

# LLQP덤프데모문제다운 시험준비에가장좋은예상문제 모음



BONUS!!! Itcertkr LLQP 시험 문제집 전체 버전을 무료로 다운로드하세요: [https://drive.google.com/open?id=1uc1WhpfSfUnseXkWT26\\_QN025Iluwt9](https://drive.google.com/open?id=1uc1WhpfSfUnseXkWT26_QN025Iluwt9)

네트워크 전성기에 있는 지금 인터넷에서IFSE Institute 인증LLQP시험자료를 많이 검색할수 있습니다. 하지만 왜 Itcertkr덤프자료만을 믿어야 할가요? Itcertkr덤프자료는 실제시험문제의 모든 유형에 근거하여 예상문제를 묶어둔 문제는행입니다.시험적중율이 거의 100%에 달하여IFSE Institute 인증LLQP시험을 한방에 통과하도록 도와드립니다.

IFSE Institute LLQP 시험을 한번에 합격할수 없을가봐 두려워 하고 계시나요? 이 글을 보고 계신 분이라면 링크를 클릭하여 저희 사이트를 방문해주세요. 저희 사이트에는IFSE Institute LLQP 시험의 가장 최신 기출문제와 예상문제를 포함하고 있는 IFSE Institute LLQP덤프자료를 제공해드립니다.덤프에 있는 문제와 답을 완벽하게 기억하시면 가장 빠른 시일내에 가장 적은 투자로 자격증 취득이 가능합니다.

>> LLQP덤프데모문제 다운 <<

## 시험준비에 가장 좋은 LLQP덤프데모문제 다운 덤프데모문제

LLQP인증시험은 IT업계에 종사하고 계신 분이시라면 최근 많은 인기를 누리고 있다는 것을 알고 계실것입니다. LLQP인증시험을 패스하여 자격증을 취득하는데 가장 쉬운 방법은 Itcertkr에서 제공해드리는 LLQP덤프를 공부하

는 것입니다. IFSE Institute LLQP덤프에 있는 문제와 답만 기억하시면 LLQP시험을 패스하는데 많은 도움이 됩니다. 덤프구매후 최신버전으로 업데이트되면 업데이트버전을 시스템 자동으로 구매시 사용한 메일주소로 발송해드려 덤프유효기간을 최대한 길게 연장해드립니다.

## 최신 Life License Qualification Program LLQP 무료샘플문제 (Q136-Q141):

### 질문 # 136

Harper owns a disability insurance policy that will pay her a monthly benefit if she becomes unable to work. At the time she applied for the policy, Harper was a new graduate with an annual income of \$60,000, and she qualified for a monthly benefit of \$3,000. Instead of taking the maximum benefit, she focused on paying off her student loans and keeping her insurance premiums low. She elected to purchase a monthly benefit of \$2,500 and add the future purchase option (FPO) rider for up to \$500 a month of additional coverage. Now she is further along in her career, Harper earns \$100,000 a year, and she meets with her insurance agent Trish to increase her coverage. Harper would like her new monthly benefit to be \$5,000.

Which of the following statements about Harper's coverage is TRUE?

- A. If Harper wants to increase her coverage, she will have to apply for an additional \$2,500 of monthly benefit with full medical underwriting.
- **B. Harper can exercise the FPO, increase her monthly benefit by \$500, and apply for an additional \$2,000 of monthly benefit with full medical underwriting.**
- C. Harper cannot apply to receive an additional \$2,000 of coverage, but she can exercise the FPO and increase her monthly benefit by \$500.
- D. Harper can exercise the FPO and increase her monthly benefit by \$2,500.

정답: B

### 설명:

Harper has a Future Purchase Option (FPO) rider on her disability insurance policy, which allows her to increase her coverage by a predetermined amount (in this case, \$500) without undergoing additional medical underwriting, provided she exercises this option at specific intervals. Given her increased income, Harper wishes to increase her monthly benefit to \$5,000. By exercising the FPO, she can automatically add \$500 to her current benefit, raising it from \$2,500 to \$3,000 without medical underwriting. To reach her desired benefit of \$5,000, she would need an additional \$2,000. For this portion, she would need to go through medical underwriting as it exceeds the FPO amount. Thus, option D is correct, as it accurately reflects the process and options available to Harper under the LLQP guidelines for utilizing the FPO rider along with additional underwriting for further increases.

