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**Answer: A**

**QUESTION: 8**

According to the \_\_\_\_\_, financial planners are not subject to the control of the act if they are: a bank or holding company that is not an investment company; a lawyer, accountant, engineer, or teacher who provides investment advice incidentally; a broker, dealer, or registered representative whose advice is incidental; the publisher of a magazine or journal that discusses financial planning; a person whose advice is limited to those securities guaranteed by the federal government; any other person not within the law as specified by the SEC

- A. Advisor Decision 1932
- B. Advisor Decision 1935
- C. Investment Advisors Act of 1948
- D. Investment Advisors Act of 1940

**Answer: D**

**QUESTION: 9**

A \_\_\_\_\_ is a multiple-employer trust that can be used to prefund employee benefits.

- A. voluntary employee beneficiary association (VEBA)
- B. voluntary employee care association (VECA)
- C. involuntary employee beneficiary association (IEBA)
- D. involuntary employee care association (IECA)

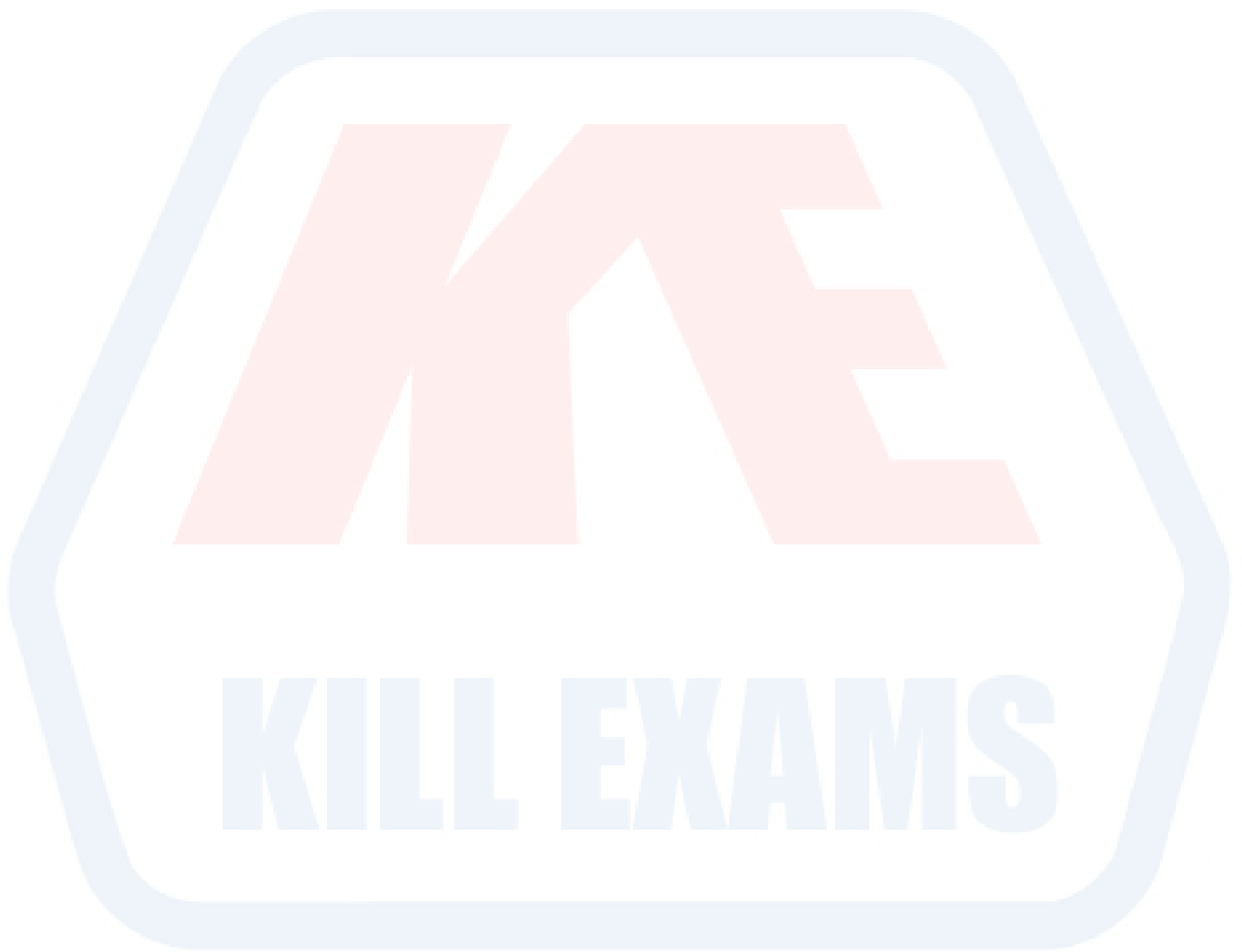
**Answer: A**

**QUESTION: 10**

A \_\_\_\_\_ is the right of an employee to receive cash and/or stock equal to the increase in the value of the company's stock after the date of purchase.

- A. stock appreciation duty
- B. stock appreciation right
- C. stock appreciation purchase
- D. stock appreciation option

**Answer:** B



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