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2 Required interest rate on security= nominal risk-free rate + default risk premium+ liquidity premium + maturity risk premium 3 Effective Annual Return (EAR)= EAR=(1+periodic rate)<sup>m</sup>-1 Periodic rate= stated annual rate/m M= number of compounding periods per year FV= future value PV= Present value I/Y=Rate of return per compounding period

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### Blog: 5 tips to pass the Level II CFA exam

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Level 3 Candidate here but this applies to all levels. We're here, folks. We pushed through the uncertainty and have been lucky enough to not have the rug pulled from underneath us (i.e. exam cancellations).

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