



SeeWhy Learning

LLQP Certification Exams Student Guide



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Introduction

This guide outlines the complete process for writing your LLQP certification exam(s) with SeeWhy Learning through RapidLMS. Exams are written remotely from your home under strict online proctoring and security protocols designed to uphold the integrity of the LLQP certification process.

Why Exam Security Matters

Maintaining the integrity of the LLQP in Canada requires ensuring that only the registered individuals are completing their exams—and doing so honestly. While the LLQP is a pre-licensing training program leading up to the provincial licensing exam(s), SeeWhy Learning is proud to implement robust security measures that reduce the risk of learner fraud and protect the credibility of the program.

What is a Computer-Based Online Proctored Exam?

Your LLQP exam is written on your own computer, with real-time A.I. monitoring via webcam and facial biometrics. Both live A.I. proctoring and post-exam review procedures are used to ensure fairness, authenticity, and compliance with exam standards.

Accessing the LLQP Certification Exams

You cannot write your certification exams until you have completed the course titled “Ethics for Life Insurance Agents and Mutual Fund Dealing Representatives” in your SeeWhy Learning student account.

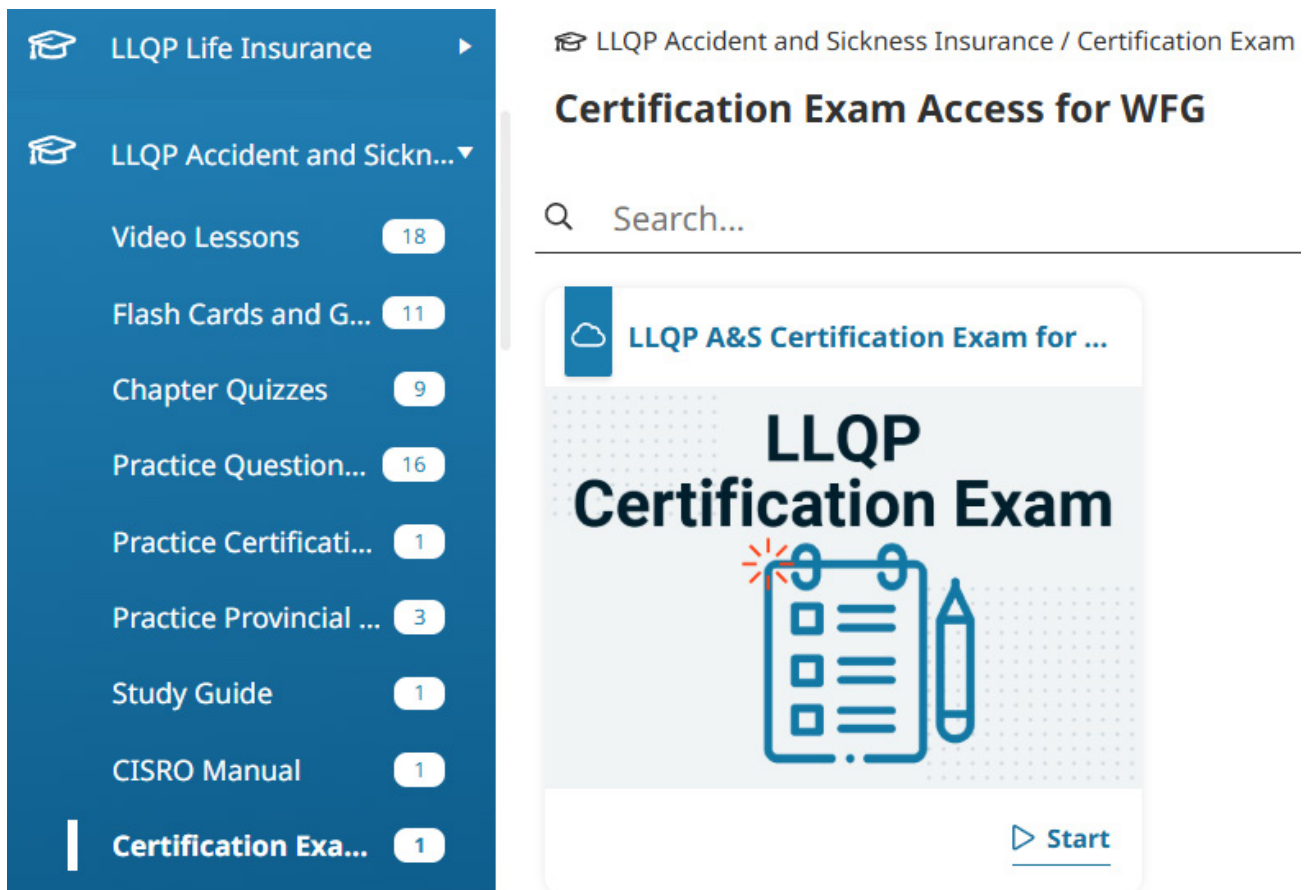
Once you complete the required Ethics Course in your SeeWhy Learning student account, an account will be created for you with our remote certification exam proctoring partner, RapidLMS. You will receive your RapidLMS login credentials by email directly from RapidLMS. Once your RapidLMS account is created, your certification exams will be assigned to you. You can write them at any time — exams are available 24/7.

Please note: You will not receive an “Activation Code.” To access your exams, simply log in to your RapidLMS account using the credentials sent to you directly by RapidLMS.

