



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

Certified Trust and Financial Advisor (CTFA)

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#### QUESTION 1

When premium income less return premiums arising from policies issued or other contracts entered into to reinsure other insurance entities that provide the related primary coverage are called:

- A. Indirect premiums
- B. Direct premiums
- C. Assumed reinsurance premiums
- D. Real reinsurance premiums

Correct Answer: C

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#### QUESTION 2

High yield bonds:

- A. Pay lower coupon rate than investment-grade bonds
- B. Have a lower probability of default than junk bonds
- C. Are avoided by institutional investors
- D. None of these

Correct Answer: D

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#### QUESTION 3

Which of the following is a characteristic of cyclical stock?

- A. Their value is tied with the overall state of economy.
- B. They are low-priced, speculative and risky securities.
- C. They have stable earnings and no extensive liabilities
- D. None of the above

Correct Answer: A

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#### QUESTION 4

Mutual funds let you invest\_\_\_\_\_.

- A. Invest risk free



- B. Avoid taxes
- C. Profit in any market
- D. Invest in many stocks with relatively little money

Correct Answer: D

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#### QUESTION 5

Credit cards offer \_\_\_\_\_ so you can withdraw money instantly.

- A. Cash reward
- B. Credit cash
- C. Mortgage
- D. Cash advance

Correct Answer: D

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