

# IFSE Institute LLQP認定デベロッパー & LLQP日本語試験対策



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当社Xhs1991の専門家は、LLQPテストクイズが毎日更新されるかどうかを確認しています。LLQP試験トレントは、更新システムによってデジタル化された世界に対応できることを保証できます。私たちは、お客様が教材に関する最新情報を入手できるように最善を尽くします。当社のLLQP試験トレントを購入する意思がある場合は、更新システムを楽しむ権利があることは間違いないありません。LLQP試験のダンプが更新されると、LLQPテストクイズの最新情報がすぐに届きます。すぐにLLQP試験準備をすぐに購入しましょう！

>> IFSE Institute LLQP認定デベロッパー <<

## 真実的なLLQP認定デベロッパーと信頼できるLLQP日本語試験対策

LLQP試験の質問は、Xhs1991お客様のニーズを最大限に満たすことができます。また、LLQP学習教材は、お客様の観点から最大限に設計されています。したがって、運用の複雑さを心配する必要はありません。システムの学習インターフェイスに入り、WindowsソフトウェアでLLQP学習教材の練習を開始すると、インターフェイスに小さなボタンが表示されます。これらのボタンには回答が表示され、学習プロセスを妨げないように、LLQP試験クイズのLife License Qualification Program(LLQP)学習中に回答を非表示にすることができます。すべての面が完璧です。

**IFSE Institute Life License Qualification Program (LLQP) 認定 LLQP 試験**

## 問題 (Q29-Q34):

### 質問 # 29

Aari and Jonila are a married couple in their late sixties. They both enjoy a comfortable retirement. Both receive regular payments from their pension plans, Old Age Security (OAS) and Canada Pension Plan (CPP).

They own a house and a cottage that are both mortgage-free. They also have over \$500,000 in savings and investments. They know that if one of them dies, the surviving spouse will be financially comfortable. The couple has two grown children to whom they would like to leave all their assets when they die. The couple informs Herbert, their insurance agent, that they want to make sure when they die that their children have the funds needed to pay the taxes on the assets that they will bequeath them.

Which life insurance policy would be most suited to meet the couple's needs?

- A. A term joint last-to-die policy on Aari and Jonila.
- B. A term joint first-to-die policy on Aari and Jonila.
- C. A permanent joint first-to-die policy on Aari and Jonila.
- D. A permanent joint last-to-die policy on Aari and Jonila.

正解: D

### 解説:

A Joint Last-to-Die policy is designed to pay out upon the death of the second insured, which is beneficial for covering estate taxes. This structure aligns with Aari and Jonila's goal to provide funds for their children to pay taxes on inherited assets. Permanent coverage ensures the policy remains in force until both spouses have passed away, which supports long-term estate planning needs. First-to-die policies would pay out upon the death of the first insured, which would not align with their objective to have the policy available for estate settlement at the second death. Therefore, Option A is most suitable.

### 質問 # 30

The company Xtra is growing. Mr. Trenet, chair of the executive committee, invites his financial security advisor, Noah, to meet with them to underwrite an annuity contract. The treasurer of Xtra offers to invest

\$2,500,000 of the company's retained earnings. Before voting on a resolution to designate a policyholder, the treasurer asks Noah if Xtra can be designated as the policyholder instead of Mr. Trenet. What answer should Noah give?

- A. If the capital is not registered, Xtra can be the policyholder
- B. For Xtra to become the subscriber of the contract, the investment amount must come from a registered plan, such as a retirement fund
- C. Because Xtra is a legal person, Xtra can be the policyholder; Mr. Trenet must be the subrogated annuitant to approve decisions on behalf of Xtra
- D. Only an individual can be a policyholder; therefore, Noah can recommend that Mr. Trenet be the policyholder

正解: A

### 解説:

Comprehensive and Detailed In-Depth Explanation: Under the Civil Code of Quebec (Article 2415), a policyholder (or subscriber) is the entity that owns and pays for an insurance or annuity contract, which can be an individual or a legal person like a corporation. Xtra, as a company, can use its retained earnings (unregistered capital) to fund an annuity contract and be designated as the policyholder, making option D correct. Option A is false, as legal persons can own contracts (e.g., group insurance). Option B's requirement of a registered plan is incorrect—annuities can be funded with non-registered funds. Option C introduces a "subrogated annuitant," a misnomer here, as the annuitant is the person receiving payments, not a decision-maker, and no such requirement exists. The LLQP and Ethics manual confirm that corporations can be policyholders for business purposes, like key person coverage or investments.

References: Civil Code of Quebec, Article 2415; LLQP Module on Annuities; Ethics and Professional Practice (Civil Law) Manual, Section on Contract Ownership.