You are permitted four (4) attempts per module. If you fail any module four times, you will be required to pay to re-register in the LLQP course before continuing. Do not waste your attempts—treat each one as a formal certification exam.

To access the certification exams:

1. Log in to your SeeWhy Learning student account.
2. Navigate to the appropriate course module, click “Certification Exam Access for WFG” and then “Start”.



The screenshot displays the SeeWhy Learning interface. On the left is a dark blue navigation menu with a white vertical bar on the far left. The menu items are: LLQP Life Insurance (with a right-pointing arrow), LLQP Accident and Sickn... (with a downward-pointing arrow), Video Lessons (with a badge of 18), Flash Cards and G... (with a badge of 11), Chapter Quizzes (with a badge of 9), Practice Question... (with a badge of 16), Practice Certificati... (with a badge of 1), Practice Provincial ... (with a badge of 3), Study Guide (with a badge of 1), CISRO Manual (with a badge of 1), and Certification Exa... (with a badge of 1 and a white vertical bar to its left). The main content area on the right shows the breadcrumb "LLQP Accident and Sickness Insurance / Certification Exam" and the heading "Certification Exam Access for WFG". Below this is a search bar with the text "Search...". A large card features the text "LLQP A&S Certification Exam for ..." at the top, followed by "LLQP Certification Exam" in large bold letters. Below the text is an icon of a clipboard with a checklist and a pencil. At the bottom right of the card is a "Start" button with a play icon.

3. Review the pre-exam attestation, and then proceed by clicking the “Write My Exams” button.

Ready to Write Your LLQP Certification Exam?

Please read the important information below carefully.

Accessing the Exam

You cannot write your certification exams until you have completed the course titled “Ethics for Life Insurance Agents and Mutual Fund Dealing Representatives” in your SeeWhy Learning student account.

Once you complete the required Ethics Course in your SeeWhy Learning student account, an account will be created for you with our remote certification exam proctoring partner, RapidLMS. You will receive your RapidLMS login credentials by email directly from RapidLMS. Once your RapidLMS account is created, your certification exams will be assigned to you. You can write them at any time — exams are available 24/7.

Please note: You will not receive an “Activation Code.” To access your exams, simply log in to your RapidLMS account using the credentials sent to you directly by RapidLMS.

When you click the **Write My Exam** button below, you will be taken to the RapidLMS login page. Do not proceed until you have received your login credentials from RapidLMS.

If this is your first time logging in, you may be prompted to enter your email address and CIPR number. Be sure to use the same email and CIPR number you used when registering for the LLQP program.

Please note: Your RapidLMS login credentials are different from your SeeWhy Learning student account credentials.

Exam Attempts

You are allowed **four (4) attempts per module**. If you fail any module four times, you will be required to **pay to re-register in the LLQP course** before continuing.

Do not waste your attempts. Treat each one seriously.

What You Need Before You Register

- You must have your **CIPR number** ready. You will need to enter it when registering.

Pre-Exam Attestation

Before writing your exam, you will be required to complete a pre-exam attestation. Here are some of the things you will need to agree to. **If you do not agree to this, do not proceed.**

- I will remain on screen and in view of the webcam at all times. Leaving the screen or the room is prohibited.
- I will not receive assistance from any other person.
- No one else is permitted in the room while I am writing the exam.
- I will not use or have available any unauthorized materials.
- I will not engage in any behaviour that may indicate academic dishonesty.
- I will not copy, record, disclose, or discuss any exam content at any time.
- I will not cheat, commit academic fraud, or engage in collusion during the exam.
- I understand that the certification exams are the property of SeeWhy Learning, and I am prohibited from:
 - Copying any part of the examination questions.
 - Disclosing any information related to the examination questions.

CISRO Manual Download

You will be permitted to download the CISRO manual for use during your exam before it begins. We strongly recommend that you do so. If you haven't already, please watch the video titled “Open-Book Exam Tips” in your SeeWhy Student Account before starting your exam. It contains valuable advice to help you make the most of the open-book format.

[Write My Exam](#)

Best of luck,
The SeeWhy Learning Team

You will then be redirected to SeeWhy Learning's proctoring portal, RapidLMS. As noted earlier, login instructions for this portal will be emailed to you upon completion of the Ethics Course in your SeeWhy student account.



