

IFC日本語参考、IFC専門知識

IFC Markets レビュー・運用方法

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ブラウジング中の支払いのセキュリティが心配ですか？ IFCテストトレンドは、購入プロセスのセキュリティ、製品のダウンロード、インストールを安全でウイルスのないものにすることができます。この点について疑問がある場合は、専門の担当者がインストールと使用をリモートでガイドします。IFCテスト回答の購入プロセスは非常に簡単で、単純な人にとっては大きな恩恵です。IFC学習教材の合格率は彼らのものよりもはるかに高いことを保証できます。そしてこれが最も重要です。以前のデータによると、IFCトレーニング質問を使用する人の98%~99%が試験に合格しました。あなたが私たちに信頼を与えてくれるなら、私たちはあなたに成功を与えます。

CISI IFC 認定試験の出題範囲：

トピック	出題範囲
トピック 1	<ul style="list-style-type: none">現代の投資信託：この分野では、株式ファンド、債券ファンド、バランス型ファンド、専門ファンドなど、投資信託の構造、種類、運用について、法的構造、価格決定メカニズム、購入プロセス、および関連手数料を含めて考察します。
トピック 2	<ul style="list-style-type: none">投資信託市場の概要：この分野では、カナダの投資信託業界の構造について、製造業者、販売業者、規制当局といった主要な参加者、販売チャネル、そして業界を統括する規制枠組みを含めて解説します。
トピック 3	<ul style="list-style-type: none">代替運用商品の理解：この分野では、従来の投資信託以外の投資商品、例えばETF、分離型ファンド、ヘッジファンドなどを紹介し、それらの特徴、構造、メリット、リスク、規制上の取り扱いについて考察します。
トピック 4	<ul style="list-style-type: none">投資信託の評価と選択：この分野では、顧客のニーズに基づいて適切な投資信託を選択する体系的なプロセスを扱います。これには、選択基準、コストに関する考慮事項、運用実績、継続的なポートフォリオの監視とリバランスなどが含まれます。
トピック 5	<ul style="list-style-type: none">倫理、コンプライアンス、および投資信託規制：この分野では、アドバイザーに対する倫理基準と規制要件を取り上げ、職業上の行動、コンプライアンス義務、利益相反、情報開示要件、規制当局および自主規制機関によって定められた規則などを網羅しています。
トピック 6	<ul style="list-style-type: none">投資商品とポートフォリオの理解：この分野では、株式、債券、証券などの様々な投資商品に加え、ポートフォリオ構築の原則、資産配分戦略、そして顧客の目標達成のために様々な商品がどのように連携して機能するかについて解説します。

CISI IFC専門知識 & IFC合格体験談

IFCの実際の試験をCISI購入し、スコアを提供したお客様から得られたデータは、IFC試験問題の高い合格率が98%~100%であることを示しています。これは、市場で見つけて比較するのが難しいです。そして、Tech4Exam優秀なクライアントからの数多くの熱烈的なフィードバックは、IFCの勉強の急流だけでなく、オンラインの誠実で役立つ24時間のカスタマーサービスにも高い評価を与えています。これらはすべて、私たちがこのキャリアで最高のベンダーであり、IFC試験の最初の試行で成功を収める権限があることをInvestment Funds in Canada (IFC) Exam証明しています。

CISI Investment Funds in Canada (IFC) Exam 認定 IFC 試験問題 (Q488-Q493):

質問 # 488

Max, a financial advisor, has invited his client, Natalia, for an annual review of her retirement plan. However, Natalia does not want to come for a meeting, as she is comfortable with her current portfolio asset allocation and does not think that a review is required at this point. What bias is Natalia demonstrating?

- A. Endowment
- B. Overconfidence
- C. Availability
- **D. Status quo**

正解: D

解説:

The status quo bias is the tendency for investors to resist change and prefer their current situation, even when a review or adjustment may be beneficial. Natalia refuses to attend a portfolio review because she is comfortable with her current allocation and does not see the need for change.

Endowment bias relates to overvaluing owned assets.

Overconfidence is excessive belief in one's own ability.

Availability bias is reliance on easily recalled information.

Thus, Natalia is demonstrating status quo bias.

質問 # 489

Why is it important to include ethical decision-making as a Standard of Conduct?

- **A. Allows the security industry to operate with the trust and confidence of the public.**
- B. Provides flexibility so registrants can use their own judgement.
- C. Ensures conformity with externally established standards.
- D. Enables CIRO to regulate the actions and behaviours of registered individuals.

