



# CTFA<sup>Q&As</sup>

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#### QUESTION 1

The loss reserve estimate is a significant estimate in the financial statements of an uninsured entity.

- A. True
- B. False

Correct Answer: B

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#### QUESTION 2

The efficient frontier curve shows the optimum balance between:

- A. Risk and return
- B. Return and taxation
- C. Taxation and risk
- D. Inflation and return

Correct Answer: A

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#### QUESTION 3

Which of the following approaches is a valuation relative to financial performance measure?

- A. Present value approach
- B. Multiple of earning approach
- C. Communicative approach
- D. Integrated eclectic approach

Correct Answer: A

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#### QUESTION 4

Money market deposit account is a federally insured savings account, offered by banks and other depository institutions, that competes with money market mutual funds. Depositors can check-writing privileges or ATM to access MMDA accounts. A major problem with the growing popularity of interest- paying checking accounts has been:

- A. A slump in monthly bank charges, which can easily amount to more than the interest earned on all but the highest account balances
- B. A fall in monthly bank charges, which can easily amount to more than the interest earned on all but the highest account balances



C. A rise in monthly bank charges, which can easily amount to more than the interest earned on all but the highest account balances

D. A rise in monthly bank charges, which can easily amount less than the interest earned on all but the highest account balances

Correct Answer: C

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#### QUESTION 5

Spreading of risks among insurance entities is called:

A. Reinsurance

B. Syndication

C. Consortium act

D. Risk Diffusion

Correct Answer: A

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