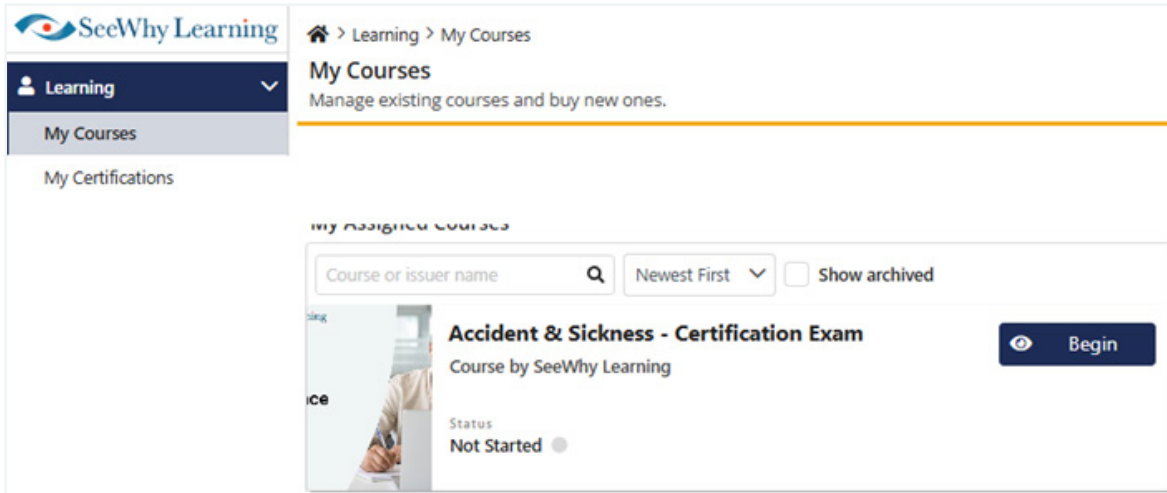
The screenshot shows the SeeWhy Learning login page. At the top is the SeeWhy Learning logo. Below it is the heading "Log In or Create Account". Underneath is the instruction "Enter your email address to get started". There is a text input field labeled "Email" with a small asterisk icon on the right. Below the input field is a blue "Continue" button. At the bottom of the form area, there is a paragraph of text: "This portal is used only for writing your certification exams. If you are looking for your study tools, return to your SeeWhy Learning Student account. If you have questions or require assistance, please click [here](#)."

Important Reminders:

- If this is your first time logging into RapidLMS, you will be prompted to enter your email address and CIPR number.
- Be sure to use the same email and CIPR number you used when registering for the LLQP program.
- Your RapidLMS login credentials are different from your SeeWhy Learning account credentials.
- You must have your CIPR number ready, as it is required during the registration process.
- You have four (4) attempts per module. After four failed attempts, you must pay to re-register in the LLQP course before continuing.

Writing Your Exam

Once you've registered and logged into RapidLMS, your available exams will appear under the "My Courses" section. To begin an exam, simply click "Begin."



Before starting your certification exam, you must complete the learner verification process. This includes confirming that:

- You have read and agreed to the Privacy Policy and Terms of Use
- You have a valid government-issued photo ID available.

All learners must provide valid identification that meets the following three criteria:

1. Issued by a government authority
2. Current and not expired
3. Displays a clear photo of the learner for identity comparison

Acceptable forms of ID include:

- Driver's licences
- Health cards
- Passports

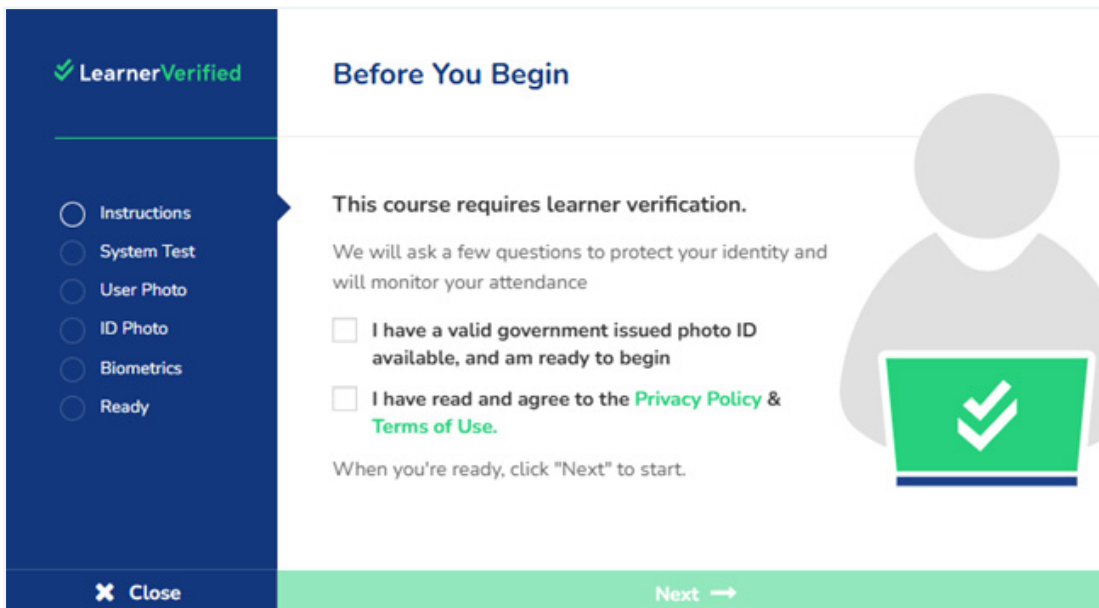
Unacceptable forms of ID include:

- Student ID cards
- Workplace security badges
- Any identification issued by a non-governmental institution

Note for Quebec residents: As long as the three criteria above are met, the ID will be accepted, even if the specific format differs slightly from other provinces.

