



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

Certified Trust and Financial Advisor (CTFA)

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### QUESTION 1

The least amount of money that you should pay on or before your due date is called:

- A. Interest charge
- B. Minimum payment
- C. Total payment
- D. Monthly fee

Correct Answer: B

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### QUESTION 2

One potential problem with sensitivity analysis is that it generally looks at sensitivity "one variable at a time." However, one way to judge the sensitivity of results to simultaneous changes in two variables, at least, is to construct an.

- A. NPV profile
- B. NPV sensitivity matrix
- C. NPV sensitivity graph
- D. None of these

Correct Answer: B

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### QUESTION 3

The deduction must be based on identification of specific doubtful amounts and is limited to the maximum of doubtful debts identified in the year or a preceding year and 75 percent of the amount reported for statutory purposes.

- A. True
- B. False

Correct Answer: B

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### QUESTION 4

Annuities can be purchased through the following methods EXCEPT:

- A. Single payment deferred
- B. Periodic payment deferred
- C. Immediate payment



D. Single payment accrued

Correct Answer: D

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#### QUESTION 5

It is a measure of inflation based on changes in consumer goods and services:

A. Consumer price Index

B. Customer price Index

C. Market rate Index

D. Market value

Correct Answer: A

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