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QUESTION 1

What of a life insurer's is determined by applying factors for risk components to specific on and off-balance sheet assets or liabilities and by adding the results?

- A. The annual Return
- B. Business policy
- C. Provincial act
- D. Capital requirement

Correct Answer: D

QUESTION 2

A loan on which payments equal to half the regular monthly payments is called:

- A. Biweekly mortgage
- B. Semiweekly mortgage
- C. Growing equity mortgage
- D. None of these

Correct Answer: A

QUESTION 3

What represent legal agreements between buyers or sellers and represent commitments to buy or sell financial instruments at specified dates and prices?

- A. Future contracts
- B. Present contracts
- C. Accounting contracts
- D. Financial contracts

Correct Answer: A

QUESTION 4

Prequalification provides estimates of required down payment and closing costs of different types of mortgages. It identifies in advance any problems such as:



- A. Credit report errors
- B. Bargaining power with the seller of a house
- C. Mortgage loans
- D. Earnest money deposit

Correct Answer: A

QUESTION 5

Audit regulatory is more reliable when it is obtained from knowledgeable independent sources inside the entity.

- A. True
- B. False

Correct Answer: B

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