You will then proceed through the following verification steps:

- System Test
- User Photo Capture
- ID Photo Upload
- Facial Biometrics Scan
- Final Readiness Check



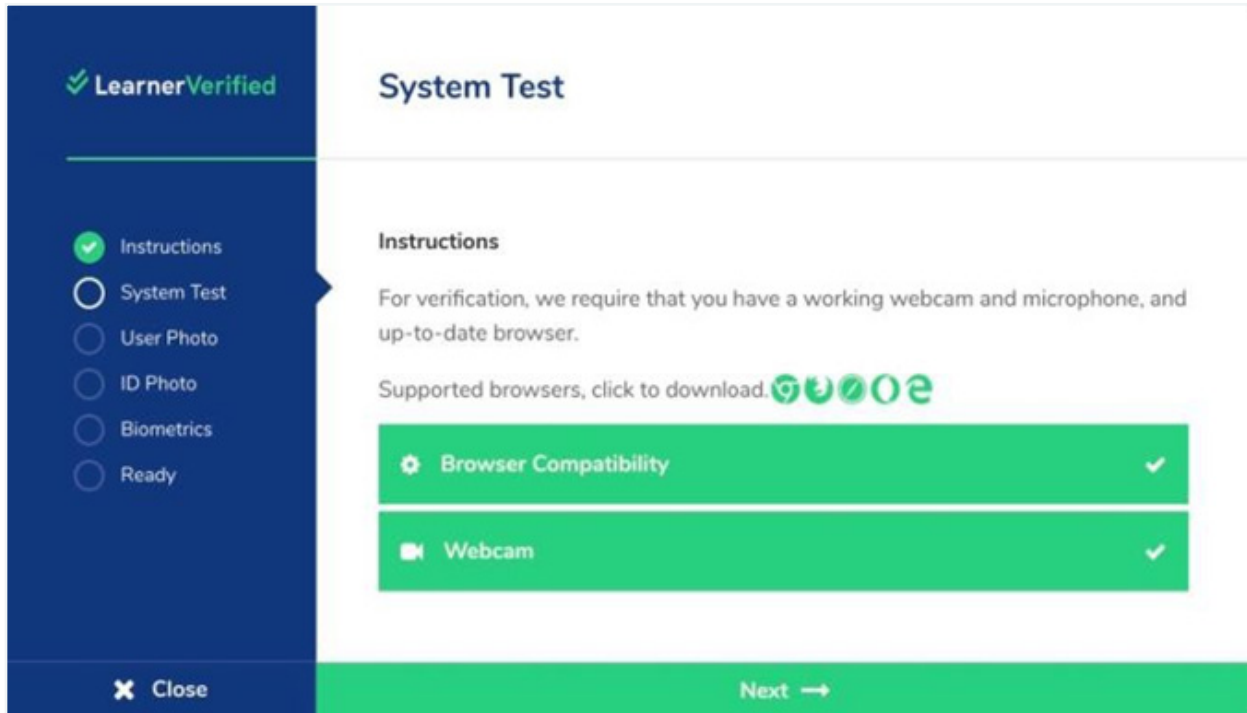
Technical Requirements/System Test

To ensure a successful exam experience, please confirm the following:

- You are using a laptop or desktop computer (tablets and phones are not permitted)
- Your device has a functioning webcam and microphone
- You have a strong and stable internet connection
- You are using a supported browser: Chrome, Firefox, or Microsoft Edge (Chrome is recommended for best performance)
- You are in a private, quiet, and well-lit room
- Only one monitor is connected
- All other programs are closed, and no one else is present in the room during your exam

Before your first exam, RapidLMS will run a System Test and complete the Learner Verification process.

Important: If these steps are not completed, you will not be able to start your exam.



Overview of LLQP Exam Security Measures


To maintain the integrity of the LLQP certification process, the following security protocols are in place for all certification exams:

- 1. Learner Identity Verification:** Identity verification occurs throughout the LLQP program to ensure that the registered individual is the one completing the course and writing the exams. Before your first exam attempt, you must set up your LearnerVerified profile in RapidLMS. This involves a multi-factor authentication process that includes:
 - **Account Login:** Your CIPR-linked username and password serve as the initial authentication step.
 - **Government ID and Live Photo:** You will be asked to upload a photo of a valid government-issued ID along with a live webcam photo to verify your identity.

LearnerVerified

Face Capture

We need a clear photo of your face. Align your face within the yellow oval.



Try Again


Close Next

- Instructions
- System Test
- User Photo
- ID Photo
- Biometrics
- Ready

LearnerVerified

ID Capture

We need a clear photo of a current piece of government issued photo I.D. Align your card within the yellow frame.

