LLQP / LLQP 考前冲刺单

考前一晚只看这几页。

考场规则

项目	现行口径	核对
考试形式 / Format	四选一单选、选一个最佳答案，涂答题卡；每个模块 75 分钟 / Multiple choice, one best answer of four, marked on an answer sheet; 75 minutes per module.	2026-11-15
题量与计分 / Questions and scoring	人寿、意外与疾病、分离基金与年金各 35 题按 30 分计；伦理（普通法）25 题按 20 分计；每模块含 5 道不计分 pilot / Life, Accident & Sickness, and Segregated Funds & Annuities: 35 questions each, scored out of 30. Ethics (common law): 25 questions, scored out of 20. Each module includes 5 unscored pilot questions.	2026-11-15
及格线 / Pass mark	每个模块 60% / 60% in each module.	2026-11-15
考场参考资料 / Reference material	只许用 CISRO 发布的 LLQP exam reference material 电子版：Metro Vancouver 与 Prince George 考场发平板，其他考点用电脑；课程资料与笔记都不许带 / Only the CISRO LLQP exam reference material, in electronic form: a tablet in Metro Vancouver and Prince George, a computer elsewhere. No course material or notes.	2026-11-15
考试费 / Fees	每模块 $80；Metro Vancouver 同日四模块套餐 $210；单模块重考 $80；在 Cranbrook、Kelowna、Victoria 考另付考点约 $80 + GST（Prince George 由 Council 直接排考） / $80 per module; $210 for all four modules on one day in Metro Vancouver; $80 to rewrite one module; about $80 + GST extra to the test centre in Cranbrook, Kelowna and Victoria.	2026-11-15
报考资格审核 / Eligibility review	先在 portal 提交 LLQP Eligibility Verification，官网费用页写审核最长 3 个工作日（考生指南 SEPT2025 版写 1 个工作日，以官网为准） / Submit an LLQP Eligibility Verification in the portal first. The fees page says review takes up to 3 business days (the SEPT2025 examinee guide still says 1).	2026-11-15
12 个月窗口 / 12-month window	第一个模块通过起 12 个月内必须拿到牌照，超出窗口的模块要重考；课程完成认证也只有一年有效 / You must hold a licence within 12 months of your first passed module; modules outside the window must be rewritten. Course completion certification is valid for one year.	2026-11-15
重考等待 / Rewrites	考生页与考生指南：前 3 次不及格不设等待，第 4 次不及格后等 1 年并须重修课程。Council 网站上另一份 2025-01 版考试管理政策 PDF 仍写每次间隔 24 小时，两份官方文件不一致，以考生页为准并在报名前再核 / No wait after the first three failed attempts; after the fourth, wait one year and retake the course. A January 2025 Council policy PDF still says 24 hours between attempts; the two official documents disagree.	2026-11-15
出分时间 / Results	Metro Vancouver 考后 3 个工作日、其他考点 5 个工作日，16:30 PT 公布 / By 4:30 p.m. PT, three business days after the exam in Metro Vancouver and five elsewhere.	2026-11-15
考纲权重 / Curriculum	CISRO 考纲给每个模块的能力项权重：评估需求 35%、分析产品 30%、落实推荐 25%、保障期内服务 10%（伦理：合同法律层面 60%、代理人规则 40%）；模块之间没有权重，四个模块	2026-11-15

weights	各自及格 / CISRO weights within each module: assessing needs 35%, analysing products 30%, implementing the recommendation 25%, in–force service 10% (Ethics: legal aspects 60%, agent rules 40%). Modules have no weights against each other; each must be passed on its own.

考前 24 小时清单

- 证件：报名时登记的姓名与证件上的姓名逐字一致。
- 提前到场或提前登录，迟到可能不得入场。
- 节奏：130 题 300 分钟＝每题约 138 秒；第一遍不纠缠，标记后回头。
- 看到 NOT / EXCEPT / main / best 先圈出来再读选项。
- 考试口径和现行规则不一致时，答考试口径。

每章一个陷阱、一条必记

01 为什么需要寿险 / Why Life Insurance Is Needed: Risk of Death, Financial Impacts, and Four Risk Management Strategies

P2 稳住 / Hold steady

陷阱：范畴遗漏（只算工资漏算照护） / Category omission (counting lost salary while overlooking lost caregiving)——题干出现全职在家照顾幼童/失能亲属的配偶，或独自抚养未成年子女的单亲家长。 / The question stem features a stay-at-home spouse caring for young children or disabled relatives, or a single parent raising minor children alone.

