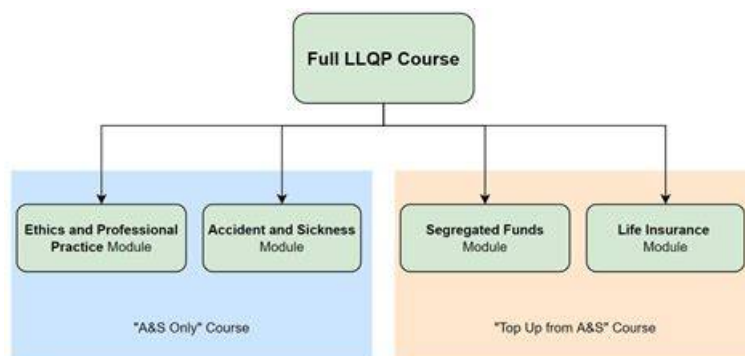


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IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 1	• 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 2	• 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 3	• 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 4	• 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.

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IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q238-Q243):

NEW QUESTION # 238

Kyra is the owner and president of Borealis Fit, a martial arts studio with 15 employees. The centre opened five years ago and has done well. Kyra was never able to offer her employees any benefits until now. Kyra meets with Monica, an insurance agent, to implement a group insurance plan for the employees.

Which method of calculating rates will the insurer use to quote the group premiums?

- A. Experience rating.
- B. Credibility rating.
- C. Blended rating.
- D. Manual rating.

Answer: D

Explanation:

Since Borealis Fit is a relatively new business with no prior experience data for group insurance, the insurer is likely to use manual rating. This method involves determining premiums based on standard rates for similar groups rather than the specific experience of the group itself. Manual rating is commonly applied when there is no claims history or insufficient data to support a credibility or experience rating. This aligns with LLQP guidelines, which outline manual rating as a default approach for groups without established claims experience.

NEW QUESTION # 239

(At 60 years of age, Pierre recently retired for health reasons: he suffers from leukemia and is only expected to live three or four more years, according to his oncologist. A friend advised Pierre to purchase an annuity with his RRSP, as he has no immediate family to leave money to and wants a guaranteed monthly payout.

What type of annuity would be best suited for Pierre?)

- A. A deferred annuity.
- B. A life annuity.
- C. A term annuity.
- D. An enhanced annuity.

Answer: C

Explanation:

Given Pierre's short life expectancy, a term annuity (paying for a specific period) would ensure he receives guaranteed payments for a fixed number of years, aligning with his situation and providing steady cash flow.

Exact Extract:

"A term annuity pays a fixed income for a set number of years. It is appropriate for clients expecting a limited lifespan and wishing to maximize payouts during their lifetime." (Reference: Segfunds-E313-2020-12-7ED, Chapter 3.2.3 Duration of the Annuity#49:2Segfunds-E313-2020-12-7ED.pdf**)

NEW QUESTION # 240

Patricia is a laboratory technician who normally earns \$4,000 a month. A few months ago, she injured her leg rollerblading and was unable to work for four months. Since she owns a disability insurance policy with a residual benefit option, she received \$2,400 a month from the insurer. Now that she is recovered, her doctor has cleared her to slowly return to work. Since she cannot work her regular full-time hours, her pay has decreased to \$3,000 a month.

How much will she receive from her residual benefit when she returns to work?

- A. \$2,400
- B. \$600
- C. \$0
- D. \$1,000

Answer: B

Explanation:

A residual benefit in a disability insurance policy provides partial benefits if the insured returns to work in a reduced capacity and suffers a loss of income. Patricia's income has decreased from \$4,000 to \$3,000, representing a 25% reduction in income (\$1,000 loss out of \$4,000). Since her policy provides a residual benefit, she will receive 25% of her original monthly benefit, which is 25% of \$2,400, amounting to \$600.

This is calculated to supplement her reduced earnings, aligning with the guidelines on residual benefits provided by LLQP.

NEW QUESTION # 241

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. Each share would now be worth \$7,500.
- C. There would now be 200 outstanding shares of the company.
- **D. Alana's estate would receive a total of \$500,000.**

Answer: D

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 # 242

Kadiha invested \$10,000 in a balanced fund 10 years ago, which she put into a non-registered account. At the time, her insurance agent sold her the fund with a 75% maturity and death benefit guarantee. Today, when the fund expires, the market value is \$5,000. How much will Kadiha receive, and how will her funds be treated for tax purposes?

- A. \$7,500, of which \$2,500 will be taxed as capital gain.
- B. \$7,500, of which \$2,500 will be taxed as interest, dividend, and capital gain.
- **C. \$7,500, tax free.**
- D. \$7,500, of which \$2,500 will be taxed as interest income.

Answer: C

Explanation:

Kadiha's investment in a segregated fund with a 75% maturity guarantee means that upon maturity, she is guaranteed to receive 75% of her original investment, which would be \$7,500 (75% of \$10,000). The payment is considered part of the maturity guarantee under segregated fund contracts, and the difference paid out by the insurer to meet the guarantee (\$2,500 in this case) is not subject to capital gains or interest income tax as it's part of the guaranteed benefit. According to LLQP guidelines, segregated funds with such guarantees only tax the difference as capital gains if the payout exceeds the original investment, which is not applicable here.

NEW QUESTION # 243

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