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CISI Investment Funds in Canada (IFC) Exam Sample Questions (Q71-Q76):

NEW QUESTION # 71

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

Answer: C

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 # 72

Which of the following statements is TRUE about the movement of business cycles in the Canadian economy?

- A. A period of at least 3 consecutive months of contraction is called a recession.
- B. A period of economic expansion is followed by a period of economic contraction.
- C. A period of economic expansion is of the same length in every cycle.
- D. A period of economic expansion is always of the same length as a period of economic contraction.

Answer: B

Explanation:

A business cycle is a cycle of fluctuations in the aggregate economic activity of a nation around its long-term natural growth rate. It consists of four phases: expansion, peak, contraction, and trough. A period of economic expansion is followed by a period of economic contraction, which is also called a recession. A recession is defined as a significant decline in economic activity spread across the economy, lasting more than a few months, normally visible in real GDP, real income, employment, industrial production, and wholesale-retail sales¹. The other statements are not true about the movement of business cycles in the Canadian economy. The length of each phase and cycle varies depending on various factors, such as fiscal and monetary policies, external shocks, consumer confidence, and technological changes. There is no fixed rule that a period of economic expansion or contraction must last for a certain number of months or quarters. A period of at least 3 consecutive months of contraction is not sufficient to define a recession; it must also be significant and widespread across the economy. References: Business Cycle: What It Is, How to Measure It, the 4 Phases, Business Cycle - Definition, How to Measure and 6 Different Stages, Business Cycle - Definition, Phases, Graphs, Economics Examples

NEW QUESTION # 73

What items are typically classified as current assets on the statement of financial position?

- A. Cash, accrued charges, and accounts receivable
- B. Cash, accounts receivable, and inventories
- C. Cash, accounts receivable, and retained earnings
- D. Cash, inventories, and depreciation

Answer: B

Explanation:

Current assets on a statement of financial position include items that are expected to be converted to cash or used within one year, such as cash, accounts receivable, and inventories. The feedback from the document states:

"Typical current asset accounts include cash, representing the total amount in all of the company's deposit accounts; inventories, representing the finished and unfinished products which have not yet been sold; and accounts receivable." Reference: Chapter 9 - Understanding Financial Statements Learning Domain: Understanding Investment Products and Portfolios

NEW QUESTION # 74

A mutual fund representative misrepresents the risks associated with a particular mutual fund in order to encourage a conservative client to purchase it. What part of MFDA Rule No. 2 "Business Conduct" did the representative violate?

- A. Not engage in business conduct or practice that is unbecoming or detrimental to the public interest
- B. Observe a high standard of ethics and conduct
- C. Have such experience and training as is consistent with the standards acceptable to the industry
- **D. Deal fairly, honestly, and in good faith with clients**

Answer: D

Explanation:

Misrepresenting risks violates the MFDA Rule No. 2 requirement to deal fairly, honestly, and in good faith with clients. The feedback from the document states:

"MFDA Rule No 2 'Business Conduct' sets out the standards applicable to all MFDA members and their respective dealing representatives. In this case, the representative has not dealt honestly with the client by misrepresenting information." Reference: Chapter 17 - Mutual Fund Dealer Regulation Learning Domain: Ethics, Compliance and Mutual Fund Regulations

NEW QUESTION # 75

An unlicensed person was hired at a securities administrator, and they accepted their first case, which may result in suspending a registrant's license. The new hire immediately requests a subpoena of witnesses (and evidence) and requests guidance from the FATF. What error did the new hire likely commit?

- A. Engaging an unrelated inter-governmental department
- B. Requesting legally binding documentation
- **C. Proceeding on a case without proper registration**
- D. Investigating a licensing violation case

Answer: C

Explanation:

In Canada, anyone involved in securities enforcement or adjudication must be properly licensed or registered.

The unlicensed new hire erred by taking on a case (licensing violation) without being formally registered, violating regulatory requirements.

Requesting subpoenas (A) and FATF involvement (C) may show poor judgment, but the fundamental error is acting without registration.

NEW QUESTION # 76

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