

LLQP試験対策のいちばん新しい解説書



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ショートカットを選択し、テクニックを使用するのはより良く成功できるからです。LLQP認定試験に一発合格できる保障を得たいなら、CertJukenのLLQP問題集はあなたにとってユニークな、しかも最良の選択です。これは賞賛の声を禁じえない参考書です。この問題集より優秀な試験参考書を見つけることができません。このLLQP問題集では、あなたが試験の出題範囲をより正確に理解することができ、よりよく試験に関連する知識を習得することができます。そして、もし試験の準備をするが足りないとしたら、LLQP問題集に出る問題と回答を全部覚えたらいいです。この問題集には実際のLLQP試験問題のすべてが含まれていますから、それだけでも試験に受かることができます。

専門家と他の作業スタッフの熱心な献身により、当社のLLQP学習教材はより成熟し、困難に立ち向かうことができます。LLQP準備試験は、業界で高い合格率を達成しており、LLQP試験問題では、絶え間ない努力で常に99%の合格率を維持しています。私たちは、このようなスターのような人物の背後に、当社からの大量投資を受け入れていることを認めなければなりません。当社の設立以来、私たちはLLQP試験資料に大量の人材、資料、資金を投入しました。

>> LLQP難易度受験料 <<

試験の準備方法-効率的なLLQP難易度受験料試験-権威のあるLLQP試

試験時間

CertJukenは君の試験に合格させるだけでなく本当の知識を学ばれます。CertJukenはあなたが100%でLLQP試験に合格させるの保証することができてまたあなたのために一年の無料の試験の練習問題と解答の更新サービス提供して、もし試験に失敗したら、弊社はすぐ全額で返金を保証いたします。

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">生命保険: このセクションでは、死亡による経済的影響を理解するための、ファイナンシャル アドバイザーや生命保険代理店などの保険専門家の専門知識を評価します。生命保険がこうした経済的ニーズにどのように対処するかを説明し、さまざまな生命保険商品とその特徴や利点を紹介します。
トピック 2	<ul style="list-style-type: none">倫理と専門的実務: 試験のこの部分は、生命保険専門家の法的および倫理的責任に焦点を当てています。コモンローの州および準州における生命保険の法的枠組みの概要を示し、専門性を維持することの重要性を強調しています。
トピック 3	<ul style="list-style-type: none">傷害および疾病保険: 個人および団体の健康保険を提供する保険専門家を対象としたこのセクションでは、重篤な病気や怪我の場合の経済的保護の重要性を強調しています。
トピック 4	<ul style="list-style-type: none">分離型ファンドと年金: 投資アドバイザーとファイナンシャルプランナーを対象としたこのセクションでは、退職と財務計画に不可欠な貯蓄と投資戦略に関する理解を評価します。

IFSE Institute Life License Qualification Program (LLQP) 認定 LLQP 試験問題 (Q236-Q241):

質問 # 236

Enzo meets with his insurance agent Theo to discuss his investment needs. When Theo asks Enzo about his liabilities, Enzo tells him that he purchased a house for \$750,000 four years ago and his current mortgage balance is \$600,000. He has a fixed interest rate on the mortgage of 3.5% for 5 years.

Which of the following statements about his mortgage is TRUE?

- A. An increase in interest rates will increase the mortgage cost when the mortgage is renewed.
- B. The mortgage will contribute positively to Enzo's net worth.
- C. The mortgage balance should not be included in the review of liabilities.
- D. A mortgage is considered a bad debt.

正解: A

解説:

Enzo's fixed-rate mortgage protects him from rate fluctuations during the current term. However, upon renewal, if interest rates have risen, his mortgage payments could increase due to a higher rate being applied to his remaining balance. LLQP resources emphasize that fixed-rate mortgages are impacted by prevailing interest rates at the time of renewal, which can influence future costs.

Option A is incorrect as mortgages are generally considered good debt due to their potential for equity growth. Option C is misleading as the mortgage itself is a liability, although the property value could contribute positively to net worth. Option D is incorrect because liabilities like mortgages are essential components of a financial review.

質問 # 237

Marietta receives a summons from the syndic of the CSF regarding an investigation into her associate. The summons was delivered to her office on May 2 and she took notice of it on May 4. The summons requires her to receive the syndic representative at her office on May 19 at 8:30 a.m. Marietta has already planned for and reserved a week off for a vacation abroad from May 15 to 22. She immediately emails the syndic representative to inform him that she will be out of the country and cannot be present on the 19th. She proposes meeting on the 14th or the 23rd of the same month. Pursuant to the Code of Ethics of the Chambre de la securite financiere, which duties or obligations has Marietta breached?

