

# Pass Guaranteed 2026 CISI IFC: Investment Funds in Canada (IFC) Exam—Trustable Practice Test Online



Investment fund In Canada (IFIC)

**Practice Test 1**

**Answer Key**

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**CISI Investment Funds in Canada (IFC) Exam Sample Questions (Q221-**

## Q226):

### NEW QUESTION # 221

What is the securities administrator's power that is intended to ensure investors can make fully informed investment decisions?

- A. Termination
- **B. Disclosure**
- C. Registration
- D. Enforcement

**Answer: B**

Explanation:

The securities administrator's power of disclosure ensures that investors receive complete, accurate, and timely information to make informed decisions. The feedback from the document states:

"The securities administrators ensure that all documents and other required information are prepared in accordance with requirements and provided to appropriate parties in a timely manner. The securities administrators also review all prospectuses for full, true and plain disclosure. Complete, accurate and timely disclosure allows clients to make fully informed investment decisions."

Reference: Chapter 17 - Mutual Fund Dealer Regulation Learning Domain: Ethics, Compliance and Mutual Fund Regulations

### NEW QUESTION # 222

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. Mortgage funds are highly diversified, often holding over 10,000 individual mortgages
- **C. Interest on mortgages is usually paid monthly, while interest on bonds is typically paid semi-annually**
- D. Most mortgages held in mortgage funds are either NHA-insured or privately insured

**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 # 223

What is a general observation of the Canadian mutual fund industry's evolution?

- A. Providers are increasing the initial deposit requirements.
- **B. Providers are expanding the number of fund types.**
- C. Providers are advocating the development of more regulations.
- D. Providers are raising the minimum locked-in periods.

**Answer: B**

### NEW QUESTION # 224

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. 45.50
- B. 52.60

- C. 50.00
- D. 55.40

**Answer: C**

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 # 225

Which form of investment income is taxed at an investor's marginal tax rate?

- A. Capital losses
- B. Canadian dividend income
- C. Foreign dividend income
- D. Capital gains

**Answer: C**

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

Foreign dividend income is taxed at the investor's marginal tax rate without the benefit of a dividend tax credit, unlike Canadian dividend income, which qualifies for a tax credit. The feedback from the document states:

"Foreign dividend income is not eligible for any dividend tax credit, and is taxed at an investor's marginal tax rate."

Reference: Chapter 6 - Tax and Retirement Planning Learning Domain: The Know Your Client Communication Process

#### NEW QUESTION # 226

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With the ever-increasing competition, people take CISI IFC certification to exhibit their experience, skills, and abilities in a better way. Having Investment Funds in Canada (IFC) Exam IFC certificate shows that you have better exposure than others. So, IFC Certification also gives you an advantage in the industry when employers seek candidates for job opportunities. However, preparing for the CISI IFC exam can be a difficult and time-consuming process.

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