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CSI Canadian Securities Course Exam2 Sample Questions (Q51-Q56):

NEW QUESTION # 51

What is most likely true of a portfolio that is managed from a value basis?

- A. Portfolio turnover is high, so investors can expect to incur frequent capital gains
- B. This portfolio style tends to perform best in up markets, with minimal gains in down markets
- C. The portfolio will realize higher dividend yields than a growth equity portfolio
- D. Stock selections tend to have a higher beta than those chosen by a growth manager

Answer: C

NEW QUESTION # 52

What types of product would be immune to the effects to tracking error?

- A. Exchange-traded notes
- B. Exchanged-traded funds.
- C. Segregated funds
- D. Mutual funds.

Answer: A

Explanation:

Exchange-traded notes (ETNs) are debt instruments issued by financial institutions that provide returns linked to a specified index or benchmark. Unlike exchange-traded funds (ETFs) or mutual funds, ETNs do not hold assets like stocks or bonds. Instead, they rely on the issuer's creditworthiness. Tracking error occurs when the performance of an investment fund deviates from its benchmark index due to operational factors like fees, rebalancing, or dividend treatment. Since ETNs directly track the performance of the underlying index through a structured debt instrument, they are immune to the operational causes of tracking error.

* References:

* CSC Volume 2, Chapter 23: Structured Products - Types and Features.

* CSC Volume 2, Chapter 19: Exchange-Traded Funds - Tracking Error Risks and Benefits.

NEW QUESTION # 53

What is a limitation of labour-sponsored venture capital corporations (LSVCCs)?

- A. Federal tax credits are available only if no provincial tax credit is available
- B. Investments are available at a maximum of \$5,000 invested in any one year
- C. Investments are subject to a 17.5% federal credit on an annual investment
- D. Tax credits need to be repaid if shares are redeemed within eight years

Answer: D

NEW QUESTION # 54

Which fiscal policy measure was designed to encourage individuals to save?

- A. Dividend tax credit.
- B. First Home Savings Account.
- C. Capital gain inclusion rate.
- D. Tax Free Savings Account.

Answer: D

Explanation:

The Tax-Free Savings Account (TFSA) is a fiscal policy measure introduced by the Canadian government to encourage individuals to save. Unlike other savings mechanisms, the TFSA provides a unique tax advantage: any income earned within the account, whether from interest, dividends, or capital gains, is completely tax-free. This structure

incentivizes saving by maximizing the growth potential of the funds invested without the burden of tax erosion.

* Nature of the TFSA

* Introduced in 2009, the TFSA allows Canadians aged 18 or older to contribute a specific annual limit (indexed to inflation) to the account. Contributions are made with after-tax dollars, meaning withdrawals, including investment income, are not taxed.

* Comparison to Other Measures in the Options:

* First Home Savings Account (FHSA): This is a targeted saving vehicle to assist first-time homebuyers and is more restrictive in its purpose.

* Capital Gain Inclusion Rate: Although it reduces taxable income by allowing only a portion of capital gains to be taxed, it doesn't offer the complete tax-exempt growth and withdrawal benefits of a TFSA.

* Dividend Tax Credit: This offsets taxes on eligible dividends but is designed to encourage investment in Canadian corporations rather than promote individual saving per se.

* Economic Impact: By encouraging Canadians to save, the TFSA bolsters household financial security and indirectly supports the broader economy by increasing available investment capital.

* Volume 2, Chapter 24: Canadian Taxation - Section on Tax-Free Savings Accounts.

* Volume 2, Chapter 13: Macroeconomic Analysis - Fiscal Policy Measures.

Detailed Explanation: References:

NEW QUESTION # 55

The Bank of Canada uses an operating band to help manage the overnight rate. How wide is the operating Band?

- A. 100 basis points.
- **B. 50 basis points**
- C. 25 basis points
- D. 75 basis points

Answer: B

Explanation:

The Bank of Canada uses an operating band of 50 basis points to manage the overnight rate. The top of the band is the Bank Rate, and the bottom is the rate the Bank pays on settlement balances. The overnight rate typically operates within this band.

* A. 25 basis points: This is too narrow to accommodate monetary operations.

* B. 75 basis points: This is wider than the standard operating band.

* D. 100 basis points: This is incorrect; the operating band is 50 basis points.

NEW QUESTION # 56

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