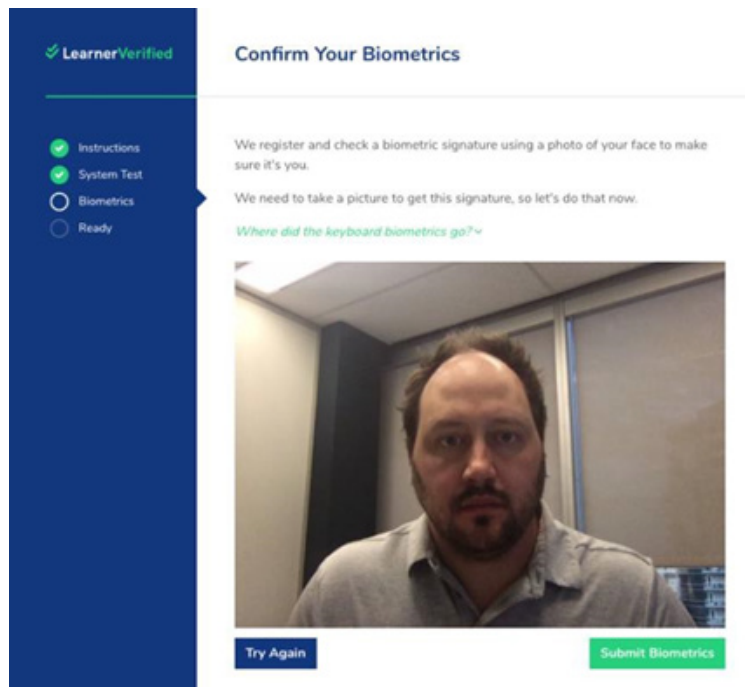


Try Again

Close Back Next

- Instructions
- System Test
- User Photo
- ID Photo
- Biometrics
- Ready

2. Facial Biometrics: To finalize authentication, a facial biometric scan is required. For future logins, re-authentication with your facial biometric will be sufficient.

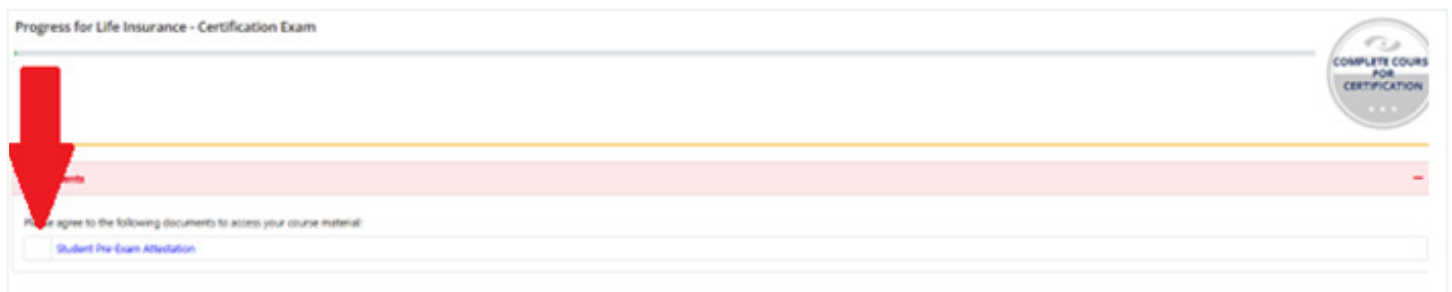


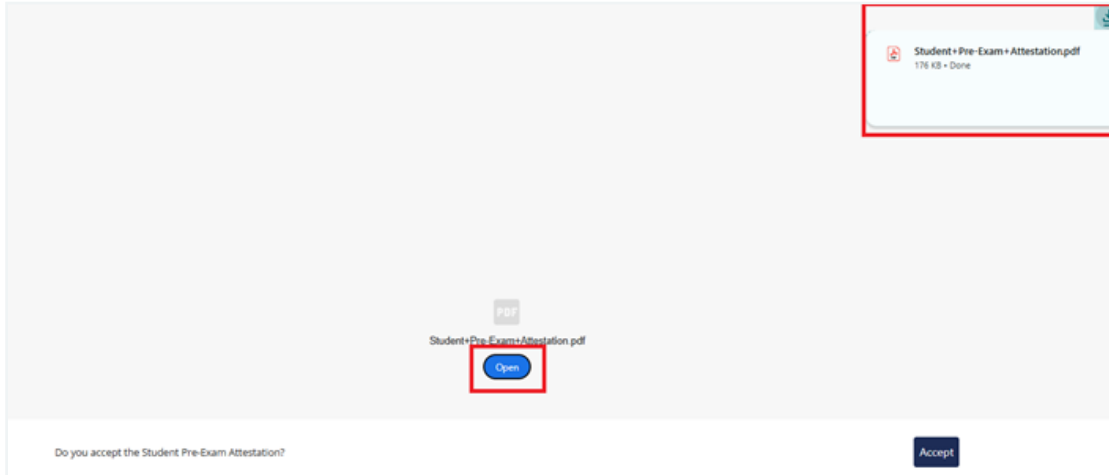
3. Live Session Monitoring: During the exam, your session is continuously monitored using LearnerVerified technology. Any anomalies are flagged for further review.

4. Post-Session Review: A support agent manually reviews flagged sessions to determine if any signs of learner fraud are present.

Pre-Exam Attestation

Before writing your exam, you are required to complete a Pre-Exam Attestation. To access it, click the box as shown below:





Click the file to open it, review the contents carefully, and then click Accept at the bottom of the screen (as shown above). After the attestation is complete you will be able to download the CISRO manual for use during your exam.

