

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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Mark Steyvers



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Table of Contents Cemap 1 Questions

1. Understanding the eBook Cemap 1 Questions
 - The Rise of Digital Reading Cemap 1 Questions
 - Advantages of eBooks Over Traditional Books
2. Identifying Cemap 1 Questions
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Cemap 1 Questions
 - User-Friendly Interface
4. Exploring eBook Recommendations from Cemap 1 Questions
 - Personalized Recommendations
 - Cemap 1 Questions User Reviews and Ratings
 - Cemap 1 Questions and Bestseller Lists
5. Accessing Cemap 1 Questions Free and Paid eBooks
 - Cemap 1 Questions Public Domain eBooks
 - Cemap 1 Questions eBook Subscription Services
 - Cemap 1 Questions Budget-Friendly Options
6. Navigating Cemap 1 Questions eBook Formats

- ePub, PDF, MOBI, and More
 - Cemap 1 Questions Compatibility with Devices
 - Cemap 1 Questions Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Cemap 1 Questions
 - Highlighting and Note-Taking Cemap 1 Questions
 - Interactive Elements Cemap 1 Questions
 8. Staying Engaged with Cemap 1 Questions
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Cemap 1 Questions
 9. Balancing eBooks and Physical Books Cemap 1 Questions
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Cemap 1 Questions
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Cemap 1 Questions
 - Setting Reading Goals Cemap 1 Questions
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Cemap 1 Questions
 - Fact-Checking eBook Content of Cemap 1 Questions
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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