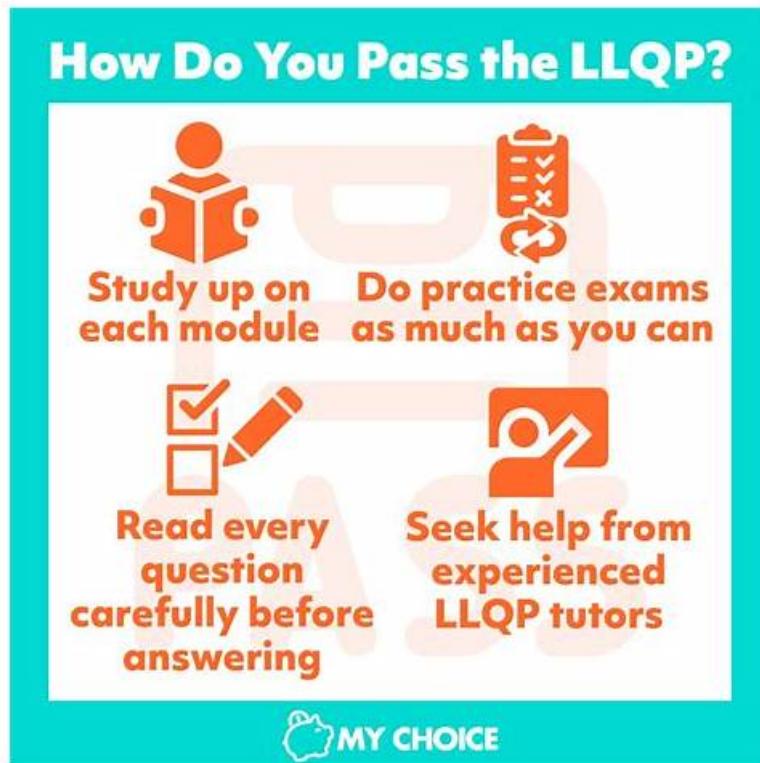


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### IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
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Topic 1	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 2	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 3	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 4	<ul style="list-style-type: none"> <li>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.</li> </ul>

## IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q151-Q156):

### NEW QUESTION # 151

Sasha is an employee at PranaTech. The company offers all employees a pension plan. PranaTech must contribute into the plan, but employee contributions are not mandatory. Sasha chooses where his funds will be invested.

- A. Defined contribution pension plan.**
- B. Deferred profit sharing plan.
- C. Defined benefit pension plan.
- D. Group registered retirement savings plan.

### Answer: A

Explanation:

Sasha's plan allows him to choose his own investments, and the company is required to contribute, while his own contributions are optional. This structure is indicative of a Defined Contribution Pension Plan (DCPP). In a DCPP, the employer contributes a fixed amount to the employee's retirement plan, and employees often have control over how their funds are invested. Employee contributions are typically voluntary, as outlined by LLQP guidelines on pension plans.

Options B, C, and D do not match because Defined Benefit Plans do not provide investment choice, DPSPs usually have discretionary employer contributions, and group RRSPs are not pension plans and typically involve mandatory employee contributions.

### NEW QUESTION # 152

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. The premiums paid by Blenheim News Tribune Inc are not considered a taxable benefit for the employees.
- B. 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.
- C. All premiums paid by Blenheim News Tribune Inc are eligible to be deducted as a business expense.**
- D. The premiums paid by an employee are a deductible expense to the employee.

### Answer: C

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 # 153

Harper owns a disability insurance policy that will pay her a monthly benefit if she becomes unable to work.

At the time she applied for the policy, Harper was a new graduate with an annual income of \$60,000, and she qualified for a monthly benefit of \$3,000. Instead of taking the maximum benefit, she focused on paying off her student loans and keeping her insurance premiums low. She elected to purchase a monthly benefit of

\$2,500 and add the future purchase option (FPO) rider for up to \$500 a month of additional coverage. Now she is further along in her career, Harper earns \$100,000 a year, and she meets with her insurance agent Trish to increase her coverage. Harper would like her new monthly benefit to be \$5,000.

Which of the following statements about Harper's coverage is TRUE?

- A. If Harper wants to increase her coverage, she will have to apply for an additional \$2,500 of monthly benefit with full medical underwriting.
- B. **Harper can exercise the FPO, increase her monthly benefit by \$500, and apply for an additional \$2,000 of monthly benefit with full medical underwriting.**
- C. Harper can exercise the FPO and increase her monthly benefit by \$2,500.
- D. Harper cannot apply to receive an additional \$2,000 of coverage, but she can exercise the FPO and increase her monthly benefit by \$500.

#### Answer: B

##### Explanation:

Harper has a Future Purchase Option (FPO) rider on her disability insurance policy, which allows her to increase her coverage by a predetermined amount (in this case, \$500) without undergoing additional medical underwriting, provided she exercises this option at specific intervals. Given her increased income, Harper wishes to increase her monthly benefit to \$5,000. By exercising the FPO, she can automatically add \$500 to her current benefit, raising it from \$2,500 to \$3,000 without medical underwriting. To reach her desired benefit of \$5,000, she would need an additional \$2,000. For this portion, she would need to go through medical underwriting as it exceeds the FPO amount. Thus, option D is correct, as it accurately reflects the process and options available to Harper under the LLQP guidelines for utilizing the FPO rider along with additional underwriting for further increases.

#### NEW QUESTION # 154

Edna is a 62-year-old widow living in Quebec. She meets with Yolanda, her insurance agent. Edna worked part-time her whole life as a seamstress and has no savings. Her husband Donald had been working as a greeter at the local box store until his death 2 months ago at the age of 67. Since his passing, Edna has been struggling financially. She would like to know which of the following organizations will immediately pay her a benefit?

- A. Old Age Security (OAS) allowance for surviving spouse.
- B. Workers' Compensation.
- C. **Canada Pension Plan (CPP) survivor benefits.**
- D. She will not receive any benefit.

#### Answer: C

##### Explanation:

Since Edna was married to Donald, she is eligible to receive Canada Pension Plan (CPP) survivor benefits, which provide a monthly benefit to surviving spouses. Old Age Security (OAS) survivor allowance may not apply directly here as it is conditional and may not provide immediate benefits like the CPP does in this situation. Workers' Compensation does not apply as it pertains to workplace injuries, and since Donald was not injured on the job, it does not cover Edna's situation. Therefore, Option C is correct.

#### NEW QUESTION # 155

Melanie is a psychologist. She has her own practice and two employees. In her free time, she loves to dance but also enjoys skydiving, which she does three or four times a year. She meets with Sophie, an insurance agent, because she would like to purchase

disability insurance. What should Sophie tell her?

- A. That she can be insured without any other formality or modification because she doesn't skydive often enough to affect her level of risk.
- B. That she cannot be insured because skydiving makes her an uninsurable risk.
- C. That she can be insured but that her contract will probably contain a modification (such as rating the premium or imposing an exclusion) because skydiving makes her a non-standard insurable risk.
- D. That she will receive a reduced benefit if she becomes disabled as a result of skydiving.

**Answer: C**

Explanation:

Comprehensive and Detailed Explanation:

Skydiving is a high-risk activity, making Melanie a non-standard risk. Insurers typically apply a premium rating or exclusion for such activities, not denial (Chapter 7:Insurance Recommendation, Contract, and Service Needs).

Option A: Incorrect; not uninsurable, just modified.

Option B: Incorrect; benefit isn't reduced, coverage is adjusted.

Option C: Correct; modification likely.

Option D: Incorrect; frequency still warrants adjustment.

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

## NEW QUESTION # 156

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