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CSI Canadian Securities Course Exam2 Sample Questions (Q157-Q162):

NEW QUESTION # 157

What are examples of primary investment objectives?

- A. Marketability and tax minimization.
- B. Marketability and growth of capital.
- C. Tax minimization and safety of principal.
- **D. Growth and preservation of capital**

Answer: D

Explanation:

Investment objectives are critical components of a financial plan, guiding both the client and the advisor in creating strategies to achieve desired financial outcomes. These objectives generally fall into primary categories that reflect the investor's goals, risk tolerance, and time horizon.

* Growth of Capital: This objective focuses on increasing the principal value of the investment over time.

It is particularly important for investors with long-term goals, such as retirement or funding a child's education. Growth-oriented investments typically include equities, equity mutual funds, and growth-oriented ETFs.

* Preservation of Capital: This objective ensures that the invested principal remains safe from loss, emphasizing lower-risk investments like government bonds, GICs (Guaranteed Investment Certificates), or money market instruments. Investors prioritizing this objective often have a low tolerance for risk and a shorter time horizon.

Growth and Preservation of Capital: Relevance to Financial Planning By combining growth with preservation, the portfolio aims to strike a balance between generating returns and maintaining the invested capital. This dual objective is well-suited for individuals in different life stages:

* Young Investors: Tend to emphasize growth more, leveraging their long time horizons.

* Older Investors: Place greater emphasis on preservation as they near or enter retirement, prioritizing capital safety to fund living expenses.

Why A is Correct Option A explicitly combines both these objectives, aligning with a widely recognized approach to investing that balances risk and reward depending on the investor's profile and needs.

References:

* Volume 2, Section 15: Portfolio Management Process-Investment Objectives and Constraints.

* Volume 1, Section 4: Overview of Economics-Principles of Risk and Return.

NEW QUESTION # 158

Which funds have a similar objective to those of balanced funds?

- **A. Asset allocation funds**
- B. Target-date funds
- C. Dividend funds
- D. Fixed-income funds

Answer: A

NEW QUESTION # 159

What is the best description of growth-style investment managers?

- A. Managers buy discounted stocks that should eventually rise in price by screening stocks for cheap fundamentals
- B. Managers focus on identifying the current phase of the economic cycle, the direction the economy is headed in, and the various sectors affected
- **C. Managers deliver long-term total return mostly through capital appreciation**
- D. Managers are usually concerned with quarterly portfolio fluctuations

Answer: C

NEW QUESTION # 160

Based on market capitalization, which sector of the S&P 500 index has one of the highest weightings within the index?

- A. Utilities
- **B. Energy**
- C. Health care
- D. Information technology

Answer: B

Explanation:

The Energy sector is one of the highest-weighted sectors in the S&P/TSX Composite Index based on market capitalization. This reflects Canada's resource-rich economy, where energy companies, including oil, gas, and related services, make up a significant portion of the market.

Other options:

- * Health care: A relatively small portion of the index.
- * Utilities: Have a smaller weight compared to energy.
- * Information technology: While growing, it has not surpassed energy in weight within the Canadian market.

References:

* Volume 1, Chapter 8: Equity Securities, section on "Canadian Market Indexes" outlines the composition and sectoral weightings of the S&P/TSX Composite Index.

NEW QUESTION # 161

SK AI-Equity Mutual Fund reported a year-end NAVPS of \$25.50, a beginning of the year NAVPS of \$21.50, and a dividend yield of 4.34%. What was the performance of the SK fund assuming reinvestment of all dividends and that no additions or withdrawals were made?

- A. 22.94%
- B. 18.60%
- C. 14.25%
- D. 15.69%

Answer: A

NEW QUESTION # 162

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