

IFC Deutsche, IFC Prüfungsaufgaben



— Im Folgenden sind die Themen aufgeführt, die in der Prüfung häufiger gestellt wurden.

1 Unternehmensführung

THEMA	JAHR	PUNKTE	☑
⚠ Unternehmensleitbild & Zielsystem	Ho8 (3), Hog (1), H14 (2), F15 (1a+b), F17 (2a-c), H21 (2a+b)	8, 8, 4, 10, 14, 22	
Zielbeziehungen	F11 (7), F19 (2a)	8, 9	
Corporate Identity	Fog (1a+b), H11 (1a+b), F14 (2), H14 (2), H17 (1a+b)	16, 7, 12, 2, 12	
⚠ Strategische & operative Planung	Fog (4), F11 (1a-c), F12 (1), F13 (8), H14 (3), H16 (1a), H20 (1)	6, 8, 6, 15, 12, 8, 15	
Produktlebenszyklus	H11 (6a), F14 (1), H16 (2c), F18 (2a-c)	5, 8, 2, 18	
BCG-Matrix	Fog (2a+b), H11 (6b), H15 (2a+b), H16 (2a+b), H20 (3a+b)	14, 12, 7, 14, 12	
Verbindung Produktlebenszyklus & BCG-Matrix	H11 (6c), H20 (3b)	3, 4	
⚠ SWOT-Analyse	F16 (4a-c), H17 (4a-b), F21 (2a-c), H21 (1a+b), H22 (2a-c)	21, 18, 21, 20, 19	
Benchmarking	H12 (2a-c), H15 (2a+b)	12, 7	
Top-down-/Bottom-up-/Gegenstromplanung	Ho8 (1), H16 (1b), F19 (2c), F20 (4b)	12, 6, 6, 6	
Qualitätsmanagement	H14 (1), F16 (3a+c), H17 (3), H19 (3a-c), H22 (3a+b)	4, 8, 5, 18, 7	
Umweltmanagement	H10 (5a+b), F11 (2a+b), H14 (1), F16 (3a), H17 (3), H19 (3b), H22 (3a+b)	13, 8, 4, 2, 5, 2, 7	
Arbeitsschutz- & Sicherheitsmanagement	F16 (3a), H17 (3), H19 (3b), H22 (3a+b)	2, 5, 2, 7	
Anforderungen an Organisation	F13 (7a), F19 (3d)	6, 6	
Aufbau- & Ablauforganisation	H11 (4b), F14 (7a), F16 (1a)	4, 4, 4	
Stellen & Instanzen	F10 (1a+d), H14 (4a), F19 (3a+c)	5, 3, 12	
Zentralisation	H10 (3a+b), F18 (4a-c), F20 (4a)	14, 22, 9	
⚠ Stellenbeschreibung	Hog (4a+b), H12 (3), H14 (4b-d), H18 (3a-c), H19 (2a+b)	18, 18, 14, 19, 12	
⚠ Stabliniensystem	Fog (3a+b), Hog (2a+b), H13 (5a+b), F15 (2a+b), H19 (2c+d)	10, 14, 15, 15, 7	

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>> IFC Deutsche <<

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Ob man in einem bestimmten Bereich den Erfolg macht, spiegelt an Ihren Zertifizierungen, sowie in IT-Industrie. Deshalb wollen viele Leute an CISI IFC Zertifizierungsprüfungen teilnehmen, um Ihre selbe Fähigkeit zu beweisen. Und es ist nicht einfach, CISI IFC Zertifizierung zu bekommen. Aber wenn sie den kürzeren Weg finden, können Sie die IFC Prüfung leicht bestehen. So wollen Wir Ihnen Pass4Test Dumps empfehlen. Es kann Ihnen helfen, weniger Zeit zu verwenden und die IFC Prüfung zu bestehen.

CISI Investment Funds in Canada (IFC) Exam IFC Prüfungsfragen mit Lösungen (Q359-Q364):

359. Frage

Which of the following is a conflict of interest that should be AVOIDED?

- A. Arilla's client, Gwen, wants to co-invest with Arilla in units of a real estate limited partnership.
- B. Davu's client, Ester, wants him to refer her to an accountant to help her with filing her tax return.
- C. Jamal's client, Laila, wants to buy the Focus Canadian Growth Fund that pays Jamal trailer fees.
- D. Fred's client, Hildie, wants to buy a life insurance policy and Fred is dually licensed as an Insurance Agent.

