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QUESTION 1

Accumulating assets to enjoy in retirement is only part of the:

- A. Long-term financial planning process
- B. Short-term financial planning process
- C. Life time financial planning process
- D. Permanent financial planning process

Correct Answer: A

QUESTION 2

An excess amount of expense over income resulting in insufficient funds as well as in decreased net value is called:

- A. Cash deficit
- B. Limited Liability
- C. Cash basis
- D. Net worth
- Correct Answer: A

QUESTION 3

A broker who, in addition to executing clients\\' transactions, offers a full array of brokerage services is:

- A. Full-service broker
- B. Discount broker
- C. Online broker
- D. OTC broker
- Correct Answer: A

QUESTION 4

Which of the following marketable securities is issued by the U.S. federal government?

- A. Commercial papers
- B. Negotiable certificates of deposit



C. Repurchase agreement

D. T-bills

Correct Answer: D

QUESTION 5

Defensive stocks:

- A. Are y relatively independent from the business cycle
- B. Are blue chip stocks
- C. Are growth stocks
- D. None of these
- Correct Answer: A

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