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QUESTION & ANSWER



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**Exam** : **CTFA**

**Title** : Certified Trust and Financial  
Advisor (CTFA)

**Version** : DEMO

1. Financial goals cover a wide range of financial aspirations such as:

- A. Controlling living expenses
- B. Meeting retirement needs
- C. Setting up a savings and investment program
- D. All of the above

**Answer: D**

2. These are target dates in the future when certain financial objectives are expected to be completed.

What are these?

- A. Goal dates
- B. Target dates
- C. Due dates
- D. Financial dates

**Answer: A**

3. Today's well-defined employee benefits packages cover a full spectrum of benefits that may include all EXCEPT:

- A. Long-term care insurance
- B. Dental and vision care
- C. Subsidized employee benefit plan
- D. Partial retirement plans

**Answer: D**

4. Tax deferred retirement plans and flexible spending accounts offer tax advantages. Some retirement plans allow you to \_\_\_\_\_ against them.

- A. Lend
- B. Borrow
- C. Spend
- D. None of the above

**Answer: B**

5. 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

**Answer: A**