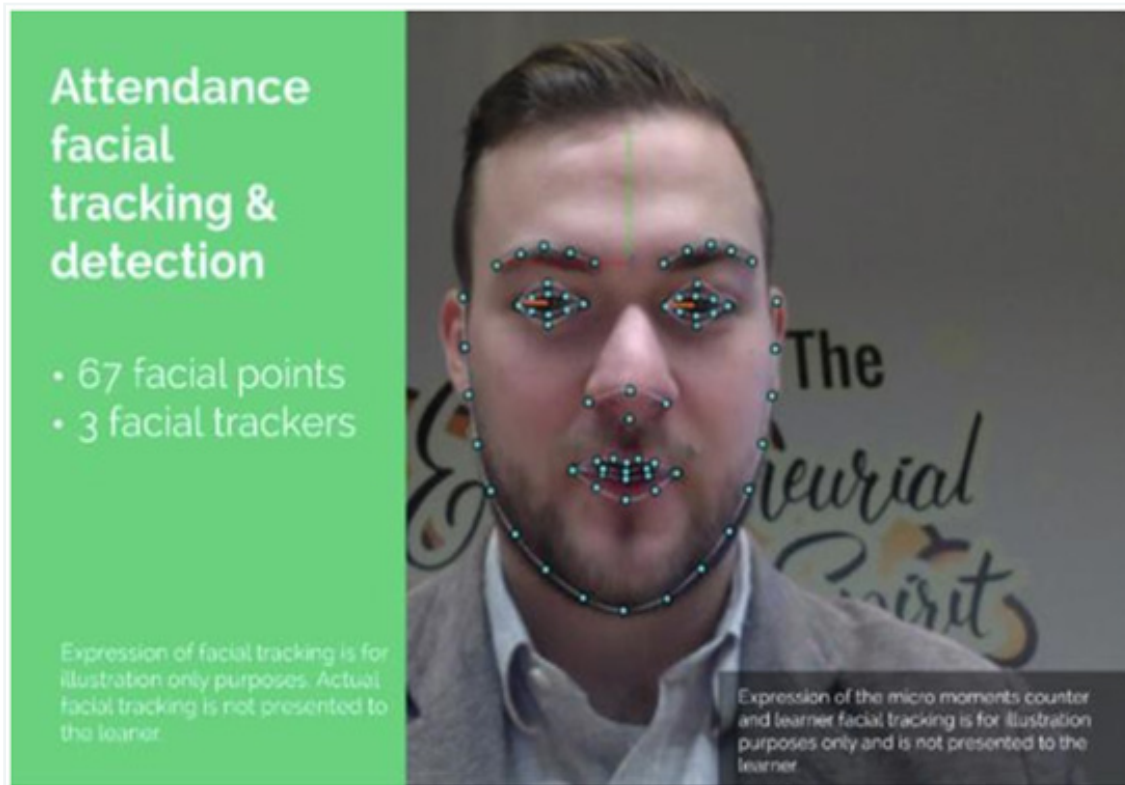
Exam Security, Monitoring, & Proctoring

After your identity has been verified, and you've completed the pre-exam attestation, and you've downloaded the CISRO manual, you will be granted access to begin your certification exam. You can begin your exam by simply clicking "Begin".

Your entire exam session is monitored using LearnerVerified technology to ensure that the person writing the exam is the registered learner, and that the exam is completed without assistance or interruptions.

LearnerVerified uses facial detection to continuously monitor and track attendance throughout the session. The following parameters are enforced for LLQP certification exams:

- **Attendance Time** – You are allowed up to 75 minutes to complete each exam. If the exam is completed in less than 10 minutes, the session is automatically flagged for review.
- **Absenteeism** – You are not permitted to leave your seat during the exam. Any absence results in an automatic flag.
- **Assistance** – No outside help is permitted. Any indication of assistance will result in the session being flagged for potential learner fraud.



Completing the Exam


After you complete your LLQP certification exam, the session is submitted for review by a support agent. The agent will review the full session, assess any flagged anomalies, and make a final determination to either pass or fail the attempt.

- If no signs of fraud are detected and you passed the exam, the module will be marked as complete.
- If fraud is suspected, the exam will be marked as a failure, regardless of your score, and appropriate action will be taken under the Academic Fraud & Collusion Policy.





Your exam results will be available immediately upon completion, unless the session has been flagged for a potential infraction.

Receiving Your Results

- You will see your pass/fail result immediately in your RapidLMS account, unless the session is flagged for review.
- No email is sent with your results.



Results for Accident & Sickness

Learner	 [REDACTED]
Started	 MAR 19, 2025, 5:48:46 PM
Finished	 MAR 19, 2025, 5:50:33 PM
Learner Score	21 OUT OF 35 → 60.0%
Pass Score	60%
Status	 PASSED

Results Breakdown

	Correct	Total	Percent
AS-1: Financial Protection Provided by Accident And Sickness Insurance	1	2	50%
AS-2: Insurance to Protect Income	7	9	78%
AS-3: Insurance to Protect Assets	3	5	60%
AS-4: Insurance to Protect Savings	1	3	33%
AS-5: Insurance to Protect Businesses	3	4	75%
AS-6: Client Profile	1	2	50%
AS-7: Insurance Recommendation, Contract and Service Needs	3	6	50%
AS-8: Group Plan Specifics	2	4	50%

- If your video footage or ID verification is flagged, a support agent will review the session on the next business day.
- You will be contacted by email only if further information is required or if potential misconduct has been identified.
- Once your exam is cleared and passed, a digital badge will appear in your account.



Exam Attempt Limits

- If you fail a Certification Exam, you must wait 75 minutes before attempting it again.
- If you pass, no further attempts are permitted for that exam.
- Each student is allowed up to four (4) attempts per Certification Exam, or one year from the date of registration—whichever comes first.
- If either limit is reached, you must re-register in the LLQP course to continue.

Exam Issues & Exceptions

If circumstances prevent you from successfully completing an exam (e.g., a power outage), you may request for the attempt to be excluded from your attempt limit.

