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QUESTION 1

_____ is a statement, preferably written, that specifies how investment capital will be invested to achieve a specific goal.

- A. Investment Line
- B. Investment plan
- C. Investment direction
- D. Investment goal

Correct Answer: B

QUESTION 2

Insurance coverage that protects real and personal property from catastrophic losses caused by a variety of perils, such as fire, theft, vandalism, and windstorm is referred as:

- A. Property insurance
- B. Insurance premium
- C. Liability insurance
- D. Peril

Correct Answer: B

QUESTION 3

Which one of the following is correct formula for calculating gross margin?

- A. Net Profit/Net Sales
- B. Gross Profit/Net Sales
- C. Net income/Net Sales
- D. Gross Profit/credit Sales

Correct Answer: B

QUESTION 4

The APT was developed in 1976 by _____.

- A. Lintner

B. Modigliani and Miller

C. Ross

D. Sharpe

Correct Answer: C

QUESTION 5

Most of the major types of health plans are sufficient to meet the protection needs of most individuals and families. But, insurance companies offer other options that provide limited protection against certain types of perils. Which one of the following is the example of those limited types of protections?

A. Accident protection

B. Home income policies

C. Comprehensive medical insurance

D. Both A and B

Correct Answer: D

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