### 質問 # 31

Arianna, a healthy 61-year-old university professor, is retiring this year and wants to transfer the funds she accumulated in her registered retirement savings plan (RRSP) into an annuity. She is looking at different options and would like to know which of the following annuities will pay the highest monthly benefit.

- A. An indexed annuity
- B. A life annuity with a 10-year guarantee

- C. A joint life annuity
- D. A life annuity

正解: D

解説:

A life annuity typically provides the highest monthly benefit compared to other annuity types because it does not include additional guarantees or features that reduce the payout, such as a guarantee period or indexing.

Since Arianna is healthy and seeking the highest monthly income, a standard life annuity, which pays a fixed income for life without any additional features, will maximize her monthly benefit. LLQP resources confirm that adding options like guarantees or indexing typically lowers the monthly payout due to the insurer's increased liability.

Option B would provide a lower benefit than a standard life annuity because of the 10-year guarantee. Option C (Indexed annuity) would have lower initial payments due to the cost of inflation protection, and Option D (Joint life annuity) would provide less income as it is designed to continue payments to a surviving spouse.

### 質問 #32

(Philippe, age 50, has been a widower for six months. He inherited the money in his wife's pension fund, which he transferred to a LIRA. He also received a \$150,000 life insurance benefit. Philippe works for a private firm as an IT analyst and earns \$80,000 a year. He would like to retire at age 60.

What income sources will be available to Philippe if he retires at age 60?)

- A. The LIRA, the GIS and the RRSP.
- B. The LIRA, the GIC and the RRSP.
- C. CPP/QPP, the GIC and the RRSP.
- D. OAS, the GIC and the RRSP.

正解: B

解説:

Philippe will have access to his LIRA, the GIC he invested in, and any RRSPs or similar savings. CPP/QPP and OAS are not typically available until later (after 60 or 65), and GIS is for low-income individuals, which Philippe is not.

Exact Extract:

"A LIRA can be converted to a Life Income Fund (LIF) starting at age 55, allowing withdrawals. RRSPs can also be accessed by converting to RRIFs. GICs are fully redeemable based on terms. Eligibility for GIS and OAS typically starts at 65 years."

(Reference: LifeInsur-E311-2022-10-9ED, Chapter 1 Retirement Income Options)

### 質問 #33

Lily works for Cloud 9 Inc. She earned \$120,000 in Year 1 and \$125,000 in Year 2. Lily contributes 5% of her income into a defined contribution pension plan (DCPP), and this contribution is matched by the employer. Lily has unused contribution room of \$15,000 and wants to know how much she can contribute to her registered retirement savings plan (RRSP) in Year 2.

- A. \$31,250
- B. \$24,600
- C. \$30,600
- D. \$25,000

正解: B

解説:

Lily's RRSP contribution room is reduced by her DCPP contributions. Her total income for Year 2 was \$125,000, and she contributed 5% (\$6,250) to the DCPP, matched by the employer, for a total of \$12,500.

The Pension Adjustment (PA) for her DCPP contribution would be \$12,500, which reduces her RRSP contribution room. Calculation:

RRSP limit based on previous year's income (18% of \$120,000): \$21,600

PA reduction: \$12,500

Remaining RRSP contribution room for Year 2: \$21,600 - \$12,500 = \$9,100 Including her unused contribution room: \$9,100 + \$15,000 = \$24,100 So, Lily can contribute \$24,600 to her RRSP in Year 2.

## 質問 #34

LLQP試験に合格して認定を取得すると、対処方法がわからない多くのハンディキャップが発生する可能性があるため、LLQP試験に合格して受験することは難しいと思われるかもしれません。認証。これらの問題を解決し、試験に簡単に合格できるようにするために、このようなLLQP試験急流を遵守しました。LLQP試験問題集を購入した後悔がないことをお約束します。LLQP試験問題の合格率は99%～100%であり、必ず合格します。

LLQP日本語試験対策: <https://www.xhs1991.com/LLQP.html>

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次男は玄関の戸を開けたままポーチの一角を指さしている、軍司がまた口を開く前に、澪は遮るように声を上げた、Xhs1991は、魅力的なキャラクターで世界中の試験受験者を招きます、一方で、LLQPテストトレントは、シラバスの変更および理論と実践の最新の進展に応じて改訂および更新されます。

## 更新するLLQP認定デベロッパー & 合格スムーズLLQP日本語試験対策 | 完璧なLLQP学習範囲

私たちちは他の人と競争するために何をしますか、なぜ我々はあなたが購入した前にやってみることを許しますか、Xhs1991には豊富な経験を持っているIT業種の専門家が組み立てられた団体があって、彼らは長年の研究をして、最も先進的なIFSE InstituteのLLQP試験トレーニング資料を作成しました。

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