必记：身故财务冲击分为收入损失、照护者损失、债务清偿、所得税、遗产创造、企业冲击六类，需求分析须逐条核对并加总而非单选。 / Financial impacts of death fall into six categories: loss of income, loss of caregiver, debt repayment, income tax, estate creation, and business impacts. Needs analysis must examine and sum each category rather than choosing only one.

02 定期寿险 / Term Life Insurance

P1 必拿分 / Must score

陷阱：混淆续保权与转换权 / Confusing renewability with convertibility——题干出现 at expiry / continue temporary coverage 指向续保权（renewability）；出现 permanent coverage / whole life / Term 100 before a maximum age 指向转换权（convertibility）。 / The question stem mentions 'at expiry' or 'continue temporary coverage' pointing to renewability; mentions 'permanent coverage', 'whole life', or 'Term 100 before a maximum age' pointing to convertibility.

必记：仅在约定期限（term）内被保险人（life insured）身故时支付身故给付（death benefit），期满未发生理赔则合同终止且无任何现金价值（cash value）退还。 / A death benefit is paid only if the life insured dies within the specified term; if the term expires without a claim, the contract terminates with no refund or cash value whatsoever.

03 终身寿险与 T-100 / Whole Life and Term-100: Dividends, Cash Value, and Non-Forfeiture Benefits

P1 必拿分 / Must score

陷阱：混淆合同参与权与分红金额 / Confusing contractual participation rights with dividend amounts——题干或选项出现 guaranteed dividend、fixed annual return 或将分红率等同于累积生息账户存款利率的表述。 / The question stem or options include terms like guaranteed dividend, fixed annual return, or equate the dividend scale interest rate with a deposit rate on an accumulate-at-interest account.

必记：终身寿险通过早期多收保费建立保单准备金并连本带息滚存，用于补贴老年飙升的死亡成本，从而维持终身保费固定不变。 / Whole life insurance builds a policy reserve by collecting more premium than needed in early years, compounding with interest to subsidize surging mortality costs in old age, thereby keeping lifetime premiums level and fixed.

04 万能寿险 / Universal Life Insurance: Unbundled Elements, YRT vs. LCOI, Exemption Test, and Common Missteps

P1 必拿分 / Must score

陷阱：期缴溢价假定陷阱 / Modal factor premium surcharge assumption trap——题干讨论万能寿险（UL）的月缴、季缴或半年缴与年缴保费总额差异，或要求计算期缴附加费。 / The question stem discusses the difference in annualized total premiums between monthly, quarterly, or semi-annual payments and annual payments in universal life (UL), or asks to calculate a modal surcharge.

必记：客户缴入保费后先按整笔保费扣除省级保费税，剩余进入累积账户，再从中按月或按年扣除保险成本（COI）与管理费，余额按所选投资账户滚动增值。 / When a premium is deposited, provincial premium tax is deducted from the gross premium first, the remainder enters the accumulating fund, monthly or annual cost of insurance (COI) and administration fees are deducted from it, and the remaining balance compounds in the selected investment accounts.

05 附加条款 / Riders and Supplementary Benefits P2 稳住 / Hold steady

陷阱：附加险当独立保单（类别错配） / Treating Riders as Standalone Policies (Category Mismatch)——题干出现主险失效（lapse）、到期（expire）或整单退保（surrender），问名下附加险或增额保障能否继续保留。 / The question stem mentions base policy lapse, expiry, or full surrender, and asks whether attached riders or supplemental paid-up coverage can be maintained.

必记：考试口径将身故后追加给付归为附加险（riders），将生前触发的预支、另付或保费豁免归为补充保障（supplementary benefits），但实务中须按具体合同触发条款核对。 / Under exam conventions, additional benefits paid after death are categorized as riders, while living triggers such as advances, separate payouts, or premium waivers are classified as supplementary benefits; however, in practice each contract's specific trigger provisions must be verified.

