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## CISI IFC Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none"> <li>• <b>Ethics, Compliance, and Mutual Fund Regulation:</b> This domain addresses ethical standards and regulatory requirements for advisors, covering professional conduct, compliance obligations, conflicts of interest, disclosure requirements, and rules established by regulators and self-regulatory organizations.</li> </ul>
Topic 2	<ul style="list-style-type: none"> <li>• <b>The Modern Mutual Fund:</b> This domain examines mutual fund structures, types, and operations, covering equity, fixed income, balanced, and specialty funds, their legal structures, pricing mechanisms, purchase processes, and associated fees.</li> </ul>
Topic 3	<ul style="list-style-type: none"> <li>• <b>Understanding Alternative Managed Products:</b> This domain introduces investment products beyond traditional mutual funds, including ETFs, segregated funds, and hedge funds, examining their features, structures, benefits, risks, and regulatory treatment.</li> </ul>
Topic 4	<ul style="list-style-type: none"> <li>• <b>Evaluating and Selecting Mutual Funds:</b> This domain covers the systematic process of choosing appropriate mutual funds based on client needs, including selection criteria, cost considerations, performance history, and ongoing portfolio monitoring and rebalancing.</li> </ul>

## IFC Certification Torrent & IFC Pass Exam

The goal of IFC preparation material is to help applicants prepare for the Investment Funds in Canada (IFC) Exam certification exam by providing them with the Actual IFC Exam Questions they need to pass the exam. This Investment Funds in Canada (IFC) Exam (IFC) study material is in the form of practice tests and IFC PDF that thoroughly covers the content of the test.

### CISI Investment Funds in Canada (IFC) Exam Sample Questions (Q302-Q307):

#### NEW QUESTION # 302

Danny is a Dealing Representative for Everbright Investments. He met with his client Adele, who has \$1,000,000 to invest. During their meeting Danny determines that Adele has a high-risk profile. In addition, he learns that she has an excellent understanding of equities and how volatile they can be. Danny is considering recommending growth funds specifically, and making a recommendation from the following investment options:

	5-year Annualized Returns net of MER.	MER	Sharpe Ratio
ABC Global Equity Fund	7%	1%	0.40
DEF European Equity Fund	7%	2%	0.30
LMN Asia Pacific Equity Fund	7%	3%	0.20

Based on the information provided, which mutual fund should Danny recommend?

- A. LMN Asia Pacific Equity Fund.
- B. ABC Global Equity Fund.
- **C. Invest equally in all 3 funds.**
- D. DEF European Equity Fund.

**Answer: C**

Explanation:

Adele has a high-risk profile and an excellent understanding of equities. Therefore, it would be appropriate for Danny to recommend growth funds. However, since Adele has \$1,000,000 to invest, it would be prudent to diversify her investments and invest equally in all 3 funds. This way, she can benefit from the exposure to different regions and sectors, and reduce the impact of market fluctuations on her portfolio. Based on the table, all 3 funds have the same 5-year annualized returns net of MER, which is 15%. However, they have different MERs and Sharpe ratios. The MER is the fee charged by the fund manager for managing the fund, and the Sharpe ratio is a measure of risk-adjusted return. A lower MER means a lower cost for the investor, and a higher Sharpe ratio means a higher return per unit of risk. Therefore, investing equally in all 3 funds would allow Adele to achieve a balanced trade-off between cost and performance. References:

\* Canadian Investment Funds Course (CIFIC) Study Guide, Chapter 4: Mutual Funds, Section 4.2: Types of Mutual Funds, page 4-6

\* Canadian Investment Funds Course (CIFIC) Study Guide, Chapter 5: Fixed-Income Securities, Section 5.5: Risk-Return Trade-Offs, page 5-14

\* Sharpe Ratio Definition - Investopedia

#### NEW QUESTION # 303

Which stock would be considered the most defensive?

