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**Exam : CTEP**

**Title : Chartered Trust & Estate  
Planner® (CTEP®)  
Certification Examination**

**Version : DEMO**

1.Estate planning as a process includes?

- A. Accumulation of an estate
- B. Conservation of an estate
- C. Distribution of an estate
- D. All of the above

**Answer: D**

2.A\_\_\_\_\_can bring significant gift and estate tax savings.

- A. Granted Retained Annuity Trust
- B. Family Limited Partnership
- C. Intentionally Defective Grantor Trust
- D. Buy and Sell Agreement

**Answer: B**

3.Estate Planning is \_\_\_\_\_ process.

- A. One time
- B. Continuous
- C. Two step
- D. Three step

**Answer: B**

4.Full form of IRA is\_\_\_\_\_

- A. Individual Revocable Account
- B. Individual Retirement Arrangement
- C. Individual Retirement Attorney
- D. Individual Retirement Aggregation

**Answer: B**

5.\_\_\_\_\_ does not divest the policy holder of his rights in the policy and he retains disposing power over it.

- A. Assignment
- B. Nomination
- C. Reinsurance
- D. Transferring

**Answer: B**