06 团体寿险 / Group Life Insurance

P3 过一遍 / Skim

陷阱：跨险种税务方向记反 / Inverting tax treatment across insurance lines——题干同时出现雇主分摊团体寿险保费比例（如 70%/30% 或全额支付）并询问员工当年 T4 应税福利或受益人身故金税务后果。 / The question stem presents an employer group life premium contribution ratio (such as 70% / 30% or 100% employer-paid) and asks about the employee's current-year T4 taxable benefit or the beneficiary's death benefit tax consequences.

必记：雇主或协会作为计划发起人与保险人订立主保单，成员通常只领福利手册摘要，但依 BC《Insurance Act》s41(5)(b) 在合理通知后有权向保险人查阅并取得主保单副本（首份免费）。 / The employer or association acts as the plan sponsor entering into the master contract with the insurer, and members typically receive only a benefit booklet summary; however, under BC Insurance Act s41(5)(b), a group life insured has the statutory right, upon giving reasonable notice, to inspect and obtain a copy of the master policy from the insurer, with the first copy provided free of charge.

07 寿险与税 / Taxation of Life Insurance and Tax Planning Strategies P2 稳住 / Hold steady

陷阱：保单利得误套资本利得50%计入率 / Applying the 50% capital gains inclusion rate to policy gains——题干出现退保（surrender）、保单贷款（policy loan）或转让并要求计算应税收入（taxable income）或应纳税额。 / The question stem mentions a surrender, policy loan, or policy transfer and asks for the taxable income or tax payable.

必记：普通免税寿险（exempt policy）的身故给付本金不计入受益人所得，但生前处置产生的保单利得（处置所得减ACB）须100%计入当年应税收入，不适用资本利得50%计入率。 / The death benefit principal of an exempt life insurance policy is generally not included in the beneficiary's income, but policy gains arising from a lifetime disposition (proceeds of disposition minus ACB) must be 100% included in taxable income for the year and do not qualify for the 50% capital gains inclusion rate.

08 企业寿险 / Business Life Insurance: Key Person, Buy-Sell Agreements, and Corporate-Owned Policies

P2 稳住 / Hold steady

陷阱：持股比例相同等于机制与税务相同 / Assuming identical ownership percentages mean identical mechanisms and tax results——题干出现两名或多名股东讨论日后出售公司时的资本利得税，或询问总股数是否发生变化、谁是买方。 / The question stem features two or more shareholders discussing capital gains taxes on a future sale of the business, or asks whether total shares outstanding change and who the purchasing party is.

必记：关键人或业主身故对企业的可量化冲击主要为技能损失空窗期成本、随时可催收贷款（demand loan）被要求还款的流动性危机，以及依据 ITA s.70(5) 死亡前按公允市值视同处置引发的资本利得税。 / The quantifiable impacts of a key person or owner's death on a business primarily include interim costs from loss of skills, liquidity crises caused by lender demands on demand loans, and capital gains taxes triggered by the deemed disposition of capital property at fair market value immediately prior to death under ITA s.70(5).

09 投保与核保 / Application and Underwriting

P1 必拿分 / Must score

陷阱：混淆基础费率分类与评级加费 / Confusing standard rate classification with premium ratings——题干列举吸烟、偶尔小酌与频繁高风险运动，问哪一项会导致保单被加费（rated）或附加除外条款。 / The question stem lists smoking, occasional social drinking, and frequent high-risk sports, asking which item will cause the policy to be rated or issued with an exclusion clause.

必记：代理人作为保司的「眼睛」负责收集信息、核实身份、见证签字并在代理人意见栏记录个人观察，但不能代替核保员决定承保等级或替申请人修改健康回答。 / Acting as the insurer's eyes, the agent is responsible for collecting information, verifying identity, witnessing signatures, and recording personal observations in the agent's comments section, but cannot replace the underwriter in deciding risk classifications or alter health answers on behalf of the applicant.

