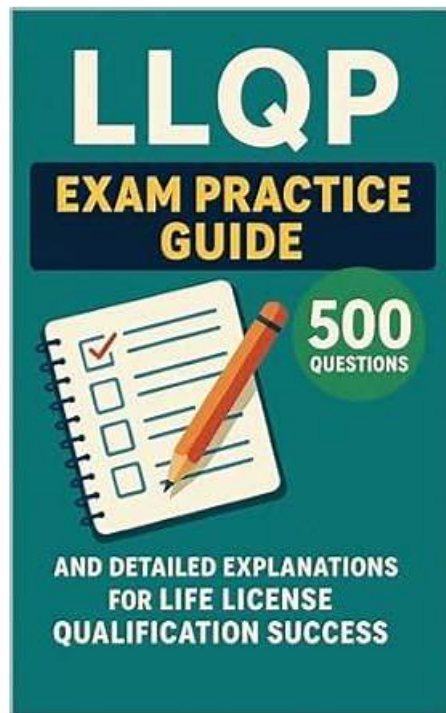


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IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 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.

Topic 2	<ul style="list-style-type: none"> • 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 3	<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.
Topic 4	<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.

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IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q231-Q236):

NEW QUESTION # 231

Lacy is reviewing her life insurance policy with Paul, her financial advisor, because she wants to better understand its cash value and to take advantage of tax sheltering. She purchased a \$200,000 Universal Life policy 3 years ago and has minimum funded the policy on an annual basis. Lacy is used to investing and is familiar with the investment world. In addition, her universal life policy has the level protection death benefit, and she has no intention of withdrawing the deposit amount, as she wishes to benefit from the tax exemption.

Lacy is prepared to deposit a large lump sum of cash into her policy that she received from an uncle that passed away. Before completing the deposit, what should Paul inform Lacy about?

- A. Investment account.
- **B. MTAR.**
- C. Face amount.
- D. Taxation.

Answer: B

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

The MTAR (Maximum Tax Actuarial Reserve) rule governs the amount of money that can be invested into a Universal Life policy while maintaining its tax-exempt status. Exceeding the MTAR limit causes the policy to lose this status, and the excess becomes taxable. This is a critical concept in LLQP's Universal Life insurance structure and must be reviewed before any large deposits.

Reference: Insurance Study Guides Chinese.pdf, Universal Life - MTAR Limit and Tax Treatment

NEW QUESTION # 232

Cory is a recent college graduate who has just been hired by a marketing firm in an entry-level position. His employer group benefits only cover a short-term disability to a maximum of 119 days. He meets with an insurance agent to talk about disability coverage. To fully cover his salary, he would require a \$3,000 monthly benefit. In reviewing options, he thinks that his ideal coverage of a 30-day waiting period and a "to age 65" benefit period comes at a cost that exceeds his budget. What recommendation should the insurance agent make to Cory regarding coverage?

- A. Reduce the monthly benefit to reduce the monthly premium.

- B. Shorten the benefit period to reduce the monthly premium.
- C. Wait until his income has increased and he can afford the premium.
- **D. Extend the waiting period to reduce the monthly premium.**

Answer: D

Explanation:

Comprehensive and Detailed Explanation:

Extending the waiting period (e.g., to 120 days) aligns with his 119-day STD coverage, reducing premiums while maintaining \$3,000/month to age 65 (Chapter 7:Insurance Recommendation, Contract, and Service Needs).

Option A: Correct; cost-effective.

Option B: Incorrect; weakens coverage.

Option C: Incorrect; reduces protection.

Option D: Incorrect; delays coverage.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 7:Insurance Recommendation, Contract, and Service Needs.

NEW QUESTION # 233

(Nancy has invested \$100,000 in mining company stocks in her local area.

To which of the following risks is Nancy most exposed?)

- A. Inflation risk
- B. Interest rate risk
- **C. Industry risk**
- D. Liquidity risk

Answer: C

Explanation:

By investing heavily in a single sector (mining), Nancy faces industry risk. Industry-specific issues such as regulation changes, market conditions, or operational challenges could severely impact her investments.

Exact Extract:

"Industry risk is the risk that factors affecting an entire industry may negatively impact investments within that sector. Concentrating investments in a single industry increases exposure to this type of risk." (Reference: Segfunds-E313-2020-12-7ED, Chapter 1.4.9 Industry Risk)

NEW QUESTION # 234

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

Answer: D

Explanation:

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 D is most suitable.

NEW QUESTION # 235

Andrea, owner of Andrea's Fashions Inc., employs her designer daughter Judy, who will carry on the business after Andrea is gone. Wishing to ensure that the business would not suffer financially when Andrea passes away, Andrea decides at age 50 to have her business own, pay for, and be the beneficiary of life insurance on Andrea's life. The type of insurance that best suits is non-convertible Term 10 life insurance renewable until age 80.

What should her life insurance agent advise regarding this policy?

- A. The coverage will pay a benefit to Judy upon Andrea's death.
- B. The coverage can be converted to permanent insurance at any time.
- **C. The coverage will end at Andrea's age 80.**
- D. The coverage can only be renewed once.

Answer: C

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

Non-convertible Term 10 insurance does not offer conversion privileges to permanent coverage. It can be renewed until age 80, after which it terminates. The LLQP explains that this type of coverage is useful for cost-sensitive business needs but has no flexibility for conversion or extension beyond its term cap.

Reference: Insurance Study Guides Chinese.pdf, Term Insurance Characteristics and Limitations

NEW QUESTION # 236

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