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QUESTION 1

_____ allows businesses that sell durable goods such as automobiles to finance inventories. As the business sells goods, the loan advance against those goods is repaid.

- A. Term loans
- B. Short-term working
- C. capital loans
- D. Floor-plan financing

Correct Answer: D

QUESTION 2

Enterprise risk management encompasses all EXCEPT:

- A. Aligning risk appetite and strategy
- B. Enhancing risk responsibilities and decisions
- C. Increasing Operational Surprises
- D. Seizing Opportunities

Correct Answer: C

QUESTION 3

Traditionally, insurance is paid:

- A. Continually, meaning that an even amount accrues during the period of insurance coverage
- B. In periodic payments
- C. With a whole sum in the start and continuous
- D. None of these

Correct Answer: A

QUESTION 4

Pension Benefit Guarantee Corporation (PBGC) insures "Defined benefit plan", so employees assume _____ for any option they contribute.

- A. Low Investment Risk



- B. High Investment Risk
- C. No Investment Risk
- D. Stable Investment Risk

Correct Answer: C

QUESTION 5

If participation rate in an equity indexed entity is 80% and the index increases 9%, the return credited to the annuity would be:

- A. 7.1%
- B. 7.2%
- C. 7.25%
- D. 7.3%

Correct Answer: B

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