

1. Which of the following is NOT one of the stages in assessing need prior to making recommendations?
 - a. Explore
 - b. Discuss
 - c. Quantify
 - d. Review
2. Where a client has income from employment and self employment:
 - a. they must be covered by the same pension arrangements
 - b. they will be treated separately for pension purposes
 - c. the Inland Revenue must be contacted re pension provision
 - d. the DWP must be contacted re pension provision
3. The self employed can have:
 - a. basic state pension + S2P + personal pension plan
 - b. S2P + AVC's
 - c. basic state pension + personal pension plan
 - d. basic state pension + AVC's
4. A basic rate taxpayer wants to invest in gilts but is concerned about paying tax. Which of the following would give them the lowest tax to pay?
 - a. A gilt offering 6% coupon
 - b. A gilt offering a 6% coupon and 6% capital gain per annum
 - c. A gilt offering 12% coupon per annum
 - d. A gilt offering a 12% capital gain per annum
5. Annuities which are paid until the death of the investor are called:
 - a. Purchased life annuities
 - b. Lifetime annuities
 - c. Temporary annuities
 - d. Capital protected annuity
6. Which of the following is subject to the lowest risk?
 - a. unit trust invested in a "managed fund"
 - b. building society account
 - c. with profit endowment assurance
 - d. Unit Linked Single Premium Bond invested in a "managed fund"
7. Which of the following attracts the greatest risk?

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Y Pai



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