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**NEW QUESTION: 1** Which of the following expressions represents Jensen's alpha, where  $\mu$  is the expected return,  $\sigma$  is the standard deviation of returns,  $r_m$  is the return of the market portfolio and  $r_f$  is the risk free rate:  
**A.** Option C **B.** Option D **C.** Option A **D.** Option B

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<https://www.riskprep.com/images/stories/questions/102.12.a.png> **D.** Option A **E.** Option B

**Answer: E**  
**Explanation:** Explanation The Sharpe ratio is the ratio of the excess returns of a portfolio to its volatility. It provides an intuitive measure of a portfolio's excess return over the risk free rate. The Sharpe ratio is calculated as  $[(\text{Portfolio return} - \text{Risk free return}) / \text{Portfolio standard deviation}]$ . The Treynor ratio is similar to the Sharpe ratio, but instead of using volatility in the denominator, it uses the portfolio's beta. Therefore the Treynor Ratio is calculated as  $[(\text{Portfolio return} - \text{Risk free return}) / \text{Portfolio's beta}]$ . Therefore Choice 'a' is the correct answer. Jensen's alpha is another risk adjusted performance measure. It considers only the 'alpha', or the return attributable to a portfolio manager's skill. It is the difference between the return of the portfolio, and what the portfolio should theoretically have earned. Any portfolio can be expected to earn the risk free rate ( $r_f$ ), plus the market risk premium (which is given by  $[\text{Beta} \times (\text{Market portfolio's return} - \text{Risk free rate})]$ ). Jensen's alpha is therefore the actual return earned less the risk free rate and the beta return. Choice 'c' is the correct answer. Refer to the tutorial on risk adjusted performance measures for more details.

**NEW QUESTION: 2** Which three circumstances are indicators for defining a customer as required additional diligence according to the Wolfsberg Principles on Private Banking? Choose 3 answers  
**A.** Persons who receive funds from a correspondent banking relationship **B.** Persons residing in a having funds from countries with inadequate AML standards **C.** Persons determined to be Politically Exposed Persons (PEPs) **D.** Persons engaged in business activities

known to be susceptible to money laundering **Answer: A,B,D**

**NEW QUESTION: 3** Which two statements about VRRP are true? (Choose two.)  
**A.** It sends advertisements to multicast address 224.0.0.9.  
**B.** It sends advertisements to multicast address 224.0.0.18.  
**C.** It can use an interface IP address as the virtual IP address.  
**D.** It supports MD5 and IPsec authentication.  
**E.** Authentication commands must be entered under the interface.  
**F.** It is a Cisco proprietary protocol  
**Answer: B,E**

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