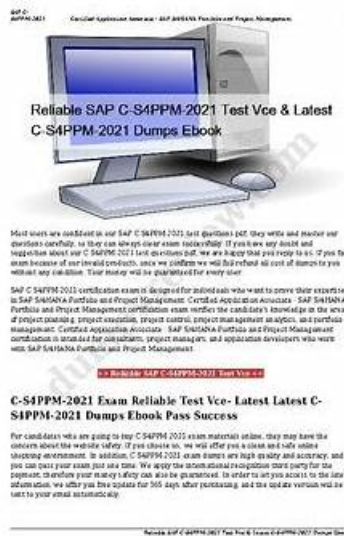


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IFSE Institute LLQP Exam Syllabus Topics:

Topic	Details
Topic 1	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	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	• 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.
Topic 4	• 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.

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IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q161-Q166):

NEW QUESTION # 161

Kyra is the owner and president of Borealis Fit, a martial arts studio with 15 employees. The centre opened five years ago and has done well. Kyra was never able to offer her employees any benefits until now. Kyra meets with Monica, an insurance agent, to implement a group insurance plan for the employees.

Which method of calculating rates will the insurer use to quote the group premiums?

- A. Blended rating
- **B. Manual rating**
- C. Experience rating
- D. Credibility rating

Answer: B

Explanation:

Since Borealis Fit is a relatively new business with no prior experience data for group insurance, the insurer is likely to use manual rating. This method involves determining premiums based on standard rates for similar groups rather than the specific experience of the group itself. Manual rating is commonly applied when there is no claims history or insufficient data to support a credibility or experience rating. This aligns with LLQP guidelines, which outline manual rating as a default approach for groups without established claims experience.

NEW QUESTION # 162

Mark and Jesse had a joint life insurance policy which they purchased on the advice of their insurance agent, recognizing that if one of them died, the other would need an insurance benefit to pay off their mortgage and for final expenses. Coverage is \$450,000. Last week their car went off the road in a snowstorm. Both were declared dead at the scene. The two had named their adult nephew, Louis, as contingent beneficiary. What is the amount of the benefit the insurer will pay Louis?

- **A. \$450,000.**
- B. \$900,000.
- C. \$675,000.
- D. \$225,000.

Answer: A

Explanation:

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

A joint life insurance policy can be either "first-to-die" or "last-to-die." The IFSE Ethics and Professional Practice Course (Common Law) explains that a first-to-die policy pays the death benefit upon the death of the first insured, typically to the surviving insured, while a last-to-die policy pays upon the death of the second insured, often to a contingent beneficiary. Here, the policy's purpose (to benefit the survivor for mortgage and expenses) suggests a first-to-die structure. However, Mark and Jesse died simultaneously in the crash. In such cases, the policy pays the full benefit to the contingent beneficiary (Louis) as if one death triggered the payout. The coverage is \$450,000, not split (A), multiplied (C), or doubled (D). Thus, Louis receives \$450,000, making B correct.

References:

IFSE Ethics and Professional Practice Course (Common Law), Module 2: Insurance Contracts, Section on "Joint Life Policies and Simultaneous Death."

NEW QUESTION # 163

Nelson is turning 46 and wants to explore additional tax planning opportunity. He is an avid investor and has invested into a lot of mutual funds and stocks. His RRSP is currently maxed out. He is meeting with Andrew, his financial advisor with life insurance license, to discuss on his financial future and some life insurance policy options. As a risk taker, Nelson would like to have a plan that would allow him to supplement his retirement income when he reaches 70. However, his employment income is very high and his marginal tax rate will remain at the top bracket even after his retirement.

What recommendation should Andrew make in order to fit Nelson's need?

- A. Purchase a whole life insurance and leverage the cash value with a collateral loan.
- B. Purchase a universal life insurance and access its cash value with a policy loan.
- **C. Purchase a universal life insurance and leverage the cash value with a collateral loan.**
- D. Purchase a whole life insurance and access its cash value by policy loan.

Answer: C

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

For high-income individuals like Nelson, a collateral loan strategy using a Universal Life (UL) policy allows for tax-free access to accumulated values without triggering income. This is preferable to direct withdrawals, which are taxable. LLQP outlines this as a common retirement strategy for affluent clients.

Reference: Insurance Study Guides Chinese.pdf, Universal Life - Leverage and Retirement Planning

NEW QUESTION # 164

(Ted purchased an IVIC 10 years ago. His original deposit was \$10,000. The current market value is \$15,500 at maturity.

What will the new maturity guarantee be?)

- **A. \$15,500, and the new maturity date will depend on Ted's age.**
- B. \$12,000, with the new maturity date set 10 years from now.
- C. \$11,625, and the new maturity date will depend on Ted's age.
- D. \$10,000, with the new maturity date set 10 years from now.

Answer: A

Explanation:

Upon maturity, the new guarantee becomes the current market value, and the new maturity date is based on contract terms, often depending on the age of the client or a specific reset term.

Exact Extract:

"When a segregated fund contract matures, the new guarantee is based on the current market value, and a new maturity date is set according to the client's age or the insurer's terms." (Reference: Segfunds-E313-2020-12-7ED, Chapter 2.1.2 Growth Secured by Reset#45:0 Segfunds-E313-2020-12-7ED.pdf)**)

NEW QUESTION # 165

- A. Misrepresentation.
- B. Churning.
- C. Fronting.
- D. Tied selling.

Explanation:

The FSE Ethics and Professional Practice Course (Common Law) describes "fronting" as an unethical practice where an agent allows another agent to be listed as the agent of record for a sale they did not perform, often to share commissions improperly. Mike listing Todd as the agent of record for a sale he completed himself is fronting, done here to repay a personal favor. Tied selling (A) involves conditional sales, churning (C) is policy replacement for commissions, and misrepresentation (D) involves false statements to clients, none of which apply. Fronting undermines fair compensation practices, making B correct.

IFSE Ethics and Professional Practice Course (Common Law), Module 1: Ethics and Professionalism, Section on "Unethical Practices - Fronting."

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