- Such requests are at the discretion of the Program Administrator and must be based on documented disruptions.
- Note: You cannot request to disregard an exam attempt that resulted in a passing grade.

After You Complete Your Exams

Once all required certification exams are complete, your exam footage will be reviewed and approved. Upon approval, SeeWhy Learning will certify you in the CIPR database. You will then receive an email from RapidLMS with next steps, including:

- Your CIPR number
- A list of provincial regulators to contact
- Any additional program-specific instructions

In most cases, regulators are updated immediately, and you can proceed directly to your provincial licensing exams.

Note: Processing delays may occasionally occur with Durham College.

Booking Your Provincial LLQP Exams

Once certified, it is your responsibility to book and complete your provincial licensing exams using the information in the email you receive.

You must register directly with your provincial Insurance Council.

Visit: <https://www.abcouncil.ab.ca/other-provincial-regulators/>

Certification Validity

Your LLQP certification is valid in the CIPR database for one year from the date of your final modular exam pass.

You must complete your provincial licensing exams within that timeframe. Always confirm deadlines with your provincial regulator.

Need Help? Contact RapidLMS

For support related to:

- Registering for your exam
- Accessing your RapidLMS account
- CIPR registration or certification
- Learner verification
- Exam technical issues

Visit: <https://swl.rapidlms.com/contact>



Appendix 1: Student Code of Conduct and Academic Dishonesty

1. Student Code of Conduct

1.1. This Student Code of Conduct establishes the standards of conduct expected of students while they are enrolled in a SeeWhy course or program. Students must always act in a courteous, respectful, and ethical manner that adheres to the principles of SeeWhy Learning:

- **Honesty:** Students shall be honest and truthful in all their interactions with SeeWhy staff, fellow students, regulators, and employers.
- **Integrity:** Students shall hold themselves accountable to the highest standards of ethical behaviour while studying with SeeWhy Learning and as they pursue a career as a financial professional.
- **Professionalism:** Students must never engage in any activities or actions that may disparage the reputation of SeeWhy Learning, their fellow students, or the financial services industry.

1.2. Students are expected to behave honourably and professionally and are prohibited from committing acts of academic dishonesty. Examples of misconduct include but are not limited to:

- Plagiarizing or stealing SeeWhy course content
- Copying or removing exam materials from the test environment
- Disclosing contents of an exam to others (i.e., discussing exam questions)
- Cheating or colluding on an exam (e.g., cheat sheets, software tools like AI, banned devices)
- Failing to abide by the rules of an exam (e.g., refusing to present identification, talking during the exam)
- Having someone impersonate the student at an exam (i.e., proxy test taker)
- Forging, altering, and misusing SeeWhy documents (e.g., transcripts, certificates, diplomas)
- Presenting falsified documents (e.g., government-issued photo ID, physicians' letters)
- Sharing login credentials
- Creating a disturbance during a class or exam
- Aggressive or abusive behaviour towards others
- Theft, damage, or destruction of property while on SeeWhy's premises

2. Incidents of Misconduct

2.1. Students engaging in prohibited behaviour or misconduct will be subject to disciplinary action. The penalties vary depending on the severity of the misconduct. Penalties may include but are not limited to any or all of the following:

- A formal warning
- Nullification of an exam score
- Forfeiture of an exam attempt and any applicable fees
- Termination from a course and forfeiture of course fees

- A ban from re-registering for a course and exam for six (6) months or longer
- Expulsion from an in-class training session or online webinar
- A letter notifying employers, prospective employers, and/or regulatory authorities of the misconduct

2.2. The process for investigating an incident of misconduct is as follows:


- An investigator is appointed to initiate the collection of information regarding the incident. SeeWhy will comply with its obligations under the Personal Information Protection and Electronic Documents Act (“PIPEDA”), and all correspondence and conversations will be conducted in a private and confidential manner.
- The investigator will gather and review all relevant information and conduct interviews with all individuals involved.
- The investigator will notify the student of the allegation without delay and give them an opportunity to provide a statement or explanation. If more than one student is involved, notification will be provided to each student. A written response may be required.
- The investigator will submit their findings to the Senior Management Team.
- The Senior Management Team will assess the information provided and render a decision on whether the behaviour violates SeeWhy’s terms and conditions, policies, or student code of conduct. If the violation is found to have occurred and there is sufficient justification to levy a penalty, it shall be proportional to the seriousness of the offence.
- All decisions will be relayed to the student(s) in writing.
- Applicable penalties will be enforced, and the investigation will be closed.

2.3. Students wishing to file an appeal of a decision of an incident of misconduct may do so through an independent third-party arbitration service chosen by SeeWhy. Students must follow the limitations set by the process and will be solely responsible to pay for the costs of the arbitration services (minimum \$2,825) to initiate the appeal. The decision from the arbitrator will be issued in writing and will be final and binding, and not subject to appeal on questions of fact, law, or mixed fact and law. There will be no order with respect to legal costs or the service fee, as each party will bear their own costs.

3. Exam Terms and Conditions

3.1. The following Exam Terms and Conditions apply to all computer-based exams. You must ACCEPT all the following Exam Terms and Conditions to proceed. If you DECLINE, then you will not be able to write an exam with SeeWhy or your exam will end and you will forfeit your exam attempt and any applicable fees.

