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And specifically t to actually do the number [MB-500 Well Prep](#) crunching and dabase management and word processing, After teaching in North Carolina for a few years, Miller moved closer to her [C\\_S4CFI\\_2408](#) home, first teaching Electronics and then Computer Systems Technology at Chesapeake.

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**NEW QUESTION: 1**Which statement describes the IBM Cloud Pak for Integration?**A.** It helps to uncover hidden threats, make informed decisions about the risks they pose, then respond faster to those threats - while leaving data where it is. Customers can integrate tools and connect workflows across hybrid, multicloud environments, using a platform that runs anywhere.**B.** It helps deploy on your choice of clouds, with low-code tools for business users and real-time performance visibility for business managers. Customers can migrate their runtimes without application changes or data migration, and automate at scale without vendor lock-in.**C.** it helps to provide consistent visibility, automation, and governance across a range of hybrid and multi cloud capabilities such as event management, infrastructure management, application management, multicluster management, edge management and integration with existing tools and processes.**D.** It helps support the speed, flexibility, security and scale required for all of your digital integration transformation initiatives, and comes pre-integrated with a set of capabilities including API lifecycle, application and data integration, messaging and events, high speed transfer and security.**Answer: C**

**NEW QUESTION: 2**Sharon Foster, 56, is an executive at a large Biotech firm. Foster plans to retire in five years, to travel and spend time with her grandchildren. Foster is in excellent health, although her husband died several years ago. Foster's only significant asset is her employer's 401(k) retirement plan. Her salary is more than adequate to cover her living expenses until she retires, but she does not anticipate that she will accumulate any additional savings beyond her retirement account. The balance in her account currently is \$3.2 million, but Foster estimates that by the time she retires the account will have grown to \$4.5 million. She expects that her pretax living expenses, including a liberal travel budget, will be \$150,000 per year, beginning when she retires. She is willing to take risk to achieve her financial goals. Her retirement account is currently invested 80% in stocks and 20% in bonds. Foster estimates her post-retirement income tax rate to be 35%, which is about the same as her current tax rate. As she is starting to plan her retirement, Foster has turned to her longtime friend, Don Welch, CFA, who is a portfolio manager at Scientific Investments, LLC. Welch is considering three different mutual funds for Foster's account. All three are well-diversified funds of large capitalization stocks. The expected returns and standard deviations of each fund are shown below in Exhibit 1. Welch assumes a risk-free rate of return of 3.0%. Welch believes in stock market efficiency, but he also believes that individual securities are mispriced by the market from time to time. He has recently reviewed research related to the Treynor-Black (TB) model of security selection and portfolio optimization. Welch refers to a prospectus from Fund D,

which uses the TB framework in developing its portfolios. In discussing their use of the TB model, the prospectus cites an example where an active portfolio of five stocks is combined with a passive, index portfolio. The portfolio weights of the stocks are in Exhibit 2. Welch further notes that the beta of the active portfolio is 0.90, although the standard deviation of the portfolio's returns is high. Of the five stocks shown in the portfolio, three have positive alphas, and two have negative alphas. A footnote to the sample data states that the sample assumes that the analysts' alpha forecasts are perfect. Welch is reviewing Foster's account, together with the mutual fund data, in an attempt to develop a long-term investment plan for Foster. If Welch was to ban short sales from the five-stock portfolio and equally weight the remaining stocks, indicate the amount of performance lost due to a ban on short sales. **A. 7%. B. 13%. C. 6%. Answer: C** Explanation: Explanation/Reference: Explanation: Securities with negative alphas should be shorted in the active portfolio, to take advantage of their negative expected returns, however Welch is considering banning short sales. The cost of banning short sales is: Alpha with short sales:  $(0.5 \times 0.06) + (-0.25 \times -0.06) + (0.5 \times 0.08) + (0.5 \times 0.07) + (-0.25 \times -0.04) = 0.13$  Alpha without short sales:  $(0.33333 \times 0.06) + (0.33333 \times 0.08) + (0.33333 \times 0.07) = 0.07$  Lost performance =  $0.13 - 0.07 = 0.06$  (Study Session 18, LOS 67.b,c)

**NEW QUESTION: 3** Which of the following is a Windows-based tool used for packet analysis? **A. WinPcap B. WinDump C. AirPcap D. Tcpdump Answer: B**

**NEW QUESTION: 4** In a performance evaluation, which three options can be accessed by Performance Roles? **A. Performance document period B. Questionnaire C. Goals Section D. Goals section rating scale E. Competency Section F. Competency section rating scale Answer: A,B,C**

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