10 评估寿险需求 / Assessing the Client's Situation: Determining Life Insurance Needs (Income Replacement vs. Capital Needs Approach)

P1 必拿分 / Must score

陷阱：用房价代替按揭余额 / Using property market value instead of mortgage balance——题干同时出现房屋市值（market value）与按揭余额（mortgage balance）两个数字。 / The question stem lists both property market value and mortgage balance figures.

必记：需求分析是先于产品推荐的独立财务分析文件，旨在算出家庭少掉该份收入后的保障缺口，而非直接决定买哪张保单。 / The needs analysis approach is an independent financial analysis document that precedes product recommendations, designed to calculate the family's coverage shortfall if that income were lost, rather than immediately determining which policy to buy.

11 提出寿险推荐 / Recommending an Insurance Policy

P1 必拿分 / Must score

陷阱：目标误置（把最贵最全当默认最优） / Misplaced objective (treating the most expensive and comprehensive option as the default best)——题干强调客户目前收入有限或现金流紧张（tight cash flow），而选项出现保费昂贵的全额终身险组合。 / The question stem emphasizes that the client currently has limited income or tight cash flow, while options feature an expensive full whole life combination.

必记：需求有明确终止年限优先选定期险，需求终身存在优先选永久险，需求不确定且收入有限时选可转换定期险保留未来选项。 / Needs with a definite termination horizon favor term insurance, lifelong needs favor permanent insurance, and uncertain needs with limited income favor convertible term insurance to preserve future options.

12 寿险保障期内服务 / Ongoing Policy Service

P2 稳住 / Hold steady

陷阱：双30天连续保障陷阱 / The dual 30-day continuous coverage trap——题干出现宽限期届满后第 N 天被保险人身故，家属试图补缴保费要求理赔。 / The question stem describes the life insured dying N days after the grace period expires, and family members attempt to pay overdue premiums and demand a claim payment.

必记：姓名、地址、缴费频率、删除附加险及可撤销受益人变更无需重新核保；增加保额、增加附加险、吸烟改非吸烟通常需提供健康或可保性证据（保证可保性或转换权除外）。 / Changes to name, address, premium payment frequency, deleting riders, and changing revocable beneficiaries are administrative changes requiring no medical underwriting; increasing coverage amounts, adding riders, and changing from smoker to non-smoker status generally require evidence of good health or insurability, unless exercised under a guaranteed insurability option or contractual conversion privilege.

13 A&S 保护什么 / What Accident and Sickness Insurance Protects: Financial Goals and Four Risk Categories for Individuals, Families, and Businesses

P2 稳住 / Hold steady

陷阱：伤残与重疾判定混淆 / Confusing disability and critical illness claim triggers——题干出现客户被诊断出某种严重疾病但仍能远程或兼职工作，或因背痛/骨折暂时无法工作但未达重疾列表标准。 / The question stem describes a client diagnosed with a severe illness who can still work remotely or part-time, or a client temporarily unable to work due to back pain or a fracture without meeting any covered critical illness definition.

必记：个人与家庭追求财富积累、退休收入和家庭日常需求三大目标，会受死亡、伤残、疾病、长寿四类风险冲击；一般早逝主要由寿险承担，A&S 的 AD&D 仅保意外身故。 / Individuals and families pursue three primary financial goals—wealth accumulation, retirement income, and daily family needs—which are threatened by four risk categories: mortality, disability, illness, and longevity; premature death from any cause is primarily covered by life insurance, while AD&D in A&S covers only accidental death.

14 伤残收入险 / Disability Insurance (DI): Income Replacement, Coordination of Group, Individual, and Government Benefits

P1 必拿分 / Must score

陷阱：团体与个人本职定义同名不同义 / Confusing group and individual own occupation definitions——题干同时出现 group plan / group LTD 与 own occupation，且提到转岗或从事其他有报酬工作。 / The question stem mentions both group plan / group LTD and own occupation, and describes a job transfer or engaging in other gainful work.

必记：个人险 own occupation 允许转做他业且给付不减；regular occupation（及团体险的 own occupation）在复工后减停给付；any occupation 只要能做任何匹配教育训练经验的工作即停付；CPP 须同时满足严重且持久（severe and prolonged）。 / Individual own occupation allows working in another occupation with unreduced benefits; regular occupation (and group own occupation) reduces or stops benefits upon returning to work; any occupation ceases benefits if the insured can perform any work commensurate with education, training, or experience; CPP total disability requires the disability to be both severe and prolonged.