- A. She has breached her duties toward the client
- B. She has breached her duties toward the profession
- **C. She has not breached the Code of Ethics**
- D. She has breached her obligations toward other representatives, firms, independent partnerships, insurers, and financial companies

正解: C

解説:

Comprehensive and Detailed In-Depth Explanation: The CSF Code of Ethics (Section 7) requires cooperation with the syndic during investigations, including attending scheduled meetings. However, Marietta's prior vacation and prompt communication proposing alternative dates demonstrate reasonable effort to comply, not defiance. Option A is correct-she has not breached the Code, as flexibility is allowed if justified and communicated. Option B (other professionals) is irrelevant, as no duty to them is implicated. Option C (client) doesn't apply, as no client is involved. Option D (profession) could arise if she ignored the summons, but her proactive response avoids this. The Ethics manual supports cooperation with regulators while acknowledging practical constraints.

References: CSF Code of Ethics, Section 7; Ethics and Professional Practice (Civil Law) Manual, Section on Regulatory Cooperation.

質問 # 238

Karine receives \$200,000 from her mother's estate and decides to purchase an annuity. Her insurance agent Serge goes over her options with her, and she chooses the annuity that best suits her needs. Serge proceeds with the transaction.

Which of the following statements about the transaction is TRUE?

- A. Serge has 3 business days to forward the payment to the insurer.
- B. If Karine writes a cheque, it should be made payable to Serge.
- C. Karine may make a cash deposit.
- **D. Serge should provide a receipt for all deposits he receives as cash, cheque, or bank draft.**

正解: D

解説:

As per LLQP regulations, insurance agents like Serge are required to provide receipts for any deposits they receive, regardless of the payment method, to ensure transparency and proper documentation of client transactions. This applies to cash, cheques, or bank drafts, offering proof of the transaction to Karine and helping maintain accurate records.

Option A is incorrect as it lacks specific relevance to the transaction process. Option B is incorrect, as agents generally need to remit funds to the insurer as promptly as possible, with timing requirements varying by jurisdiction but typically within days. Option D is incorrect because cheques should be made payable to the insurer, not the agent, to prevent misappropriation of funds.

質問 # 239

Oscar is a chartered accountant who owns and operates his own firm, Tax Time Ltd., with the help of five employees. The provincial accountants' association offers group benefits plans to its members' firms. Oscar recently contacted the association to have a group benefits plan quoted and put in place for his firm. Who will be the plan sponsor?

- **A. Tax Time Ltd.**
- B. The provincial accountants' association.
- C. The insurer providing the group insurance benefits.
- D. Oscar.

正解: A

解説:

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

In group insurance, the plan sponsor is typically the employer or entity that establishes and maintains the group benefits plan for its employees or members. The IFSE Ethics and Professional Practice Course (Common Law) explains that the sponsor is responsible for arranging the plan, often in collaboration with an insurer or association, but it is the employer (or firm) that formally sponsors it for its employees. Here, Tax Time Ltd., as Oscar's firm, is the employer entity setting up the plan for its five employees, making it the plan sponsor. Oscar, as an individual, is not the sponsor; the association facilitates the plan but does not sponsor it for Tax Time Ltd.'s employees; and the insurer provides the coverage but does not act as the sponsor. Thus, option A is correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 3: Group Insurance, Section on "Roles in Group Plans."

質問 # 240

Maxine meets with Toshiko, an insurance agent for United Life, to purchase a \$10 million universal life insurance policy. Once United Life reviews Maxine's file, they agree to insure her for \$3 million. United Life then contacts Extra Life Company, who agrees to insure Maxine for the additional \$7 million. Toshiko asks his supervisor Bob how the death benefit will be paid to Maxine's beneficiary when she dies.

- A. The full death benefit will be paid by Assuris.
- B. Extra Life will issue a cheque for \$10 million.
- C. United will issue a cheque for \$10 million.
- D. United Life and Extra Life will each directly pay the beneficiary.

正解: D

解説:

In cases where multiple insurers are involved in covering a large sum assured, it is common practice for each insurer to pay their respective portion of the death benefit directly to the beneficiary. Here, United Life insures \$3 million and Extra Life insures the remaining \$7 million. Upon Maxine's death, each company is responsible for paying out their portion, meaning United Life will pay \$3 million and Extra Life will pay \$7 million directly to the beneficiary. Assuris, mentioned in Option D, is an industry-backed entity that provides protection in case of an insurer's insolvency but does not issue death benefits.

質問 # 241

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私たちIFSE InstituteのLLQP学習クイズは、仕上げの体系的な分析の分野での近年の試験状況のさまざまな専門家から作られ、学生の要求をできるだけ満たし、同時にチェックとレビューを行う専門スタッフがいますLLQP実践教材、学生の学習に高品質の情報を楽しんでもらいました。試験の多様性により、CertJukenのLLQP学習教材もさまざまな種類の学習教材にまとめられているため、学生は必要なLLQPガイド急流の情報をすばやく見つけることができます。

LLQP試験時間: <https://www.certjuken.com/LLQP-exam.html>

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