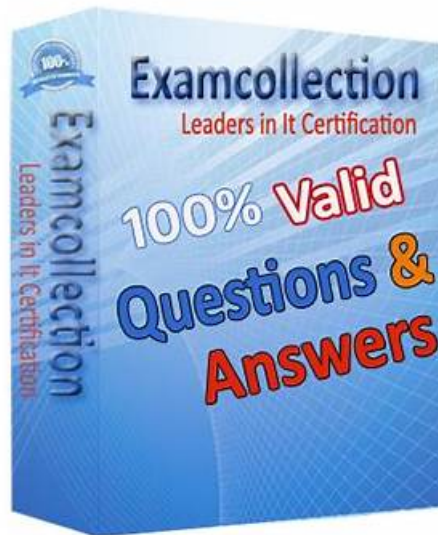


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CSI Canadian Securities Course Exam2 Sample Questions (Q112-Q117):

NEW QUESTION # 112

A business trust would typically purchase the underlying company assets of which type of operation?

- A. Industrial rentals
- B. Senior housing
- **C. Restaurants**
- D. Shopping centres

Answer: C

Explanation:

A business trust typically acquires the operating assets of businesses such as restaurants, which generate predictable and steady cash flows. Business trusts focus on distributing income to unitholders, and restaurant operations align well with this goal due to their recurring revenue models.

* Explanation of Options:

- * A. Senior Housing: More common for real estate investment trusts (REITs), not business trusts.
- * B. Restaurants: Correct. Restaurants are suitable for business trusts because of their stable cash flow potential.
- * C. Industrial Rentals: Typically under REITs, not business trusts.
- * D. Shopping Centres: Also more commonly associated with REITs.

References:

* CSC Volume 2, Chapter 22: Business trusts and the types of operations they typically invest in.

NEW QUESTION # 113

What must happen for a redemption to be processed from a mutual fund?

- A. The offering price of the mutual fund must be calculated.
- **B. Payment for redeemed securities must be within two business days after the NAVPS is determined.**
- C. Mutual funds representatives must submit the order within two business days of when the order is received from the client.
- D. The client redeeming the mutual fund must receive a Fund facts document.

Answer: B

Explanation:

When a mutual fund redemption is processed, the fund must calculate the Net Asset Value per Share (NAVPS) to determine the redemption price. The Canadian Securities Administrators (CSA) regulations mandate that payment for redeemed securities be made within two business days following the calculation of NAVPS, ensuring prompt transactions while protecting investor interests.

References:

* CSC Volume 2, Chapter 17: "Mutual Funds: Structure and Regulation," details the process and timing for mutual fund redemptions, including regulatory requirements.

NEW QUESTION # 114

What information must be disclosed in ETF Facts documents that may be excluded from Fund Facts documents?

- A. The management fee
- B. The total value of all units within the fund
- C. The investment exposure.
- **D. The market price and bid-ask spread.**

Answer: D

Explanation:

ETF Facts documents are required to disclose specific details related to the trading characteristics of ETFs that may not be present in Fund Facts documents. These include the market price and bid-ask spread, which provide transparency about the costs associated with buying and selling ETFs.

Key Elements in ETF Facts Documents:

- * Market Price and Bid-Ask Spread
- * Unlike mutual funds, ETFs trade on stock exchanges. The ETF Facts document must disclose the average bid-ask spread,

reflecting the cost of trading and the liquidity of the ETF. This is vital for investors assessing transaction costs.

* Investment Exposure

* While investment exposure may also appear in mutual funds, ETFs provide unique insights into their holdings and methodology due to their structure.

* Management Fee

* Management fees are included in both ETF Facts and Fund Facts documents, providing details on operational costs.

* Total Value of Units

* This may also be found in mutual fund documents, not exclusively in ETF Facts.

The inclusion of trading-specific metrics like the bid-ask spread in ETF Facts ensures investors are fully aware of trading costs, aiding informed decision-making.

References from CSC Study Documents:

* Mutual Funds vs. ETFs, Chapter 19, Volume 2: Compares disclosure requirements for ETFs and mutual funds, emphasizing details unique to ETFs.

* General disclosure requirements outlined in Section 19, including bid-ask spreads and market prices.

NEW QUESTION # 115

What is typically a key tax attribute of dividends?

- A. Dividends from preferred shares are ineligible for dividend tax credit.
- B. Stock dividends are treated differently than regular cash dividends for tax purposes.
- C. Reinvested dividends are non-taxable to the shareholders.
- D. Dividend income is taxed more preferentially than interest income.

Answer: D

Explanation:

Dividends are taxed at a preferential rate in Canada due to the dividend tax credit, which reduces the effective tax rate on dividend income. This is intended to prevent double taxation because corporations have already paid taxes on their profits before distributing dividends to shareholders.

* B. Dividends from preferred shares are ineligible for the dividend tax credit: This is incorrect; dividends from both common and preferred shares are eligible for the dividend tax credit.

* C. Stock dividends are treated differently than regular cash dividends for tax purposes: Stock dividends are generally taxed similarly to cash dividends.

* D. Reinvested dividends are non-taxable to the shareholders: Reinvested dividends are taxable in the year they are earned, even if reinvested.

NEW QUESTION # 116

If the manager believes the market is efficient, what investment strategy should they employ for a portfolio?

- A. Sector rotation
- B. Buy-and-hold strategy
- C. Momentum investing
- D. Growth investing

Answer: B

NEW QUESTION # 117

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