

# Pass Guaranteed Quiz IFC - Investment Funds in Canada (IFC) Exam—Valid Reliable Test Question



Canadian Securities Institute  
Moody's Analytics Training & Certification Services

## Investment fund In Canada (IFIC)

### Practice Test 1

## Answer Key

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## CISI Investment Funds in Canada (IFC) Exam Sample Questions (Q25-Q30):

### NEW QUESTION # 25

Grant is a Dealing Representative with WealthPlus Securities Inc. Grant becomes a volunteer member of his local arena's Hockey Association and is appointed as the Association's new Treasurer. Which of the following statements about Grant's appointment as Treasurer is CORRECT?

- A. Grant must disclose the Treasurer position to his firm once he has accepted the position.
- B. Since Grant holds the Treasurer position on a voluntary basis, it is not an outside activity.
- **C. Grant must obtain the firm's approval before he starts the Treasurer position.**
- D. If Grant is not compensated for the Treasurer position, his firm's approval is not required.

**Answer: C**

Explanation:

Grant's appointment as Treasurer is considered an outside activity, regardless of whether he is compensated or not. According to the CIPC, Dealing Representatives must obtain their firm's written approval before engaging in any outside activity that could interfere with their ability to perform their duties or create a conflict of interest with their clients or employer. Grant must disclose the nature and extent of his involvement with the Hockey Association and how it may affect his availability, reputation, or potential for conflicts of interest. The firm may approve, reject, or impose conditions on Grant's outside activity.

Canadian Investment Funds Course, Chapter 8: Suitability and Know Your Client

### NEW QUESTION # 26

What does a normal yield curve look like?

- **A. slopes upward to the right**
- B. is flat and has no slope
- C. slopes down to the right
- D. slopes upward to the left

**Answer: A**

Explanation:

A normal yield curve is a graphical representation of the relationship between the interest rates and the maturities of different fixed income securities. It slopes upward to the right, meaning that longer-term bonds have higher yields than shorter-term bonds. This reflects the fact that investors demand higher compensation for lending money for longer periods of time and taking on more risk. A normal yield curve indicates that investors expect the economy to grow steadily and inflation to remain stable.

### NEW QUESTION # 27

Raybert has a very short-term investment objective and has decided to purchase money market instruments.

There are plenty of 90-day money market securities available for him to choose from. Although Raybert is aware that all the respective issuers have a similar need for his capital, no matter what he decides, he can only afford to purchase one.

In terms of financial markets and their relationship to the principles of supply and demand, which characteristic of investment capital are the issuers being exposed to?

- A. Risk
- **B. Scarcity**
- C. Mobility
- D. Sensitivity

**Answer: B**

Explanation:

Scarcity is a characteristic of investment capital that refers to the limited availability of capital relative to the demand for it. Scarcity affects the price and return of capital, as well as the allocation of capital among different issuers and sectors. When capital is scarce, issuers have to compete for it by offering higher returns or lower prices, or by adjusting their financing strategies. When capital is abundant, issuers have more access to it at lower costs or higher prices, or by diversifying their sources of capital. In this case, Raybert has a very short-term investment objective and has decided to purchase money market instruments. There are plenty of 90-day money market securities available for him to choose from, but he can only afford to purchase one.

This means that the issuers of these securities are exposed to the scarcity of capital, as they have to attract Raybert and other investors with similar objectives by offering competitive rates or discounts.

### NEW QUESTION # 28

Which of the following transactions takes place in the secondary market?

- A. Sale of mutual funds
- B. Issue of new debt and equity securities
- C. Resale of previously issued securities
- D. Issue of federal Treasury bills

**Answer: C**

Explanation:

The secondary market involves trading previously issued securities between investors, enabling liquidity for those who initially purchased the securities. The feedback from the document states:

"The secondary market involves the resale of previously issued securities between investors. It enables investors who originally bought the investment products to sell them and obtain cash." Reference: Chapter 2 - Overview of the Canadian Financial Marketplace Learning Domain: An Introduction to the Mutual Funds Marketplace

### NEW QUESTION # 29

Saheed is a retiree who is considering splitting his pension income with his wife, Minu.

Which of the following outcomes may occur if he shares his pension benefits?

- A. Minu will be exposed to a pension adjustment (PA) if she receives income from his pension.
- B. This is a form of tax evasion and is therefore considered illegal based on income tax legislation.
- C. Whether the couple saves on income tax will be dependent on Minu's marginal tax rate.
- D. Regardless of how much income each person reports, the total amount of income taxes will not change.

**Answer: C**

Explanation:

Whether the couple saves on income tax will be dependent on Minu's marginal tax rate. Pension income splitting is a tax planning strategy that allows a spouse or common-law partner who receives eligible pension income to allocate up to 50% of that income to their spouse or common-law partner<sup>1</sup>. This may result in tax savings if the transferring spouse or common-law partner is in a higher tax bracket than the receiving spouse or common-law partner<sup>1</sup>. The tax savings depend on the difference between the marginal tax rates of the spouses or common-law partners<sup>1</sup>. The other statements are incorrect. Minu will not be exposed to a pension adjustment (PA) if she receives income from Saheed's pension. A PA is a measure of the value of benefits accrued in a registered pension plan or deferred profit sharing plan during a calendar year<sup>2</sup>. It reduces the RRSP contribution room of the plan member, not the spouse or common-law partner who receives part of their pension income<sup>2</sup>. Pension income splitting is not a form of tax evasion and is not illegal based on income tax legislation. It is a legitimate way to reduce taxable income and taxes payable by shifting income from a higher-income spouse or common-law partner to a lower-income spouse or common-law partner<sup>1</sup>. Pension income splitting may change the total amount of income taxes paid by the couple, depending on their marginal tax rates. If the transferring spouse or common-law partner is in a higher tax bracket than the receiving spouse or common-law partner, pension income splitting may lower their combined taxes payable<sup>1</sup>. However, if they are in the same tax bracket, pension income splitting may not have any effect on their taxes payable<sup>1</sup>. References: Pension income splitting, Pension adjustment

### NEW QUESTION # 30

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