

4. According to the Capital Asset Pricing Model (CAPM), a security with:

3 / 3 points

- ☐ An alpha of zero is able to generate a return which greater than the market return.
- ☐ A positive alpha is considered overpriced, since the security outperforms the market.
- ☐ An alpha of zero is able to generate a return which is inferior to the market return.
- ☒ A positive alpha is considered underpriced, since the security outperforms the market.

☒ Correct

Remember: Alpha is the constant in the linear relationship between the returns of the security and the returns of the market.

5. Which of the following are true about fat tail distributions?

3 / 3 points

- ☒ They are a good model for some financial data.
- ☐ The mean is a good representation of the distribution.
- ☐ They are the best choice for most types of data.
- ☐ We must rely on the central limit theorem to gather useful information about them.

☒ Correct

For example, the daily change in stock price is usually small, but some days (e.g. immediately after a market crash) it can be very large.

6. If an insurance company has 10000 policies, and each has 0.1 probability of making a claim, what is the standard deviation of the fraction of policies which result in a claim?

3 points

0.0316

7. The standard deviation of the sum of two independent random variables is:

3 points

- ☐ the sum of the standard deviations of the two variables.
- ☐ the square root of the sum of the squares of the standard deviations of the two variables.
- ☒ the sum of the squares of the standard deviations of the two variables.
- ☐ the square root of the sum of the standard deviations of the two variables.

8. The standard deviation of the sum of two independent random variables is:

3 points

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Table of Contents Financial Markets Nat Econ

1. Understanding the eBook Financial Markets Nat Econ
 - The Rise of Digital Reading Financial Markets Nat Econ
 - Advantages of eBooks Over Traditional Books
2. Identifying Financial Markets Nat Econ
 - 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 Financial Markets Nat Econ
 - User-Friendly Interface
4. Exploring eBook Recommendations from Financial Markets Nat Econ
 - Personalized Recommendations
 - Financial Markets Nat Econ User Reviews and Ratings
 - Financial Markets Nat Econ and Bestseller Lists

5. Accessing Financial Markets Nat Econ Free and Paid eBooks
 - Financial Markets Nat Econ Public Domain eBooks
 - Financial Markets Nat Econ eBook Subscription Services
 - Financial Markets Nat Econ Budget-Friendly Options
6. Navigating Financial Markets Nat Econ eBook Formats
 - ePub, PDF, MOBI, and More
 - Financial Markets Nat Econ Compatibility with Devices
 - Financial Markets Nat Econ Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Financial Markets Nat Econ
 - Highlighting and Note-Taking Financial Markets Nat Econ
 - Interactive Elements Financial Markets Nat Econ
8. Staying Engaged with Financial Markets Nat Econ
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Financial Markets Nat Econ
9. Balancing eBooks and Physical Books Financial Markets Nat Econ
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Financial Markets Nat Econ
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Financial Markets Nat Econ
 - Setting Reading Goals Financial Markets Nat Econ
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Financial Markets Nat Econ
 - Fact-Checking eBook Content of Financial Markets Nat Econ
 - 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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