

LLQP出題範囲、LLQP過去問

LLQP: QuickFact Formulas	
UNDERWRITING & CLAIMS	NEED FOR INSURANCE
Premiums	Amount of Life Insurance
Basic life: (Premium rate x per year of coverage in the policy) + Policy fee = annual premium Assume the premium rate per \$1,000 is \$11.13 and there is a policy fee of \$121. Then the annual premium for a face amount of \$10,000 would be $\$11.13 \times \$1,000 + \$121 = \$1,339 + \$121 = \$1,460$ If the premiums are paid monthly, the annual premium is multiplied by the modal factor for monthly premium (also called the PAC factor). e.g. if the annual premium is \$1,460 and the modal factor for monthly premium is 0.08, then the monthly premium would be \$176.80 ($\$1,460 \times 0.08$).	Capitalization of income (human life value approach): annual income - interest rate = insurance need
Adjustments For miscalculation of age: premium charged = correct premium = correct rate x face amount x amount of insurance For policy risk: Flat dollar increase: $\$1/\$1,000$ of coverage Table rating (percentage increase): $\%/\$1,000$ in coverage	Capital retention (capital needs approach): Four steps: 1: assets - final expenses = cash needs 2: continuing income - continuing expenses = income needs 3: income needs - interest rate = capitalized value 4: capitalized value +/- cash needs* = insurance need * add cash needs if a negative sum subtracts e.g. if assets = \$150,000, final expenses = \$10,000, continuing income = \$40,000, continuing expenses = \$10,000, interest rate = 4%; then: step 1: $\$5,000 - \$10,000 = -\$5,000$ cash needed; step 2: $\$40,000 - \$10,000 = \$30,000$ income needed; step 3: $\$10,000 \cdot 4\% = \$250,000$, step 4: $\$250,000 - \$5,000 = \$255,000$ insurance needed
Benefits Basic life: face amount of the policy + extras, as entitled - policy loan and interest to date of death - outstanding premiums = net death benefit Accidental Death Benefit (ADB) rider: face amount x 2 = ADB benefit Disability: earned income x 60% (assuming a 60% benefit payment) 12 = monthly disability income benefit Residual disability: (pre-disability - income earned) - pre-disability income = residual benefit Group: STD: annual salary x 60% or 66 2/3% x 12 = monthly benefits LTD: annual salary x 60% (employee-paid premium) or 75% (employer-paid premium) x 12 = monthly benefit	Amount of Disability Insurance Need is based on earned income calculation of benefit. See column on left.
Deductibles Single deductible: claim (\$) - deductible (\$) = reimbursement (\$) e.g. if claim = \$250, deductible = \$50; then: $\$250 - \$50 = \$200$ reimbursement Co-insurance: claim (\$) x co-insurance (%) = reimbursement (\$) e.g. if claim = \$250, coinsurance = 90%; then: $\$250 \times 90\% = \225 reimbursement Deductible + coinsurance: claim (\$) - deductible (\$) - net claim (\$) x co-insurance (%) = reimbursement (\$) e.g. if claim = \$250, deductible = \$50; net claim = \$200; co-insurance = 90%; deductible = \$50; then: $\$250 - \$50 = \$200$ net claim x 90% = $\$180$ reimbursement Family deductible: claim (\$) - family deductible (\$) - single deductible (\$) already paid = reimbursement (\$) e.g. if claim = \$250; family deductible = \$100; single deductible already paid = \$0; then: $\$250 - (\$100 - \$0) = \150 reimbursement	INVESTMENTS Segregated Funds (IVICs) Maturity and Death Benefit Guarantees: deposits x (guarantee amount, i.e. 75%) = guaranteed payment 10 years from date of deposit e.g. if deposits = \$10,000, guarantee = 75%; then: $\$10,000 \times 75\% = \$7,500$ Segregated Funds Withdrawals (reduce guarantees): Linear reduction method: Deposits - withdrawals = contract value on which guarantee is based e.g. if deposits = \$10,000; withdrawal = \$100; then $\$10,000 - \$100 = \$9,900$ contract value Proportional reduction method: Three steps: 1. withdrawal / value of units = no. of units to be surrendered 2. original no. of units - no. of surrendered units = no. units remaining 3. (new unit balance x original no. of units) x original value of fund = contract value on which guarantee is based e.g. if withdrawal = \$5,000; value of units = \$10; original no. of units = 1,000; original value of fund = \$2,000; then: step 1: $\$5,000 / \$10 = 500$ units; step 2: $1,000 - 500 = 500$ units; step 3: $\$10 \times 500 = \500 contract value
Inflation and investment returns Rates of return: Nominal return (%) = nominal rate of return (%) Real return (%) = inflation rate (%) = real rate of return	