15 重疾与长期护理 / Critical Illness & Long-Term Care Insurance

P1 必拿分 / Must score

陷阱：合格期与存活期混淆 / Confusing qualification period with survival period——题干出现政策刚生效/复效后不久查出症状，或出现确诊后第N天不幸身故的时间线。 / The question stem presents symptoms discovered shortly after policy issue or reinstatement, or outlines a timeline where the insured dies on day N following diagnosis.

必记：重疾险与长期护理险保护的是被吃掉的资产而非替代工作收入，重疾险通常一次性定额给付且不限制款项用途。 / Critical illness (CI) and long-term care (LTC) insurance protect depleted assets rather than replacing lost earned income; CI typically pays a lump-sum benefit with no restrictions on how the funds are used.

16 医疗牙科与旅行险 / Extended Health, Dental, and Travel Insurance

P2 稳住 / Hold steady

陷阱：免赔额与共保算反顺序 / Reversing the calculation order of deductible and co-insurance——题干同时出现账单总额、年度免赔额（annual deductible）和共保比例（co-insurance factor）。 / The question stem presents the total bill, an annual deductible, and a co-insurance factor simultaneously.

必记：省级医保主要覆盖医疗必要的医生与医院服务，常规牙科、19至64岁常规验光、辅助医疗及境外差额须经公共与既有私人计划核算后由扩展医疗险补充。 / Provincial healthcare plans primarily cover medically necessary physician and hospital services; routine dental care, routine eye exams for adults aged 19 to 64, paramedical services, and out-of-country balances must be evaluated against public and existing private plans and supplemented through extended health insurance.

17 企业伤残险 / Business Disability Insurance: BOE, Key Person Disability, and Disability Buyout P3 过一遍 / Skim

陷阱：BOE范围混淆陷阱 / BOE Eligible Expense Scope Confusion Trap——题干账单中混入业主个人薪资（owner's salary）、商业贷款本金（loan principal）或新购设备（new equipment purchase）。 / The question stem mingles the owner's personal salary, commercial loan principal, or new equipment purchases into a list of monthly business expenses.

必记：业主暂时丧失工作能力配营业费用险（BOE），失去核心骨干配关键人伤残险，合伙人伤残退出需变现股权配买卖协议伤残买断险，三者互不替代。 / An owner's temporary inability to work is covered by business overhead expense (BOE) insurance, the loss of a key employee is covered by key person disability insurance, and a disabled partner's exit requiring share monetization is covered by buy-sell disability buyout insurance; the three products cannot substitute for one another.

18 A&S 客户画像 / Client Profile: Income, Assets, Existing Coverage, and Gap Analysis P1 必拿分 / Must score

陷阱：净收入与毛收入口径混淆 / Net Versus Gross Income Confusion Trap——题干同时出现税前收入（Gross Income）、有效税率（25%）以及雇主全额支付保费（Employer-paid premiums）或应税的 CPP-D。 / The question stem simultaneously mentions gross income, an effective tax rate (e.g., 25%), and employer-paid premiums or taxable CPP-D benefits.

必记：画像先于推荐、推荐先于合同，所有收入、负债与既有保障必须基于报税表、工资单、团体福利手册等可验证证据。 / Profiling must precede product recommendations and recommendations must precede contracts; all income, debts, and existing coverages must be verified using objective documentation such as tax returns, pay stubs, and group benefits booklets.

19 A&S 推荐、合同与服务 / A&S Recommendation, Contract and Service: Statutory Conditions, Claims and Renewability P1 必拿分 / Must score

陷阱：理赔三时限张冠李戴 / Confusing the Three Claim Time Limits Trap——题干出现事故或伤残发生后的天数（如第45 天）、住院无法理事、提交收据或医疗证明的期限。 / The question stem mentions days elapsed following an accident or disability (e.g., day 45), hospitalization preventing management of affairs, or deadlines for submitting receipts or medical proof.

