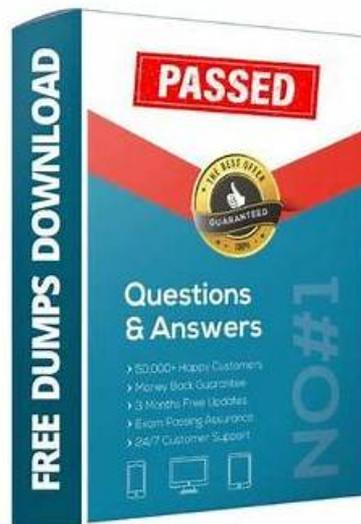


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## CISI Investment Funds in Canada (IFC) Exam Sample Questions (Q51-Q56):

### NEW QUESTION # 51

As per CIRO policy, what is a required step after receiving an emailed client complaint regarding dissatisfaction with a product?

- A. Notify senior management
- **B. Acknowledge the complaint in writing**
- C. Send a copy of the complaint to CIRO
- D. Make contact to collect additional information

**Answer: B**

Explanation:

CIRO requires member firms to have clear complaint handling procedures. The first step after receiving a written or emailed complaint is to acknowledge it in writing. Firms must confirm receipt, explain the complaint process, and provide expected timelines for resolution.

Other steps such as escalation, investigation, and potential arbitration or OBSI involvement may follow, but acknowledgment in writing is the mandatory initial requirement.

### NEW QUESTION # 52

A fund manager who utilizes an interest rate anticipation philosophy forecasts a rise in interest rates. What change in asset allocation should he implement?

- **A. Increase short-term T-bill and high coupon bond holdings**
- B. Increase long-term and high coupon bond holdings
- C. Increase long-term bond and low coupon bond holdings
- D. Increase short-term T-bill and low coupon bond holdings

**Answer: A**

Explanation:

When anticipating rising interest rates, a fund manager using an interest rate anticipation philosophy should reduce interest rate sensitivity by increasing holdings in short-term T-bills and high coupon bonds, which are less affected by rate increases. The feedback from the document states:

"Interest rate anticipation is a fixed-income investing philosophy that involves moving between long-term government bonds and very short-term T-bills, based on a forecast of interest rates over a certain time horizon. Price sensitivity to interest rate movements increases as the term to maturity increases and the coupon decreases. Therefore, to avoid a large capital loss if interest rates rise, the fund manager would decrease the fund's interest rate sensitivity." Reference: Chapter 15 - Selecting a Mutual Fund Learning Domain: Evaluating and Selecting Mutual Funds

### NEW QUESTION # 53

Which of the following statements are CORRECT about labour sponsored investment funds (LSIFs)?

- A. All provinces offer some sort of additional tax credit for investors.
- **B. Investors will forfeit their tax credits if they redeem their LSIF investment before 8 years have elapsed.**
- C. LSIFs are appropriate for investors with a short-term time horizon.
- D. LSIFs are suitable for investors with a low risk tolerance.

**Answer: B**

Explanation:

LSIFs are a type of investment fund that provide venture capital to small and medium-sized Canadian businesses, while offering tax benefits to investors. However, LSIFs are also considered high-risk and illiquid investments, as they invest in private companies that may not have a proven track record or marketability.

Therefore, LSIFs are not suitable for investors with a short-term time horizon or a low risk tolerance.

Investors who buy LSIFs receive a 15% federal tax credit and may also receive an additional provincial tax credit, depending on the province where they reside. However, these tax credits are conditional on holding the LSIF investment for at least 8 years. If investors redeem their LSIF investment before the 8-year period, they will have to repay the tax credits they received.

1: Canadian Investment Funds Course, Chapter 4: Types of Investments 1

### NEW QUESTION # 54

Anthony purchased 500 units of XYZ Fund at a price of \$12.00 per unit. Near the end of the year, the mutual fund made a distribution of \$1.50 per unit. The net asset value per unit (NAVPU) immediately before the distribution was \$16.50. Anthony

immediately reinvested his distribution at the new NAVPU. How many new units did Anthony purchase when his distribution was reinvested?

- A. 55.40
- B. 52.60
- C. 45.50
- **D. 50.00**

**Answer: D**

Explanation:

When a mutual fund makes a distribution, its net asset value per unit (NAVPU) decreases by the amount of the distribution. Therefore, the new NAVPU of XYZ Fund after the distribution was  $\$(16.50 - 1.50 = 15.00)$

#### **NEW QUESTION # 55**

A mutual fund sales representative receives a client's purchase order for equity mutual funds and confirms that the order is appropriate based on the client's recorded investment knowledge and risk tolerance. The client explains that she had inherited the funds from a family member. The client states her investment objective to be long term. The representative records this information and processes the order. What the representative doesn't know is that the client has recently lost her job and is living on unemployment insurance. What step did the representative need to take in order to uphold her duty of care?

- A. The representative should have applied due diligence in matching the order to the client's KYC information
- **B. The representative should have verified that the client's KYC information was updated before applying the suitability test**
- C. The representative should have probed the client's understanding of equity funds
- D. The representative should have applied the test of suitability to the unsolicited order

**Answer: B**

Explanation:

The representative failed to verify that the client's KYC information was current, which is critical for assessing suitability, especially given the client's recent job loss. The feedback from the document states:

"Standard A - Duty of Care starts with the Know Your Client rule. It is impossible to apply due diligence and assess the suitability of an investment if the client's information has not been updated. Client account documentation should reflect all material information about the client's current status, and should be updated to reflect any material change to the client's status in order to assure suitability of investment recommendations." Reference: Chapter 18 - Applying Ethical Standards to What You Have Learned  
Learning Domain: Ethics, Compliance and Mutual Fund Regulations

#### **NEW QUESTION # 56**

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