正解: A

質問 # 490

Justin and Yvonne both open a Registered Education Savings Plan (RESP) for their daughter Grace. They plan to regularly contribute \$1,000 per year until Grace reaches the age of 17.

Which of the following statements relating to RESP is CORRECT?

- A. There is an annual contribution limit of \$2,500 that Justin and Yvonne can contribute to an RESP.
- B. RESPs are attractive to Justin and Yvonne because they are tax-free investment plans.
- C. Contributions made by Justin and Yvonne are eligible for a tax deduction in the year they are contributed.
- **D. Justin and Yvonne may contribute a combined lifetime maximum of \$50,000 for Grace.**

正解: D

解説:

A Registered Education Savings Plan (RESP) is a tax-advantaged savings plan that helps parents and family members save for a child's post-secondary education. The government also contributes to the plan through the Canada Education Savings Grant (CESG)

and the Canada Learning Bond (CLB), depending on the family income and the amount of contributions. However, there are some rules and limits that apply to RESP contributions and government grants. One of them is the lifetime contribution limit, which is the maximum amount that can be contributed to an RESP for a beneficiary from all sources. The lifetime contribution limit is \$50,000 per beneficiary, regardless of how many RESPs are opened for them or who contributes to them.

Therefore, statement A is correct. Justin and Yvonne may contribute a combined lifetime maximum of \$50,000 for Grace to their RESP.

The other statements are incorrect for the following reasons:

Statement B: RESPs are not tax-free investment plans. They are tax-deferred plans, meaning that the contributions are made with after-tax dollars and the investment income earned in the plan is not taxed until it is withdrawn as an educational assistance payment (EAP) for the beneficiary. The EAPs are taxed in the hands of the beneficiary, who usually has little or no income and pays little or no tax.

Statement C: There is no annual contribution limit for RESP contributions. However, there is an annual limit for the CESG, which is 20% of the first \$2,500 contributed per beneficiary per year, up to a maximum of \$500 per year. The CESG also has a lifetime limit of \$7,200 per beneficiary.

Statement D: Contributions made to an RESP are not eligible for a tax deduction in the year they are contributed. They are made with after-tax dollars and do not reduce the contributor's taxable income.

Canadian Investment Funds Course, Unit 9, Section 9.1

質問 # 491

Why is it important that an investor receive a copy of the Fund Facts document when buying a mutual fund?

- A. The investor can verify that his statutory rights have been respected
- B. The investor can verify that the fund has not misstated any material facts
- C. The investor can verify that the fund's stated investment objectives and risk profile match his own
- D. The investor can verify that the fund manager is adhering to the fund's stated investment objectives

正解: C

解説:

The Fund Facts document provides essential information to ensure the fund's objectives and risk profile align with the investor's needs. The feedback from the document states:

"The fundamental purpose of a Fund Facts document is to provide 'full, plain and true' disclosure of material information concerning the securities and the issuer of the securities, so that potential purchasers can make informed decisions about purchasing the new securities. The fundamental investment objectives of a mutual fund can be found in the Fund Facts. It specifies what the fund intends to accomplish and how it is to be done." Reference: Chapter 10 - The Modern Mutual Fund Learning Domain: The Modern Mutual Fund

質問 # 492

Solomon is a Dealing Representative who is excited about a new equity fund his dealer recently approved. He thinks investors will be attracted to the fund's historical performance. He has a prospective new client, Madira, who is 25 years old. Madira has invested in mutual funds before, but not with Solomon's dealer. She has made an appointment to open a new RRSP with Solomon's firm.

What does Solomon need to do to make this a suitable recommendation?

- A. Show from past fund performance, that mutual fund costs are not important if there are high returns.
- B. Identify how the proposed investment is in alignment with the investor's profile and holdings.
- C. Rely on the risk rating of the mutual fund when offering an investment solution.
- D. Match the past rates of return of the mutual fund with what is the anticipated rate of return.

正解: B

解説:

To make a suitable recommendation, Solomon needs to identify how the proposed investment is in alignment with the investor's profile and holdings. A suitable recommendation is one that meets the investor's needs, goals, risk tolerance, time horizon, and personal circumstances. It also considers the investor's existing portfolio and how the new investment would affect its diversification, performance, and risk. Therefore, option C is correct regarding what Solomon needs to do to make a suitable recommendation. The other options are not correct or sufficient to make a suitable recommendation. Option A is false because mutual fund costs are important regardless of the past fund performance, as they reduce the net returns and compound over time. Option B is false because relying on the risk rating of the mutual fund is not enough to offer an investment solution, as it does not reflect the investor's return expectations, liquidity needs, tax situation, or personal preferences. Option D is false because matching the past rates of return

