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QUESTION 1
High-risk scores are those with an average of scores:
A. 3.75 or more
B. 3.25 or more
C. 4.25 or more
D. 4.00 or more
Correct Answer: C
QUESTION 2
The benefits of tax deferral will out weigh the costs of a variable annuity only if the investor holds it as:
A. Long-Term investment
B. Short-Term investment
C. Credit-Risk investment
D. Annuity investment
Correct Answer: A
QUESTION 3
Major types of Real Estate Investment Trust (REITs) include all of the following EXCEPT:
A. Equity REITs
B. Mortgages REITs
C. Hybrid REITs
D. None of these
Correct Answer: D
QUESTION 4
Unlike trust, there is no conveyance of title to the account assets. When the relationship is established; legal title to the property remains with the principal.

A. Guardianship



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- B. Estate Administration
- C. Agency Services
- D. None of these

Correct Answer: C

QUESTION 5

Insurance companies assist individuals in managing personal risk through risk pooling. Risk pooling is based on fact that the probability of any one type of loss occurring for a given individual is small. Therefore insurers can insure:

- A. A large number of people against a given peril, based on the knowledge that only a smallpercentage of those insured will ever file a claim for the particular peril
- B. Only few people against a given peril, based on the knowledge that only a small percentage of those insured will ever file a claim for the particular peril
- C. A large number of people against a given peril, based on the knowledge that a largepercentage of those insured will ever file a claim for the particular peril
- D. None of these

Correct Answer: A

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