### 질문 # 137

Samya and Gary, who are both insurance representatives, are having lunch together. Gary has been very successful for several years and proposes a scheme to Samya to get insurance proposals signed for a fictional company they would create together. He believes that this system would make them millionaires in about ten years. Gary advises Samya to keep their conversation a secret. If Samya agrees to Gary's proposal, what sanctions could she face?

- A. Since liability insurance protects the consumer, the clients' losses will be covered and the sanctions will be reduced based on real harm
- B. Pursuant to the Distribution Act, penal proceedings with the Court of Quebec could result in a fine of up to \$1,000,000
- C. A sanction from the CSF's discipline committee that could be a fine, suspension, or both
- **D. Pursuant to the Criminal Code, sanctions could go as far as imprisonment**

정답: D

### 설명:

Comprehensive and Detailed In-Depth Explanation: Gary's scheme involves creating a fictional company to fraudulently sell insurance, constituting fraud under the Criminal Code of Canada (Section 380), punishable by up to 14 years imprisonment if Samya participates. Option C reflects this severe legal consequence. Option A (CSF sanctions) applies to ethical breaches within professional conduct, like fines or suspension, but fraud exceeds this scope. Option B (Distribution Act penalties) includes fines up to \$175,000 (Section 458), not \$1,000,000, and is less severe than criminal charges. Option D (liability insurance) is irrelevant, as it doesn't mitigate criminal liability. The Ethics manual and LLQP prohibit fraudulent acts, emphasizing criminal repercussions for such schemes. References: Criminal Code, Section 380; Distribution Act, Section 458; Ethics and Professional Practice (Civil Law) Manual, Section on Fraud and Misconduct.

**질문 # 138**

On February 15, 2015, Donald took out income replacement insurance with an accidental death and dismemberment rider of \$50,000 and a critical illness insurance rider of \$25,000. The policy was issued on April 1, 2015. On April 10, 2015, his doctor tells him that the results of a urine analysis carried out at the end of March reveal a serious anomaly and refers him to an emergency urologist. On April 20, Donald is diagnosed with cancer of the right kidney, which is due to be removed on April 26. But, two days before the procedure, Donald dies in a car accident. What benefit amount will the estate receive?

- A. \$75,000
- B. \$0
- C. \$50,000
- D. \$25,000

**정답: C**

**설명:**

Comprehensive and Detailed Explanation:

AD&D pays \$50,000 for accidental death. CI (\$25,000) requires surviving a 30-day waiting period post- diagnosis (April 20 to May 20); Donald died on April 24, so no CI benefit (Chapter 1: Financial Protection Provided by Accident and Sickness Insurance).

Option A: Incorrect; AD&D applies.

Option B: Incorrect; CI not paid.

Option C: Correct; \$50,000 AD&D only.

Option D: Incorrect; CI not triggered.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 1: Financial Protection Provided by Accident and Sickness Insurance.

**질문 # 139**

Frankie is a newly licensed insurance of persons agent who meets with Walter, her father's friend since college. Walter is in his late forties, and he mentions that he would like to purchase a life insurance policy and start planning for his retirement. Frankie has never sold a segregated fund before. Not wanting to disclose her inexperience, she clumsily fills out the application form to invest in segregated funds. Which responsibility did Frankie breach?

- A. Integrity
- B. Product suitability
- C. Disclosure
- D. Competence

**정답: D**

**설명:**

By attempting to sell a segregated fund product without adequate knowledge or experience, Frankie breached her duty of competence. LLQP guidelines emphasize the importance of competence, requiring agents to have sufficient knowledge of the products they recommend to clients to ensure that they are acting in the client's best interest. Frankie's failure to disclose her inexperience could potentially lead to errors that might adversely affect Walter, highlighting her lack of preparation and professional responsibility.

**질문 # 140**

Vintage Style Inc. is a clothing company with 20 employees participating in its group retirement and group insurance plan. Premiums for the group insurance plan are calculated on previous claims. If the benefits paid are lower than anticipated, the premiums may decrease at renewal. However, if the benefits paid are higher than anticipated, the premiums payable may be subject to an increase. Which of the following funding formulas does Vintage use in its group insurance plan?

- A. Administrative services only.
- B. Non-refund accounting.
- C. Claims experience.
- D. Refund accounting.

**정답: D**

## 설명:

The description of Vintage Style Inc.'s group insurance plan indicates that the refund accounting method is used. In refund accounting, premiums are adjusted based on the actual claims experience. If claims are lower than expected, the insurer may issue a refund or reduce future premiums. Conversely, if claims exceed expectations, premiums may increase at renewal. This funding formula is commonly used in group plans to align premium costs with the actual risk and claims experience of the group, which is consistent with the plan characteristics mentioned in the LLQP material.