必记：索赔发生后须在 30 天内书面通知保司（Condition 5(1)(a)），并在索赔发生后 90 天内提交书面理赔证明（Condition 5(1)(b)），两项均从索赔产生日起算。 / Written notice of claim must be given to the insurer within 30 days from the date the claim arose (Condition 5(1)(a)), and written proof of claim must be submitted within 90 days from the date the claim arose (Condition 5(1)(b)); both periods run concurrently from the onset of the claim.

20 团体福利计划 / Group Benefit Plans: Eligibility, Rating, Co-ordination of Benefits, and ASO P3 过一遍 / Skim

陷阱：保费比例当应税比例 / Treating premium sharing percentage as taxable benefit percentage——题干同时出现雇主与员工分摊保费百分比（如50%）以及员工历年累计未抵减缴费金额（如$3,600）。 / The question stem simultaneously provides an employer-employee premium split percentage (e.g., 50%) and the employee's cumulative unapplied contribution amount (e.g., $3,600).

必记：总合同由计划发起人（雇主）与保险公司签署，会员只拿福利手册摘录而非合同当事方，但依BC省法s.96享有取得相关保单副本等权利，s.99另管证书。 / The master contract is executed between the plan sponsor (the employer) and the insurer; plan members receive only a benefit booklet summary and are not contracting parties, but under BC Insurance Act s. 96 they retain statutory rights to obtain policy copies, while s. 99 governs certificates.

21 投资与储蓄基础 / Investment and Savings Basics: Compounding, Registered Accounts, and the FHSA Missing from the Exam Manual

P2 稳住 / Hold steady

陷阱：TFSA 当年回存超额陷阱 / TFSA same-year re-contribution over-contribution trap——题干出现客户在当年已用满 TFSA 额度后提款，并计划在同一年底前把资金重新存回 TFSA。 / The question stem features a client who has already maximized their TFSA contribution room for the year, withdraws funds, and plans to deposit funds back into the TFSA before the end of the same year.

必记：复利将利息滚入本金再生息（FV = PV × (1 + r)^n），随期限拉长加速放大；用 72 除以年化回报率整数百分比可估算本金翻倍年数（6%–10% 区间最准）。 / Compounding reinvests earned interest back into principal to earn additional interest (FV = PV * (1 + r)^n), accelerating exponentially over longer horizons; dividing 72 by the annual return percentage estimates the years required for principal to double (most accurate between 6% and 10%).

22 分离基金 / Segregated Funds: Guarantees, Protection, and How They Really Differ from Mutual Funds

P1 必拿分 / Must score

陷阱：到期保证与身故保证混淆 / Confusing maturity guarantee with death benefit guarantee——题干出现两个斜杠数字（如 75/100）、受保人在合同未满 10 年时身故，或询问“担心自己活着时本金亏损”应看哪项保证。 / The question stem displays two slash-separated figures (e.g., 75/100), the annuitant dies before the 10-year term matures, or the scenario asks which guarantee protects an investor who fears losing principal during their lifetime.

必记：分离基金本质是保险合同而非共同基金份额，由持有人出资决策、受保人作为到期与身故保证的锚点、受益人领取身故给付；注册账户内持有人与受保人必须为同一人。 / A segregated fund is legally an insurance contract rather than mutual fund units, structured around a policy owner who funds the contract and makes investment decisions, an annuitant whose survival or death anchors the maturity and death guarantees, and a beneficiary who receives death benefits; in registered accounts, the owner and annuitant must be the same person.

23 年金 / Annuities: Turning a Lump Sum into Lifetime Income, Annuity Classifications, and Prescribed Taxation

P1 必拿分 / Must score

陷阱：把递延等同于分期存钱 / Equating Deferred Annuities with Periodic Deposits Trap——题干强调客户分多次注资或整笔存入，并要求判断合同属于即期年金还是递延年金。 / The question stem emphasizes that a client deposits funds in multiple installments or as a single lump sum, asking candidates to classify the contract as an immediate or deferred annuity.

必记：付息年金旨在把本息按期化为收入流，而积累年金（保险 GIC）不产生收入流、仅代为持有生息，到期可转付息年金或全额无罚金退保。 / A payout annuity is designed to convert principal and interest into a scheduled income stream, whereas an accumulation annuity (insurance GIC) generates no income stream and merely holds deposits to earn interest, allowing conversion to a payout annuity or penalty-free full surrender at maturity.