- A. ISS Technology with a beta of 1.5
- B. Unity Corp with a beta of 2.0
- **C. ABC Bank with a beta of 0.5**
- D. KYX Manufacturing with a beta of 1.0

**Answer: C**

Explanation:

Beta measures systematic (market) risk:

Beta = 1.0 # moves with market.

Beta < 1.0 # less volatile, more defensive.

Beta > 1.0 # more volatile, aggressive.

Defensive stocks (e.g., banks, utilities) typically have low betas.

Given options:

0.5 (A) = least risky, most defensive.

2.0 (B) = highly aggressive.

1.0 (C) = average risk.

1.5 (D) = above-average risk.

#### NEW QUESTION # 304

Karen works Monday to Wednesday for a member of the MFDA as a dealing representative and Thursday and Friday as a language instructor at a local college. Client orders received on Thursdays and Fridays are held until Karen returns to work the following week. What condition of dual employment is violated under these circumstances?

- A. The dealer must be aware of and approve of Karen's other occupation
- B. Karen's alternate employment must not bring the MFDA, its members, or the mutual fund industry into disrepute
- C. The dealer must maintain procedures to address any potential conflicts of interest
- **D. The dealer must maintain procedures to ensure continuous service to clients**

**Answer: D**

Explanation:

Holding client orders until the following week violates the requirement for continuous service to clients under dual employment conditions. The feedback from the document states:

"A mutual fund dealing representative who works for or is sponsored by a member of the MFDA may have, and continue in, another gainful occupation, provided that the dealer establishes and maintains procedures to ensure continuous service to clients. In this example, Karen's clients are not receiving continuous service." Reference: Chapter 17 - Mutual Fund Dealer Regulation Learning Domain: Ethics, Compliance and Mutual Fund Regulations

#### NEW QUESTION # 305

What best describes why mortgage funds generally have less sensitivity to changes in interest rates than bond funds?

- A. Many mortgage funds also hold T-bills and mortgage-backed securities, which are less volatile
- B. Most mortgages held in mortgage funds are either NHA-insured or privately insured
- **C. Interest on mortgages is usually paid monthly, while interest on bonds is typically paid semi-annually**
- D. Mortgage funds are highly diversified, often holding over 10,000 individual mortgages

**Answer: C**

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

Mortgage funds have lower interest rate sensitivity than bond funds because mortgage rates change less frequently, and interest is paid monthly rather than semi-annually, reducing the impact of rate changes. The feedback from the document states:

"Interest rate sensitivity is expected to be lower for mortgage funds than for bond funds for two reasons. First, mortgage rates change much less frequently than interest rates on bonds... Second, mortgages by nature have less interest rate risk than bonds. The reason, in part, is that interest on mortgages is paid monthly, while interest on bonds is paid semi-annually." Reference: Chapter 11 - Conservative Mutual Fund Products Learning Domain: Analysis of Mutual Funds

#### NEW QUESTION # 306

A married couple is opening a spousal RRSP account in the name of the wife. The dealing representative gathers the information required on the NAAF, including the wife's name, social insurance number, permanent address, and investment objectives. The representative also gathers KYC information for both and informs them that leveraging is not permitted with respect to RRSP accounts. Which information was not required?

- **A. Husband's KYC information**

- B. Wife's KYC information
- C. Wife's social insurance number
- D. Disclaimer with respect to leveraging

**Answer: A**

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

For a spousal RRSP, KYC information is required only for the account holder (the wife) and those with trading authority, not the contributing spouse (the husband), who has no financial interest in the account. The feedback from the document states:

"The investment experience and knowledge of all individuals who have trading authority over the account should be obtained, as well as KYC information for anyone with a financial interest in the account. For spousal RRSPs, the contributing spouse does not have a financial interest in the account, so KYC information is required for the non-contributing spouse only." Reference: Chapter 17 - Mutual Fund Dealer Regulation Learning Domain: Ethics, Compliance and Mutual Fund Regulations

### NEW QUESTION # 307

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