## 질문 # 141

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IFSE Institute 인증 LLQP 시험을 패스해서 자격증을 취득하려고 하는데 시험비며 학원비며 공부자료비며 비용이 만만치 않아요? 제일 저렴한 가격으로 제일 효과 좋은 Itcertkr 의 IFSE Institute 인증 LLQP 덤프를 알고 계시는지요? Itcertkr 의 IFSE Institute 인증 LLQP 덤프는 최신 시험문제에 근거하여 만들어진 시험준비공부가이드로서 학원공부 필요없이 덤프공부만으로도 시험을 한방에 패스할 수 있습니다. 덤프를 구매하신분은 철저한 구매후 서비스도 받을 수 있습니다.

**LLQP 100% 시험패스 덤프 :** [https://www.itcertkr.com/LLQP\\_exam.html](https://www.itcertkr.com/LLQP_exam.html)

LLQP 시험은 IT업종에 종사하시는 분들께 널리 알려진 유명한 자격증을 취득할 수 있는 시험과목입니다, IFSE Institute LLQP 덤프 데모문제 다운 저희 사이트에서는 한국어 온라인상담과 메일상담 서비스를 제공해드립니다, 완벽한 자료만이 IFSE Institute 인증 LLQP 시험에서 성공할 수 있습니다, LLQP 시험은 IT인증시험중 아주 인기있는 시험입니다, IFSE Institute LLQP 덤프 데모문제 다운 아무런 노력을 하지 않고 승진이나 연봉인상을 꿈꾸고 있는 분이 라면 이 글을 검색해낼 수 없었을 것입니다, Itcertkr LLQP 100% 시험패스 덤프의 학습가이드는 아주 믿음이 가는 문제집들만 있으니까요.

굉장히 수상해 보였어, 입에서 피가 흘렀다, LLQP 시험은 IT업종에 종사하시는 분들께 널리 알려진 유명한 자격증을 취득할 수 있는 시험과목입니다, 저희 사이트에서는 한국어 온라인상담과 메일상담 서비스를 제공해드립니다.

## LLQP 덤프 데모문제 다운 인증시험 덤프자료

완벽한 자료만이 IFSE Institute 인증 LLQP 시험에서 성공할 수 있습니다, LLQP 시험은 IT인증시험중 아주 인기있는 시험입니다, 아무런 노력을 하지 않고 승진이나 연봉인상을 꿈꾸고 있는 분이 라면 이 글을 검색해낼 수 없었을 것입니다.

- LLQP 시험대비 덤프 최신버전 □ LLQP 시험대비 덤프 최신버전 □ LLQP 최신 업데이트 덤프문제 □ ➡ [kr.fast2test.com](http://kr.fast2test.com) □ □ □ 웹사이트에서 □ LLQP □ 를 열고 검색하여 무료 다운로드 LLQP 최신 업데이트 버전 덤프문제
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- LLQP 덤프 데모문제 다운 인기자격증 덤프공부 □ ✓ [www.itdumpskr.com](http://www.itdumpskr.com) □ ✓ □ 에서 「 LLQP 」 를 검색하고 무료로 다운로드하세요 LLQP 완벽 덤프샘플 다운로드
- LLQP 덤프 데모문제 다운 인기자격증 덤프공부 □ ➡ [www.pass4test.net](http://www.pass4test.net) □ 을 통해 쉽게 ✓ LLQP □ ✓ □ 무료 다운로드 받기 LLQP 최신 업데이트 버전 인증덤프
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- LLQP 완벽한 시험덤프공부 ↔ LLQP 최신 업데이트 버전 인증덤프 □ LLQP 인기덤프 □ 시험 자료를 무료로 다운로드하려면 ➡ [www.itdumpskr.com](http://www.itdumpskr.com) □ 을 통해 ✓ LLQP □ ✓ □ 를 검색하십시오 LLQP 최신 업데이트 버전 덤프문제
- 적중율 좋은 LLQP 덤프 데모문제 다운 시험덤프공부 □ 시험 자료를 무료로 다운로드하려면 ( [www.itdumpskr.com](http://www.itdumpskr.com) ) 을 통해 ✓ LLQP □ ✓ □ 를 검색하십시오 LLQP 덤프 최신버전
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