



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

Certified Trust and Financial Advisor (CTFA)

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### QUESTION 1

Extrapolation of historical dollars, projection of separate frequency data, use of expected loss ratios are all projection methods for:

- A. Loss extrapolation projections
- B. Loss reserve projections
- C. Claim unit projections
- D. Losses incurred projections

Correct Answer: B

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### QUESTION 2

Which of the following is defined as the rate of return anticipated on a bond if it is held until the maturity date?

- A. Discount rate
- B. Interest free rate
- C. Return on equity
- D. Yield to maturity

Correct Answer: D

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### QUESTION 3

An entity that purchases and sells securities on its own behalf is acting as:

- A. A broker
- B. A dealer
- C. An agent
- D. A principal

Correct Answer: B

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### QUESTION 4

The pro rata portion of premiums written allocable to unexpired policy periods represents unearned premiums, which are reflected as \_\_\_\_\_ in the balance sheet.

- A. Liabilities



- B. Expenses
- C. Revenues
- D. None of the above

Correct Answer: A

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#### QUESTION 5

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

- A. Biweekely mortgage
- B. Semiweekely mortgage
- C. Growing equity mortgage
- D. None of these

Correct Answer: A

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