24 投资者画像与适当性 / Investor Profile: KYC, Risk Tolerance, Risk Capacity, and Suitability, and Why It Carries 35% of This Module

P1 必拿分 / Must score

陷阱：顺从客户主观偏好 / Deferring to client subjective preference——题干出现客户强烈要求购买高收益股票型基金、声称“能承受大跌”，但同时交代其应急资金不足、属于家庭唯一收入来源或仅靠养老金维持生活。 / The question stem shows a client insisting on high-yield equity funds and claiming comfort with sharp market drops, while simultaneously revealing an inadequate emergency fund, sole breadwinner status, or reliance solely on pensions for living expenses.

必记：该组件占分离基金模块考纲 35% 的权重，高于分析产品（30%）与落实推荐（25%），是全模块唯一超过三分之一分值的能力组件。 / This competency component accounts for 35% of the Segregated Funds module exam syllabus, higher than analyzing products (30%) and implementing recommendations (25%), making it the only component weighted at more than one-third of total marks.

25 分离基金与年金的推荐 / Segregated Fund and Annuity Recommendation: From Profile to Product, Application, and Reason-Why Letter P1 必拿分 / Must score

陷阱：代填等于代决陷阱 / Agent completion equated to agent decision trap——题干出现代理人帮客户填写分离基金申请表（application form）、客户未亲自提供某项信息或存在语言理解障碍仍继续推进签字。 / The question stem features an agent completing a segregated fund application form for a client, where the client has not personally provided certain information or where language and comprehension barriers exist, yet the agent proceeds toward signature.

必记：代理人推荐时佣金或追踪费不得影响判断，比较基金业绩或费用须选同类型基金，若跨类型比较必须向客户说明理由。 / Commissions or trailer fees must never influence an advisor's judgment when making recommendations; when comparing fund performance or expenses, funds of the same category must be selected, and any cross-category comparison requires explaining the rationale to the client.

26 分离基金与年金合同 / Segregated Fund (IVIC) and Annuity Contracts: Clause-by-Clause Guarantees and Administration

P2 稳住 / Hold steady

陷阱：免费Switch零后果陷阱 / The zero-consequence free switch trap——题干出现 non-registered contract、free switch、market value 高于原投入或 switch triggering a reset 等字眼。 / The question stem mentions a non-registered contract, free switch, market value exceeding original deposit, or a switch triggering a reset.

必记：分离基金合同条款本身（受益人指定、免受债权人追索、不可撤销受益人变更）受 BC《Insurance Act》第三部分约束，而停售 DSC 等市场行为监管走《Financial Institutions Act》。 / Segregated fund contract provisions themselves (beneficiary designation, creditor protection, and irrevocable beneficiary changes) are governed by Part 3 of the BC Insurance Act, whereas market conduct regulation such as ending DSC sales is enforced under the Financial Institutions Act (FIA).

27 团体退休计划 / Group Retirement and Investment Plans: DB vs. DC Responsibilities and Post-CPP Enhancement Planning

P3 过一遍 / Skim

陷阱：DPSP 缴费型陷阱 / The contributory DPSP trap——题干同时出现 profit sharing 与 employees also contribute / contributory plan。 / The question stem mentions profit sharing alongside employees also contribute or contributory plan.

必记：受 PBSA 规管的养老金法定管理方承担受托职责，须遵循审慎人原则以成员最佳利益行事，且不能因外包日常投资管理而免除监督责任。 / The legal plan administrator of a pension plan governed by the PBSA owes a fiduciary duty to act in the best interests of plan members and beneficiaries under the prudent person rule, and cannot be relieved of its supervisory duty by outsourcing day-to-day investment management.

28 寿险的法律框架 / Legal Framework Governing Life Insurance: Which Law BC Actually Uses P1 必拿分 / Must score

陷阱：省管保险等于联邦无关 / Equating provincial insurance regulation with total federal irrelevance trap——题干或选项出现「寿险业务仅受省级立法管辖」或询问大额现金报告、基因检测禁令、跨省信息流适用哪一层法律。 / The question stem or options state that life insurance is governed solely by provincial legislation, or ask which level of law governs large cash reporting, genetic testing bans, or interprovincial data flows.

