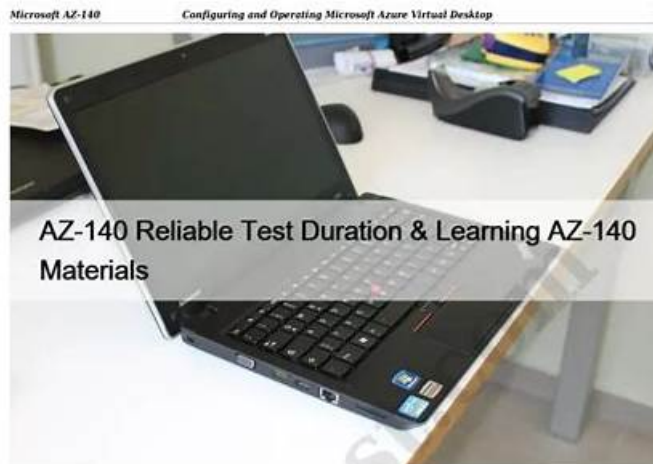


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## CISI Investment Funds in Canada (IFC) Exam Sample Questions (Q277-Q282):

### NEW QUESTION # 277

Which information is typically included in the Letter of Engagement?

- A. Process for complaints
- B. Investment Objective
- C. Payee for deposits
- D. Client's responsibilities

**Answer: D**

Explanation:

The information that is typically included in the Letter of Engagement is the client's responsibilities. A Letter of Engagement is a document that formalizes the relationship between a registered firm and its client by specifying the duties, responsibilities, and level of service that both parties agree to. It also outlines the fees and charges that apply to the client's account, the scope and frequency of reporting and communication, and the process for resolving disputes or terminating the relationship. The client's responsibilities may include providing accurate and complete information, reviewing statements and reports, informing of any changes in circumstances or objectives, and complying with applicable laws and regulations. Therefore, option A is correct regarding what information is typically included in the Letter of Engagement. The other options are not correct or relevant to the Letter of Engagement. Option B is false because the process for complaints is not typically included in the Letter of Engagement; rather, it is part of the Relationship Disclosure Information (RDI) that is provided to clients at account opening and updated as necessary. Option C is false because the investment objective is not typically included in the Letter of Engagement; rather, it is part of the Know Your Client (KYC) information that is collected from clients at account opening and updated as necessary. Option D is false because the payee for deposits is not typically included in the Letter of Engagement; rather, it is part of the account documentation that specifies how clients can deposit or withdraw funds from their accounts.

References: [Letter of Engagement | IFIC], [Relationship Disclosure Information | IFIC], [Know Your Client (KYC) | IFIC]

### NEW QUESTION # 278

Which of the following actions by the federal government or the Bank of Canada is an example of monetary policy?

- A. increasing spending on road construction and maintenance
- B. increasing the cost of borrowing
- C. increasing transfer payments to particular provinces
- D. increasing taxes

**Answer: B**

Explanation:

Monetary policy is the process by which the central bank, in Canada's case the Bank of Canada, influences the supply and demand of money in the economy, and thereby affects the level of interest rates, inflation, and economic activity. One of the main tools of monetary policy is the overnight rate, which is the interest rate that banks charge each other for short-term loans. The Bank of Canada sets a target for the overnight rate and adjusts it periodically to achieve its inflation target of 2%. By increasing or decreasing the overnight rate, the Bank of Canada affects the cost and availability of credit for consumers and businesses, and influences their spending and saving decisions. For example, if the Bank of Canada increases the overnight rate, it becomes more expensive to borrow money, which reduces the demand for loans and credit, and slows down economic growth and inflation. Conversely, if the Bank of Canada decreases the overnight rate, it becomes cheaper to borrow money, which increases the demand for loans and credit, and stimulates economic growth and inflation.

Canadian Investment Funds Course, Chapter 1: The Canadian Financial Services Industry1

### NEW QUESTION # 279

You are meeting a new client, Steven, and you are trying to determine his level of understanding of different investments. Which question would give you the most information regarding your client's familiarity with investing?

- A. Do you want to minimize taxes from your investments?
- B. Do you have the resources to invest for the long-term?
- C. What rate of return do you expect from investing?
- **D. Do you understand the relationship between risk and return?**

**Answer: D**

Explanation:

This question would give you the most information regarding your client's familiarity with investing because it tests their basic knowledge of one of the fundamental concepts in finance. The relationship between risk and return is the trade-off that investors face when choosing between different investments. Generally, the higher the risk, the higher the expected return, and vice versa. A client who understands this relationship would be able to evaluate the potential outcomes and costs of their investment decisions and choose the ones that match their risk tolerance and return objectives. A client who does not understand this relationship might have unrealistic expectations or make unsuitable choices.

References = Risk-Return Tradeoff Definition - Investopedia, Risk and Return - Corporate Finance Institute, Risk and Return: An Introduction - Morningstar

### **NEW QUESTION # 280**

Preston has been working for Thompson Industries for just over a year and has been part of Thompson's deferred profit sharing plan (DPSP) program from his start date. Preston wants to know more about these types of plans.

What would you tell Preston about DPSPs?

- A. Investment growth within the plan is taxable each year.
- **B. DPSP contributions are tax-deductible to the employer.**
- C. The employer is obliged to make DPSP contributions for an amount equal to employee contributions.
- D. Once the plan is set up, the employer is obliged to make plan contributions each year.

**Answer: B**

Explanation:

A DPSP is a type of registered plan that allows employers to share their profits with their employees.

Employees do not contribute to a DPSP, and they do not pay taxes on the contributions until they withdraw them. Employers can deduct their contributions to a DPSP from their taxable income, subject to certain limits and conditions.

References = IFSE CIFIC Module 6: Registered Plans, page 6-12. Contributing to a deferred profit sharing plan - Canada.ca

### **NEW QUESTION # 281**

What amount of Canadian taxes would an investor with a 33% marginal tax rate pay on a \$5,000 dividend payment from a foreign corporation?

- A. \$0
- **B. \$1,650**
- C. \$825
- D. \$1,241

**Answer: B**

### **NEW QUESTION # 282**

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