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NEW QUESTION: 1

Which service does Java operating environment belong to?

- A. Software as a service(SaaS)
- B. Infrastructure as a service(IaaS)
- C. Software platform as a service(PaaS)

Answer: C

NEW QUESTION: 2

Mary Carr is 62 years old, in good health, and will retire in four years from her position as the CEO and chairman of the board of a large professional services firm, Appleton Professional Services, which is located in the midwestern United States. Carr has approached Tim Houlis, her financial planner, for help in preparing an investment policy statement and accompanying asset allocation. Jack Timmons is Houlis' assistant.

In a lunch meeting with Houlis and Timmons, Carr reveals that she is thinking of moving this year to be closer to Appleton's largest client. She is concerned about developing an investment plan now given that she will no longer have contact with Houlis if she does move. Houlis reassures her that this is not a problem. He states that a properly constructed investment policy statement can be readily implemented by her new financial advisor. Timmons states that the investment policy statement is a long-term document that should be changed only if the outlook for equities versus bonds and other assets changes.

Carr's parents were successful business people who owned a series of small firms. Their success, however, did not come without challenges. Twice they had to liquidate businesses in which they were the primary shareholders. As a child, Carr became accustomed to the uncertainties of the entrepreneurial world. When she graduated from college, her parents provided her with the funds to purchase Appleton Professional Services. Appleton was a small firm at that point, but Carr has grown it into one of the larger firms in its industry, even though the professional services industry is cyclical and is susceptible to economic recessions. Appleton went public eight years ago

and Carr retained a majority shareholder position when it did. Over time she has sold some of the stock but still has a controlling position in the firm.

Despite the business difficulties Carr's parents experienced, they were able to amass a sizeable fortune in their later years. Including her inheritance and holdings in Appleton stock, Carr has a portfolio with a current value of \$6,000,000, most of which is invested in Appleton and other domestic and international equities. Carr has instructed Houlis and Timmons to grow her portfolio over time, focusing on capital appreciation and achieving long-term return goals. She would like to leave her children a sizeable inheritance.

Carr is single with two children. Her oldest child, Mark, is 25 years old and financially independent. Her youngest son, John, is a junior in college at a prestigious liberal arts college in New England. The tuition payment for his last year of college of approximately \$40,000 is due at the end of this year. She has no mortgage on her house. Carr is an avid bird watcher and gifts \$50,000 a year to a local environmental group. She is concerned with the destruction of bird habitat, so she does not want to invest in highly-polluting industries or firms that are involved in real estate development.

When she retires, Carr will receive a lump-sum, after-tax distribution of approximately \$500,000 from her firm. She will also begin collecting an annual pension payment equal to her current salary. The pension payment is indexed to inflation. She will be covered under Appleton's health insurance plan in retirement.

Carr spends \$ 170,000 a year on vacations and living expenses, which is about equal to her current salary at Appleton.

Houlis estimates that Carr is taxed at an effective marginal rate of 30% on capital gains and income. Houlis estimates an inflation rate of 3% for the rest of Carr's life expectancy, which he projects at 20 years or more, given her good health.

With regard to generating adequate liquidity for Carr's portfolio, Timmons states that she need not invest entirely in income-generating assets. Instead, Carr can generate income from stock dividends, bond coupons, and the sale of assets. By being willing to generate income through the sale of assets, Carr would be able to broaden the types of securities available to her for investment. Timmons states that the problem with most assets that produce income (e.g., dividend paying stocks) is that their expected return is usually lower. He states that the advantage of his approach is that Carr could pursue higher return assets, such as small company stocks.

Are Carr's willingness to accept risk and her ability to accept risk appropriately matched?

- A. No. Willingness is too high for ability.
- B. No. Ability is too high for willingness.
- C. Willingness and ability match.

Answer: C

Explanation:

Explanation/Reference:

Explanation:

Carr's willingness to take risk is above average. She is familiar with risk through her entrepreneurial activities and has directed her advisors to pursue a long-term capital appreciation investment strategy. Her current asset allocation is in equities, which also indicates a willingness to undertake above average risk.

Her ability is above average because she has a substantial asset base, a long-term investment horizon, and relatively low liquidity needs.

Given both an above average willingness and above average ability, her overall risk tolerance is above average. (Study Session 18, LOS 68.c)

NEW QUESTION: 3

A user is planning to create a structured database in the cloud. Which of the below mentioned AWS offerings help the user achieve the goal?

- A. AWS DynamoDB
- B. AWS RSD
- C. AWS SimpleDB
- D. AWS RDS

Answer: D

Explanation:

AWS RDS is a managed database server offered by AWS, which makes it easy to set up, operate, and scale a relational database or structured data in cloud.

<http://docs.aws.amazon.com/AmazonRDS/latest/UserGuide/Welcome.html>

NEW QUESTION: 4

Contoso, Ltd. hosts the following ASP.NET workloads in Azure:

Users of the Sales software report mismatches between shown inventory at the time of sale and actual availability.

Transactions across the two systems result in inconsistent reads and writes. You encapsulate Sales order creation and Inventory status updates in elastic transactions.

You need to recommend changes to code and the databases to support transactions.

Which actions should you recommend? To answer, select the appropriate options in the answer area.

NOTE: Each correct selection is worth one point.

Answer:

Explanation:

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