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Financial

CTFA

Certified Trust and Financial Advisor (CTFA) - 2025











QUESTION: 440

A person purchased a share of Acme.com common stock exactly one year ago for \$45. During the past year the common stock paid an annual dividend of \$2.40. The person sold the security today for \$85. What is the rate of return the firm has earned?

A. 5.3%

B. 194.2%

C. 88.9%

D. 94.2%

Answer: D

QUESTION: 441

A set of possible values that a random variable can assume and their associated probabilities of occurrence are referred to as ______.

- A. Probability distribution
- B. The expected return
- C. The standard deviation
- D. Co-efficient of variation

Answer: A

QUESTION: 442

A statistical measure of the variability of a distribution around its mean is referred to as

- A. Probability distribution
- B. The expected return
- C. The standard deviation
- D. Co-efficient of variation

Answer: C
QUESTION: 443 The weighted average of possible returns, with the weights being the probabilities of occurrence is referred to as
A. Probability distribution B. The expected return C. The standard deviation D. Co-efficient of variation
Answer: B
QUESTION: 444 Which of the following statements regarding covariance is correct?
 A. Covariance always lies in the range -1 to +1 B. Covariance, because it involves a squared value, must always be a positive number (or zero) C. Low co-variances among returns for different securities leads to high portfolio risk D. Co-variances can take on positive, negative, or zero values
Answer: D
QUESTION: 445 Total portfolio risk is

A. Equal to systematic risk plus non-diversifiable risk B. Equal to avoidable risk plus diversifiable risk C. Equal to systematic risk plus unavoidable risk

- D. Equal to systematic risk plus diversifiable risk

Answer: D

QUESTION: 446

It is a market condition normally associated with investor optimism, economic recovery, and expansion; characterized by generally rising securities prices.

- A. Bear market
- B. Bull market
- C. OTC
- D. Dealers market

Answer: B

QUESTION: 447

_____ is a condition of the markets typically associated with investor pessimism and economic slowdown; characterized by generally falling securities prices.

- A. Bear market
- B. Bull market
- C. OTC
- D. Dealers market

Answer: B

QUESTION: 448

A person who buys and sells securities on behalf of clients and gives them investment advice and information is called:

- A. Stockholder
- B. Account executive
- C. Financial consultant
- D. All are one and the same

Answer: D

QUESTION: 449

A broker is:

A. Far more than a salesperson

- B. Mostly interested in his own commission
- C. May not be socially known
- D. Can trade your stock without your permission

Answer: A, B

QUESTION: 450

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

Answer: A

SAMPLE QUESTIONS



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