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QUESTION 1

What provide for monetary compensation to third parties for failure by the insured to perform specifically covered acts with in a state period?

- A. Worker compensation pools
- B. Multiple perils
- C. Surety bonds
- D. Inter-insurance act

Correct Answer: C

QUESTION 2

All of the following is required to calculate the present value figure Except:

- A. The amount of future cash flows
- B. The length of time
- C. The discount rate
- D. The retained earnings

Correct Answer: D

QUESTION 3

Dealer charges include extras such as extended warranty.

- A. False
- B. True
- C. There are no such charges
- D. Sometimes it includes, sometimes not

Correct Answer: B

QUESTION 4

Under which of the following circumstances would it be financially beneficial to you to borrow money to buy something now and repay it with future income?

- A. When some clothes you like go on sale

- B. When the interest on the loan is greater than the interest you get on your savings
- C. When you need to buy a car to get a much better paying job
- D. When you really need a weeklong vacation

Correct Answer: C

QUESTION 5

The approximate per-share NAV plus any fees the fund imposes is the price:

- A. That investors pay to purchase mutual fund
- B. That investors receive on redemptions
- C. Per share NAV
- D. All of these

Correct Answer: A

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