020-12-7ED, Chapter 2.1.1.1 Maturity Guarantee)

NEW QUESTION # 40

France is a daycare owner who has an employer group benefits plan in place for her employees. During her annual renewal meeting with her insurance agent, she is told that the plan's rates are increasing by a surprisingly large percentage. Her agent explains that although most of her staff are young females in their 20s, the claims experience is higher than the industry norm. What amendment to the group plan could France's agent suggest to help control the cost?

- A. Add deductibles and co-insurance factors to the plan.
- B. Only offer benefits to employees-not their dependants.
- C. Reduce the benefit offering to make submitting a claim less appealing.
- D. Only cover a class of employees who submit infrequent claims.

Answer: A

Explanation:

Comprehensive and Detailed Explanation:

Adding deductibles and co-insurance shifts costs to employees, reducing claims and premiums (Chapter 8:

Group Plan Specifics).

Option A: Limits coverage scope, not claims.

Option B: Discriminatory, impractical.

Option C: Correct; effective cost control.

Option D: Reduces value, not optimal.

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

NEW QUESTION # 41

Gertrude, age 52, meets with her life insurance agent so he can determine her investor profile. During the interview, the agent learns important information. Gertrude expects to live as long as her mother, who is 92 years of age. Also, Gertrude's employer has announced a series of possible layoffs in her department. Lastly, Gertrude, following a friend's advice, borrowed \$50,000 to invest in an international stock portfolio a year ago.

Based on this information, which of the following personal factors is likely to have the most impact on Gertrude's risk profile?

- A. Personal risks
- B. Health concerns
- C. Personal values
- D. Legal considerations

Answer: A

Explanation:

The LLQP Segregated Funds and Annuities curriculum explains that an investor profile is shaped not only by financial assets and goals, but also by personal factors that can materially affect an individual's ability to tolerate and manage investment risk. Among these factors, personal risks often have the most immediate and significant impact because they directly threaten income stability, cash flow, and financial security.

In Gertrude's situation, several elements clearly fall under the category of personal risks as defined in the LLQP study materials.

First, her employer's announcement of possible layoffs introduces a risk of job loss, which is explicitly identified in the LLQP curriculum as a major personal risk. Employment uncertainty reduces an investor's capacity to withstand market volatility, as a loss of income may force liquidation of investments at an inopportune time.

Second, Gertrude borrowed \$50,000 to invest in an international stock portfolio. The LLQP materials identify leveraging (borrowing to invest) as a significant personal risk factor. Leveraging increases both potential gains and losses, magnifying downside risk. If markets decline or Gertrude's employment situation worsens, she may still be required to service the debt regardless of investment performance. This substantially increases her financial vulnerability and lowers her true risk tolerance.

While Gertrude's expectation of longevity relates to health and longevity considerations, it does not introduce immediate financial instability. In fact, longevity often supports a longer investment horizon, which can allow for greater exposure to growth assets, provided other risks are controlled. Personal values are not clearly indicated, and legal considerations such as wills or marital property are not central to this scenario.

According to the LLQP framework, when multiple personal factors are present, those that threaten income continuity and debt obligations take precedence in shaping the investor's risk profile. Therefore, Gertrude's employment uncertainty and leveraged investing position make personal risks the dominant factor influencing her risk profile, making Option A the correct answer.

NEW QUESTION # 42

Larson, an insurance agent, meets with Julia, a real estate agent, to review her insurance needs. Julia has \$500 in her savings account and does not own a tax-free savings account (TFSA) or registered retirement savings plan (RRSP). She earns an average of \$150,000 a year in sales commissions and rental income from two condo units she owns. The combined value of her income properties is \$1,000,000, and the mortgage is \$200,000.

Larson recommends that Julia open a TFSA and use it to invest \$400 a month in a money market fund.

Which of the following personal risks is Larson trying to mitigate with this advice?

- A. Risk of leveraging.
- B. Risk of bankruptcy.
- C. Risk of job loss.
- D. Risk of unforeseen expenses.

Answer: D

Explanation:

Larson's recommendation for Julia to open a TFSA and invest in a money market fund is a strategy aimed at building a readily accessible emergency fund. This fund can help mitigate the risk of unforeseen expenses, which is a common financial risk. According to LLQP principles, creating an emergency fund within a TFSA provides tax-free growth and easy access to funds for unexpected costs, such as repairs, medical expenses, or temporary income loss.

Options A, B, and C are incorrect as they relate to specific risks not directly addressed by the creation of an emergency fund. A TFSA primarily provides liquidity for unexpected expenses rather than addressing job loss, bankruptcy, or leveraging.

NEW QUESTION # 43

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