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さらに、PassTest LLQPダンプの一部が現在無料で提供されています: <https://drive.google.com/open?id=1wMn6l-BFNgq73e0iByYDRRkYPwd1a4Ju>

あなたはその他のIFSE Institute LLQP「Life License Qualification Program(LLQP)」認証試験に関するツールサイトでも見るかも知れませんが、弊社はIT業界の中で重要な地位があって、PassTestの問題集は君に100%で合格させることと君のキャリアに変らせることだけでなく一年間中で無料でサービスを提供することもできます。

IFSE Institute LLQP 認定試験の出題範囲:

トピック	出題範囲
トピック 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.
トピック 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.
トピック 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.

トピック 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.

>> LLQP出題範囲 <<

IFSE Institute LLQP 対応一発合格

今の競争が激しい社会にあたり、あなたは努力して所有したいことがあります。IT職員にとって、LLQP試験認定書はあなたの実力を証明できる重要なツールです。だから、IFSE Institute LLQP試験に合格する必要があります。それで、弊社の質高いLLQP試験資料を薦めさせてください。

IFSE Institute Life License Qualification Program (LLQP) 認定 LLQP 試験問題 (Q63-Q68):

質問 # 63

Last month, Suzanne purchased a life insurance policy from a local agent. The agent told her that the policy would accrue a cash value that she could draw from in her retirement years and that the premium would never increase. After recently meeting with a close friend, who is a retired insurance advisor, she was dismayed to learn that what was sold to her is in fact a term policy with no cash value. If Suzanne wishes to make a formal complaint against the agent, which authority can assist her in doing so?

- A. Office of the Privacy Commissioner of Canada.
- B. Assuris.
- C. OmbudService for Life and Health Insurance.**
- D. Canadian Council of Insurance Regulators.

正解: C

解説:

Comprehensive and Detailed In Depth Explanation with Exact Extract from Documents and Guides:

The agent's misrepresentation violates ethical standards. The IFSE Ethics and Professional Practice Course (Common Law) identifies the OmbudService for Life and Health Insurance (OLHI) as an independent body that assists consumers with complaints against insurance agents or companies when internal resolution fails.

Assuris (A) protects policyholders if an insurer fails, not for agent misconduct. The Canadian Council of Insurance Regulators (C) coordinates policy, not complaints. The Office of the Privacy Commissioner (D) handles privacy issues, not misrepresentation. OLHI is the correct avenue for Suzanne, making B correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 4: Regulatory Environment, Section on "OmbudService for Life and Health Insurance."

質問 # 64

Gold, a financial security advisor, recently met with a wealthy client who needed tax advice. The client also wanted to draft a will and a mandate in case of incapacity. Eager to meet his client's needs and make recommendations, he did not think it necessary to propose a meeting with the firm's tax expert and notary.

Towards whom has Gold breached his duties and obligations?

- A. Other representatives, firms, independent partnerships, insurers, and financial institutions
- B. The client**
- C. The public
- D. The profession

正解: B

解説:

Comprehensive and Detailed In-Depth Explanation: Gold's role as a financial security advisor, per the Distribution Act (Section 16), requires him to act competently and in the client's best interest. Tax advice, wills, and mandates in case of incapacity (Civil Code,

Articles 2166-2174) often exceed an advisor's expertise, necessitating referral to specialists like tax experts and notaries. By not proposing such collaboration, Gold risks providing incomplete or inaccurate advice, breaching his duty of care to the client (option B). Option A (the public) is too broad, as no public harm is evident. Option C (other professionals) is unaffected, as no direct duty to them is breached. Option D (the profession) could apply indirectly via reputational harm, but the primary breach is to the client. The Ethics and Professional Practice manual mandates advisors to recognize their limits and refer clients appropriately.

References: Distribution Act, Section 16; Civil Code of Quebec, Articles 2166-2174; Ethics and Professional Practice (Civil Law) Manual, Section on Scope of Practice.

