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IFSE - CIBC Practice Questions and Answers 100% Pass

1. To whom are you permitted to make an unsolicited telephone call to market new products ("cold-call") if they have signed up on the National Do Not Call List (DNCL)? ✓✓someone with whom you already have a business relationship

Which of the following statements about Mutual Fund Dealers Association of Canada (MFDA) is CORRECT? ✓✓It is a self-regulatory organization for the distribution side of the Canadian mutual funds industry.

What is the role of the Ombudsman for Banking and Investments (OBSI)? ✓✓OBSI helps resolve disputes between participating banking services and investment firms and their clients.

Jeff Thomson is a newly licensed dealing representative. He has received a cash deposit of \$12,000 and would like you to guide him as to whether he is required to report the transaction to the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC). What is the minimum dollar amount of a cash deposit that Jeff is required to report to FINTRAC? ✓✓\$10,000

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IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q81-Q86):

NEW QUESTION # 81

Bachir owns a successful video game business and has 10 employees. The time has come to plan business succession and the eventual sale of the business. Bachir's nephew Kharim, who shows a real interest in the business, is identified as his successor. Bachir would like to protect his sales price until such time as the business is sold to Kharim, who does not have the funds yet and will need a few years to amass the required amount. Bachir and Kharim consult insurance agent Bianca for advice. What should Bianca propose?

- A. Key person coverage.
- B. Business loan protection.
- C. Disability buyout coverage in the event of Bachir's disability.
- D. Disability buyout coverage in the event of Kharim's disability.

Answer: C

Explanation:

Comprehensive and Detailed Explanation:

Disability buyout insurance funds a buy-sell agreement if the owner (Bachir) becomes disabled, ensuring Kharim can purchase the business at the agreed price (Chapter 5:Insurance to Protect Businesses).

Option A: Incorrect; Kharim's disability doesn't affect Bachir's sale.

Option B: Incorrect; no loan is mentioned.

Option C: Incorrect; key person protects business operations, not succession.

Option D: Correct; protects Bachir's sale value if he's disabled.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 5:Insurance to Protect Businesses.

NEW QUESTION # 82

Sergei meets with his insurance agent Nikita to purchase a \$50,000 critical illness policy. Nikita explains that to apply for the policy Sergei would have to answer a series of personal questions about his finances, health, and lifestyle. Sergei is uncomfortable giving Nikita such detailed personal information. Nikita reassures Sergei by telling him that the insurer must follow stringent rules about how they can collect and handle this information. Which organization legislates privacy statutes pertaining to insurance companies?

- A. Criminal Code
- B. Privacy Act
- C. Human rights legislation
- D. Personal Information Protection and Electronic Documents Act (PIPEDA)

Answer: D

Explanation:

PIPEDA governs how private sector organizations, including insurance companies, collect, use, and disclose personal information in Canada. This Act mandates that insurers adhere to strict guidelines to ensure the protection of client information. Nikita is correct in assuring Sergei that his personal information is protected by privacy legislation, as PIPEDA sets out these obligations for private sector companies handling personal data.

NEW QUESTION # 83

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

Answer: B

Explanation:

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.

NEW QUESTION # 84

Financial security advisor Juliette meets Pierre during a business meeting. Pierre gives her the name of a prospect, one of his friends. Juliette wants to start by contacting the prospect by email, then plans to follow up with a phone call to set up an appointment. Why should Juliette cease to proceed in this manner with her prospect?

- **A. Juliette has not first contacted the prospect to obtain his consent**
- B. Canada's Anti-Spam Legislation prohibits all email solicitation
- C. Juliette must meet Pierre and his friend together
- D. Pierre must contact his friend to set up an appointment with Juliette

Answer: A

Explanation:

Comprehensive and Detailed In-Depth Explanation: Canada's Anti-Spam Legislation (CASL) governs unsolicited electronic communications, including emails for commercial purposes (Sections 6-8). Contrary to option A, CASL does not prohibit all email solicitation; it allows it with prior consent (express or implied) or under specific exemptions (e.g., existing business relationships). Juliette has no prior relationship with the prospect, and Pierre's referral does not constitute implied consent under CASL, as consent must come from the recipient (Section 10). Option B is correct because Juliette must obtain the prospect's consent before sending an unsolicited email, aligning with CASL's opt-in requirement. Option C is incorrect, as Pierre has no legal obligation to facilitate the contact, though it might be courteous. Option D is impractical and not required by law. The Ethics and Professional Practice manual reinforces that advisors must respect privacy laws and obtain consent before initiating contact, making Juliette's proposed action non-compliant without prior approval.

References: Canada's Anti-Spam Legislation, Sections 6-10; Ethics and Professional Practice (Civil Law) Manual, Section on Privacy and Consent.

NEW QUESTION # 85

(Gregory and Vanessa married at an early age and had three children, who are now in their forties:

Eve, Rick and Max. When the couple retired five years ago, they purchased a joint life annuity. They also had a will drawn up naming the three children as equal beneficiaries of their estate. The will specifies that Eve will act as executor of the estate.

Last week, Gregory and Vanessa both died in a car accident.

Who could make a death claim as regards the annuity?)

- A. Eve
- B. Eve, Rick and Max
- C. Rick and Max
- **D. No claim can be made**

Answer: D

Explanation:

Since Gregory and Vanessa bought a joint life annuity without mention of a guarantee period, the annuity would cease payments upon the death of the second annuitant. Therefore, no death claim can be made on the annuity.

Exact Extract:

"In a joint life annuity with no guarantee period, payments stop upon the death of the second annuitant. No death benefit is payable."
(Reference:Segfunds-E313-2020-12-7ED, Chapter 3.2.2.2 Joint Life Contract#533†Segfunds-E313-2020-12-7ED.pdf**)

NEW QUESTION # 86

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