Antwort: A

Begründung:

A conflict of interest is a situation in which a person's personal interests conflict with their professional duties or responsibilities. A conflict of interest should be avoided or disclosed to prevent harm to the client or the registrant. In this case, Arilla's client, Gwen, wants to co-invest with Arilla in units of a real estate limited partnership. This is a conflict of interest because Arilla may have a personal interest in the investment that could influence her advice to Gwen or affect her ability to act in Gwen's best interest. For example, Arilla may benefit from the investment at Gwen's expense, or she may have access to information that Gwen does not have. Therefore, this is a conflict of interest that should be avoided by Arilla. She should decline Gwen's offer and explain that it would compromise her professional obligations and fiduciary duty to Gwen.

Canadian Investment Funds Course, Unit 2, Section 2.3

360. Frage

A self-directed investor bases stock purchase decisions on internet recommendations and stock tips, believing this provides the most accurate information. What is the investor's behavioural bias?

- A. Endowment
- B. Overconfidence
- C. Availability
- D. Representativeness

Antwort: C

Begründung:

The availability bias occurs when investors rely on easily available or recent information rather than a thorough analysis. In this case, the investor bases decisions on internet recommendations and stock tips, believing they are accurate, instead of analyzing fundamentals. This clearly matches availability bias.

Endowment bias applies when investors overvalue what they already own.

Representativeness bias applies when investors judge outcomes by stereotypes or past patterns.

Overconfidence refers to excessive faith in one's own knowledge.

Thus, the behavioural bias here is Availability .

361. Frage

Malik has been saving money for retirement but he is worried about the impact inflation may have on the value of his savings. He wants to purchase a bond that will give him a steady stream of income that is greater than the inflation rate. He has found a bond issued by a major airline with a market price of \$9,200, a par value of \$10,000, and a coupon rate of 6.75%. What is the current yield of this bond?

- A. 6.25%
- B. 7.34%
- C. 6.75%
- D. 6.21%

Antwort: B

Begründung:

The current yield of a bond is the annual interest payment divided by the current market price of the bond.

The annual interest payment is the coupon rate multiplied by the par value of the bond. In this case, the annual interest payment is:

$$6.75\% \times 10,000 = 675$$

The current market price of the bond is \$9,200. Therefore, the current yield is:

$$9200675 \times 100\% = 7.34\%$$

The current yield is higher than the coupon rate because the bond is selling at a discount, meaning that its market price is lower than its par value. This implies that the bond is offering a higher return than the prevailing market interest rate. However, the current yield does not take into account the capital gain or loss that will occur when the bond matures or is sold. A more accurate measure of the bond's return is the yield to maturity (YTM), which is the annualized rate of return that accounts for both the interest payments and the price change of the bond over its remaining term.

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Canadian Investment Funds Course (CIFIC) Study Guide, Chapter 5: Fixed-Income Securities, Section 5.2:

Bond Pricing and Yield, page 5-61

Current Yield Definition - Investopedia2

362. Frage

A mutual fund sales representative is under pressure to meet certain sales objectives. However, he consistently ignores these quotas when making client recommendations. Which standard of conduct has he followed?

- A. The obligation to keep client information confidential
- **B. The obligations to put the client's interests first**
- C. The maintenance of a high standard of professional knowledge
- D. Provision of appropriate cautions for potentially unsuitable investments

Antwort: B

Begründung:

By ignoring sales quotas and prioritizing client needs, the representative adheres to the standard of putting the client's interests first.

The feedback from the document states:

"Priority of Client's Interest: The client's interest must be the foremost consideration in all business dealings.

In situations where you may have an interest that competes with that of the client, the client's interest must be given priority."

Reference: Chapter 18 - Applying Ethical Standards to What You Have Learned
Learning Domain: Ethics, Compliance and Mutual Fund Regulations

363. Frage

In what circumstance would an investor receive a T3 or T5 reporting a capital gain from a mutual fund investment?

- A. When the value of the investor's fund units has risen
- **B. When the investor sells her fund units at a price higher than their average cost**
- C. When the value of the fund's investments has risen
- D. When the fund sells investments at a price higher than the average cost of the investment

Antwort: B

Begründung:

A T3 or T5 slip reporting a capital gain is issued when an investor sells their mutual fund units at a profit, not when the fund itself realizes gains. The feedback from the document states:

"In the normal course of portfolio management, shares are bought and sold either at a gain or at a loss for the fund. By the end of the year, many funds will have generated net capital gains on their portfolio transactions.

The capital gains are distributed in the form of a capital gains dividend reported on a T5 or T3." However, for the investor, the correct answer is A, as clarified by standard tax rules: capital gains are realized by the investor upon selling units at a price higher than their average cost.

Reference: Chapter 16 - Mutual Fund Fees and Services
Learning Domain: Evaluating and Selecting Mutual Funds

364. Frage

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