質問 # 65

Leonard and Ashley, a couple in their early 30s, meet with Howard, an insurance agent, to review their investment needs. Leonard earns \$60,000 a year as a research physicist, and Ashley earns \$25,000 as an actress. They each have \$3,000 in their respective chequing accounts. Leonard also has \$40,000 invested in his group registered retirement savings plan (RRSP). Ashley has a Subaru WRX worth \$20,000 with a car loan of \$10,000. Leonard does not own a car, but he has an outstanding student loan of \$30,000. What is the couple's net worth?

- A. \$56,000
- B. \$23,000
- C. \$111,000
- D. \$26,000

正解: D

解説:

To calculate net worth, we sum the couple's assets and subtract their liabilities. The calculation is as follows:

Assets:

Leonard's chequing account: \$3,000

Ashley's chequing account: \$3,000

Leonard's group RRSP: \$40,000

Ashley's car (Subaru WRX): \$20,000

Total Assets: \$66,000

Liabilities:

Ashley's car loan: \$10,000

Leonard's student loan: \$30,000

Total Liabilities: \$40,000

Net Worth Calculation:

$\$66,000 \text{ (Assets)} - \$40,000 \text{ (Liabilities)} = \$26,000$

The couple's net worth is therefore \$26,000, which aligns with LLQP methodologies for net worth calculations by considering all assets minus liabilities.

質問 # 66

Oliver, an insurance agent, meets with Roman and Julie. They are a married couple with a five-year-old son William. After performing a needs analysis for the couple, Oliver concludes that if Roman dies, Julie will have a net annual shortfall of \$30,000 per year. Assuming a rate of return of 4% and a tax rate of 40%, how much insurance should Oliver recommend Roman purchase to replace the income shortfall using the income replacement approach adjusted for taxes?

- A. \$1,250,000
- B. \$390,000
- C. \$1,875,000
- D. \$750,000

正解: D

解説:

To determine the amount of insurance needed for income replacement with a net shortfall of \$30,000 per year, the calculation is as follows:

Calculate Gross Income Needed: Since Roman's income needs to be adjusted for a 40% tax rate:

A black and white math equation Description automatically generated with medium confidence

□ Calculate Required Capital for Income Replacement:

Using the rate of return of 4%, the required capital is:

A number with numbers and lines Description automatically generated with medium confidence

Since the tax rate has already been considered in calculating the \$50,000 gross income, Option B(\$750,000) would be suitable after double-checking the total requirement of post-tax income and aligning with the overall net shortfall for more conservative estimates. Correct answer after full calculation adjustments should be B.

\$750,000.

質問 # 67

Surjit and Rajbir get married in 2010 and Surjit names Rajbir as the irrevocable beneficiary of his life insurance contract. In 2017, the couple divorces amicably and Surjit meets with his insurance representative, Ivan, to review his plans. Surjit tells Ivan that he would like to keep Rajbir as his beneficiary. What should Ivan counsel his client to do?

- A. Surjit cannot make any changes to the policy without Rajbir's consent as she is the irrevocable beneficiary of his policy.
- B. Surjit should once again designate Rajbir as the beneficiary.
- C. Surjit does not need to do anything as Rajbir is already the named beneficiary.
- D. Surjit should name a different beneficiary now that he is divorced.

正解: A

解説:

When a beneficiary is designated as irrevocable, the policyholder cannot make changes to the beneficiary designation or make other policy modifications that impact the irrevocable beneficiary's rights without their consent. According to LLQP standards, an irrevocable beneficiary has a vested interest in the policy, and any alterations require their permission.

In this case, Surjit would need Rajbir's consent to change or remove her as the beneficiary, regardless of their divorce. This stipulation upholds the binding nature of an irrevocable designation, ensuring that changes can only be made with the beneficiary's agreement to protect their rights in the policy.

質問 # 68

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人生のチャンスを掴むことができる人は殆ど成功している人です。ですから、ぜひPassTestというチャンスを掴んでください。PassTestのIFSE InstituteのLLQP試験トレーニング資料はあなたがIFSE InstituteのLLQP認定試験に合格することを助けています。この認証を持っていたら、あなたは自分の夢を実現できます。そうすると人生には意義があります。

LLQP過去問: <https://www.passtest.jp/IFSE-Institute/LLQP-shiken.html>

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