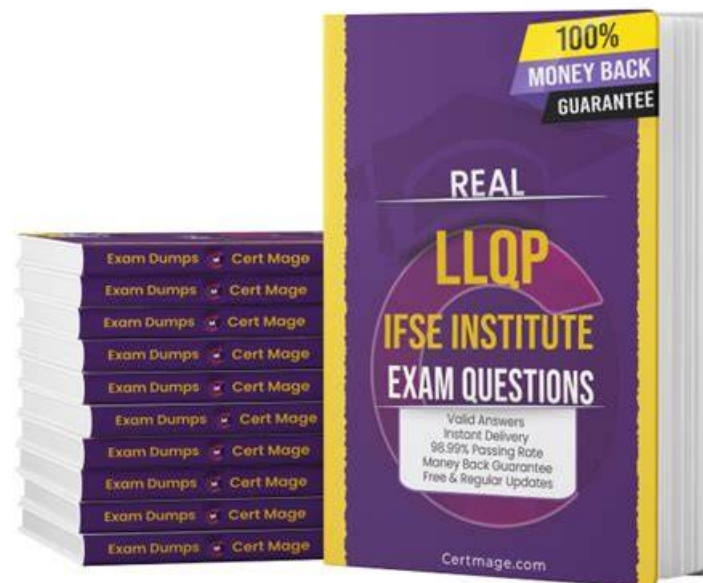


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IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 1	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	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	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 4	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.

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IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q103-Q108):

NEW QUESTION # 103

Melissa, a La Tranquillite representative, is meeting with a client who tells her about something that happened to one of her friends. While she was taking part in an outdoor weekend at Mont-Tremblant Park, a forest fire broke out and one of the participants was never found. The client is about to take out life insurance with Melissa. She asks Melissa what would happen to her insurance capital in such a situation. What can Melissa tell the client?

- A. The contract premiums would be reimbursed to the beneficiary because the contract would be null and void
- B. It would be impossible to pay the insurance face amount if the victim's body is not found
- C. The beneficiary could receive the insurance face amount after a certain number of years and after receiving the judgment for the declaration of death
- D. The insurer would pay the insurance face amount within 30 days of the claim

Answer: C

Explanation:

Comprehensive and Detailed In-Depth Explanation: In life insurance, a death benefit requires proof of death, typically a death certificate. Under Quebec law (Civil Code, Article 92), if a person disappears and death cannot be immediately confirmed (e.g., no body found), a court can issue a declaratory judgment of death after a waiting period—usually 7 years, or sooner with evidence of peril (e.g., forest fire). The LLQP notes that insurers delay payment until this legal determination, as premature payment risks fraud. Option D correctly states that the beneficiary could receive the face amount after this process. Option A (30-day payment) assumes immediate proof, which isn't available here. Option B (premium refund) is incorrect, as the contract remains valid, not void. Option C (impossible payment) overstates the issue—payment is possible post-judgment. The Ethics manual mandates advisors to clarify claim processes, especially in uncertain scenarios.

References: Civil Code of Quebec, Article 92; LLQP Module on Claims; Ethics and Professional Practice (Civil Law) Manual, Section on Death Benefits.

NEW QUESTION # 104

Pete is the owner of Blenheim News Tribune Inc, a company responsible for producing the local newspaper. He has owned the family-run business for 30 years, and he currently employs 10 people. Peter wants to offer a group benefits plan to his staff, so he meets with Daphne, a licensed insurance agent to go over some options. He would be willing to cover 75% of each employee's required premium and ask that each employee be responsible for their remaining 25%. Based on the information provided, which statement is true regarding Blenheim News Tribune Inc's group insurance premiums?

- A. Since Peter does not want to pay the entire premium, Blenheim News Tribune Inc is unable to claim any paid premiums as a business expense.
- B. All premiums paid by Blenheim News Tribune Inc are eligible to be deducted as a business expense.
- C. The premiums paid by Blenheim News Tribune Inc are not considered a taxable benefit for the employees.
- D. The premiums paid by an employee are a deductible expense to the employee.

Answer: B

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

The LLQP states that employer-paid premiums for group insurance are fully deductible business expenses.

Even if employees contribute a portion (like 25%), the employer's portion remains tax-deductible. The employee portion is not deductible to the employee.

Reference: Insurance Study Guides Chinese.pdf, Group Insurance - Tax Treatment of Premiums

NEW QUESTION # 105

Mauro works full-time for a small company that offers no benefits. He earns \$40,000 a year. He has an individual disability insurance policy that would provide him with \$2,000 a month, for a maximum of two years, after a waiting period of four months. This policy includes a partial and residual disability rider. Injured in an accident, Mauro is completely unable to work for nine months. After that, Mauro's doctor advises him to start working two days a week for the next three months, after which Mauro should be able to resume working full-time. What monthly benefit will Mauro receive during the period he works part-time?

- A. \$1,000
- **B. \$1,600**
- C. \$1,200
- D. \$800

Answer: B

Explanation:

Comprehensive and Detailed Explanation:

A residual disability rider pays a proportionate benefit based on income loss. Mauro's full income is \$40,000 /year (\$3,333/month). Working 2/5 days (40%) earns \$1,333/month ($\$3,333 \times 0.40$). Loss is \$2,000/month ($\$3,333 - \$1,333$). The rider typically pays 80% of the loss up to the policy max (\$2,000): $\$2,000 \times 0.80 = \$1,600$ (Chapter 2:Insurance to Protect Income).

Option A: Correct; \$1,600 fits residual calculation.

Option B-D: Incorrect; underestimates benefit.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 2:Insurance to Protect Income.

NEW QUESTION # 106

Which organization provides protection for holders of segregated fund contracts in Canada if the insurer becomes insolvent?

- A. Canadian Deposit Insurance Corporation
- **B. Assuris**
- C. OmbudService for Life & Health Insurance
- D. Canadian Insurance Services Regulatory Organizations

Answer: B

Explanation:

Assuris provides protection to Canadian policyholders, including holders of segregated fund contracts, if their insurance company becomes insolvent. Assuris is a not-for-profit organization that safeguards policyholders by ensuring that they continue to receive guaranteed benefits within specified limits. This organization is essential for maintaining confidence in the Canadian insurance industry, offering peace of mind to policyholders that their segregated fund contracts are protected under such circumstances. Neither the Canadian Deposit Insurance Corporation nor the OmbudService for Life & Health Insurance provides this specific type of insolvency protection for segregated funds.

NEW QUESTION # 107

Dominic suffers a heart attack on October 1 and dies a little over a month later, on November 7. At the time of his death, he owned a \$150,000 critical illness (CI) insurance policy, purchased 10 years earlier. Dominic never failed to pay the \$100 monthly premium. When he died, the insurer had not yet issued the benefit payment.

How will the CI benefit be treated?

- A. It will be paid to Dominic's next of kin.
- B. It will be payable to Dominic's estate.
- C. Dominic's estate will receive a return of premiums.
- **D. It will not be paid.**

Answer: D

Explanation:

Critical illness (CI) insurance pays a lump-sum benefit upon diagnosis of a covered illness, but typically requires the insured to survive for a specified period (often 30 days) following the diagnosis. Although Dominic suffered a heart attack, he did not die immediately. However, he passed away within the 30-day survival period following the heart attack, which is a common requirement in CI policies for benefit payment.

Since the survival requirement was not met, the benefit will not be paid. Generally, in such cases, the insurer may refund premiums if specified in the policy, but the CI benefit itself would not be payable.

NEW QUESTION # 108

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