- You certify that you are the individual registered to write the exam. Before the start of the exam, you will be required to authenticate your identity by producing acceptable, valid, government-issued photo identification (e.g., passport, driver’s license, citizenship card, or permanent resident card).
- You agree to conduct yourself in an ethical and professional manner before, during, and after the exam.
- You acknowledge and understand that this is a confidential and secure exam, protected by the laws in Canada and elsewhere.

- 
- You agree that you will not, at any time, discuss the content of the exam with anyone and will not record, copy, or disclose any exam question or answer in any form.
 - If you do not attend your scheduled exam or fail to provide sufficient notice of a reschedule or cancellation, you will forfeit the exam attempt and any applicable fees paid.

4. Computer-Based Exams Policy

4.1. Computer-based exams are offered through SeeWhy's online proctoring platform partner. In addition to Section 3 (Exam Terms and Conditions), the following policies and procedures set out in this Section 4 apply to all SeeWhy Learning computer-based exams.

4.2. You will be provided with the policies for computer-based testing. You must agree to abide by these policies before being permitted to test.

4.3. You agree to abide by SeeWhy's full policies for online proctored exams.

4.4. For any exam with a live proctor, you will not be permitted to write an exam if you arrive more than fifteen (15) minutes late.

4.5. You will be given everything that you need to write the exam within the application. During the exam, you are prohibited from having any items on your desk or on your person.

Not Permitted: Any device, item, or materials that interfere with or compromise the integrity of SeeWhy exams. This includes but is not limited to manuals, notes, electronic devices (e.g., phones, tablets, cameras), or wearable technology.

4.6. During the exam registration and/or check-in process, you will be required to take a photo of yourself and your valid, government-issued photo identification (ID) through your webcam. The name on your ID must exactly match the name associated with your Canadian Insurance Participant Registry (CIPR) registration.

4.7. You will be required to demonstrate that your testing environment is appropriate by supplying photos of your surroundings through your webcam.

4.8. You agree not to engage in prohibited behaviour and/or suspicious activity during the exam.

Examples of prohibited behaviour or suspicious activity include but are not limited to:

- Looking off the screen, mumbling, or speaking aloud
- Covering your mouth or face
- Using or having available unauthorized materials (e.g., cell phones, headphones, recording equipment)
- Interacting with third parties intentionally or unintentionally
- Leaning outside or leaving the view of the webcam

4.10. You agree to be recorded during your exam. Recordings will be handled in accordance with the terms of our Privacy Policy.

4.11. Requests to reschedule or cancel an exam delivered through SeeWhy's online proctoring platform must be made at least two (2) business days (48-hour minimum) before your scheduled exam.



Appendix 2: Student Pre-Exam Attestation

Exam Rules and Conditions

I acknowledge that I must adhere to the following conditions while writing the exam. Any breach of these conditions may result in forfeiture of my exam attempt, nullification of my score, and other penalties as outlined in SeeWhy Learning's policies.

1. Identity Verification & Proctoring


- I certify that I am the individual registered to write this exam.
- I will authenticate my identity by presenting valid, government-issued photo identification (e.g., passport, driver's license, citizenship card, permanent resident card) before starting the exam.
- I understand that my exam session will be recorded, and SeeWhy Learning will handle all recordings in accordance with its Privacy Policy.
- I agree to provide images of my testing environment and myself when prompted to verify compliance with exam regulations.

2. Exam Environment & Behaviour

- I will remain on screen and in view of the webcam at all times. Leaving the screen or the room is prohibited.
- I will not receive assistance from any other person.
- No one else is permitted in the room while I am writing the exam.
- I will not use or have available any unauthorized materials, including but not limited to:
 - ◇ Phones, tablets, smartwatches, headphones, or any electronic devices.
 - ◇ Books, notes, or materials, except for the approved CISRO/AMF manuals and a simple calculator.
- I will not engage in any behaviour that may indicate academic dishonesty, including:
 - ◇ Looking off-screen, mumbling, or speaking aloud.
 - ◇ Covering my mouth or face.
 - ◇ Leaving the webcam's view.
 - ◇ Interacting with third parties during the exam.

3. Academic Integrity & Confidentiality

- I will not copy, record, disclose, or discuss any exam content at any time.
- I will not cheat, commit academic fraud, or engage in collusion during the exam.
- I understand that the certification exams are the property of SeeWhy Learning, and I am prohibited from:

- 
- ◇ Copying any part of the examination questions.
 - ◇ Disclosing any information related to the examination questions.

4. Consequences of Misconduct

- I understand that any misconduct may result in one or more of the following actions:
 - ◇ Nullification of my exam score.
 - ◇ Forfeiture of my exam attempt and any applicable fees.
 - ◇ A ban from future SeeWhy Learning courses and exams for six (6) months or longer.
 - ◇ Notification of my employer, prospective employers, and/or regulatory authorities.

5. Certification & Licensing Process

- I acknowledge that certification is part of the licensing process and is overseen by the applicable regulatory body.
- I understand that if my exam write is flagged for review, I will receive a grade, but my final result and certification may be delayed for up to three business days pending approval.

I understand that I will have 75 minutes to complete this exam once it has started, and my attempt will be automatically submitted after this time elapses. I acknowledge that I will not be able to review my responses after submission.

By acknowledging this attestation, I confirm that I understand and agree to comply with all the above rules and conditions.