必记：宪法压过联邦法与省法；普通法管合同与代理通则，但成文法（如各省保险法）一旦生效即在其管辖范围内优先于普通法。 / The Constitution overrides federal and provincial statutes; common law governs general contract and agency principles, but statute law (such as provincial insurance acts) prevails over common law within its scope once enacted.

29 保单条款与合同成立 / Insurance Policy Provisions P1 必拿分 / Must score

陷阱：误把单一节点当生效日 / Mistaking a single milestone for the effective date trap——题干罗列申请日、核保日、交付日、补缴保费日，或提到核保后保单条件发生改变（加费、除外、降额）但客户尚未签字确认。 / The question stem lists application, approval, delivery, and premium payment dates, or notes that underwriting modified policy terms (ratings, exclusions, reduced face amount) without signed client acceptance.

必记：申请书、保单、附件及事后书面批注共同构成完整合同（BC s.41、s.42），代理人的任何口头承诺均不在合同内。 / The application, policy, attached documents, and subsequent written endorsements together constitute the entire contract (BC Insurance Act ss.41, 42); verbal promises made by an agent are excluded from the contract.

30 理赔与给付 / Claims and Payment of Proceeds P1 必拿分 / Must score

陷阱：失踪七年门槛与保单失效陷阱 / Seven-year disappearance threshold and policy lapse trap——题干出现失踪（disappearance）、空难或灾难事故，或提到家属在失踪期间考虑停缴保费（stop paying premiums）。 / The question stem features a disappearance, air crash, or catastrophic accident, or mentions family members considering stopping premium payments during the absence.

必记：保险人收到给付事件已发生、被保险人年龄、索赔人受领权、受益人姓名与年龄四项充分证据后，必须在 30 天内付款（BC《Insurance Act》s.73）。 / Upon receiving sufficient proof of the occurrence of the insured event, the age of the life insured, the claimant's right to receive payment, and the name and age of the beneficiary, the insurer must pay the insurance money within 30 days (BC Insurance Act s.73).

31 保护客户的机构 / Bodies That Protect the Client P2 稳住 / Hold steady

陷阱：联邦与省级监管错位（OSFI vs 省级机构） / Misallocating Federal and Provincial Jurisdiction (OSFI vs Provincial Bodies)——题干出现「licensing」「agent misconduct」「disciplinary action」等个人执业字眼时必找 Insurance Council of BC；出现「financial soundness of federally registered insurer」找 OSFI；出现「business authorization in BC」找 BCFSA。 / When the stem mentions individual practice terms like 'licensing', 'agent misconduct', or 'disciplinary action', look for the Insurance Council of BC; when it mentions 'financial soundness of federally registered insurer', look for OSFI; when it mentions 'business authorization in BC', look for BCFSA.

必记：OSFI 依《Insurance Companies Act》监管联邦注册寿险公司的财务稳健性（偿付能力），不负责保险代理人的持牌、执业规范与纪律监督。 / Under the Insurance Companies Act, OSFI monitors the financial soundness (solvency) of federally registered life insurers, and does not licence, regulate, or discipline insurance agents.

32 代理人的义务 / Main Responsibilities of Life Insurance Agents P1 必拿分 / Must score

陷阱：混淆同司搅动与跨司搅动 / Confusing Churning with Twisting——看题干中新旧保单的承保人：同一家保险公司内部换单是同司搅动（churning），跨不同保险公司且隐瞒或误导成本是跨司搅动（twisting）。 / Check the insurers of the existing and new policies in the question stem: replacing a policy within the same insurer is churning, while inducing a switch across different insurers with hidden or misleading costs is twisting.

必记：原则规定应当如何诚信行事，规则规定禁止何种行为；违反诚信、胜任力或利益冲突等原则同样会导致严重纪律后果，不能按教学分类预设处分轻重。 / Principles govern how agents must act in good faith, while rules prescribe prohibited conduct; breaching principles such as integrity, competence, or conflicts of interest likewise leads to serious disciplinary consequences, and penalty severity cannot be presumed based on textbook classification.