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## CISI Investment Funds in Canada (IFC) Exam Sample Questions (Q308-Q313):

### NEW QUESTION # 308

Which of the following statements about nominee name accounts is TRUE?

- A. Discretionary trading on a client's account, without specific instructions, is permitted.
- B. A Limited Trading Authorization (LTA) is necessary since the dealer, and not the client, is the registered owner of the mutual funds.
- **C. The dealer is the registered owner of the account and holds funds in trust for the client.**
- D. Holding accounts in nominee name means the client no longer needs to provide any trading instructions.

**Answer: C**

Explanation:

A nominee name account is a type of account where the dealer, not the client, is the registered owner of the mutual funds held in the account. The dealer holds the funds in trust for the client and acts as the nominee for the client. The client is the beneficial owner of the funds and retains all the rights and benefits associated with the ownership. The dealer is responsible for maintaining the records of the client's transactions and holdings, and for providing the client with confirmations, statements, and tax slips.

References = Canadian Investment Funds Course, Unit 8: Mutual Fund Administration, Lesson 1: Account Registration, Section 8.1.2: Nominee Name Accounts1; CIFIC prekit, Chapter 8: Mutual Fund Administration, Question 8.1.2 2

### NEW QUESTION # 309

When reviewing a company's balance sheets, what ratio best determines whether their borrowing is excessive?

- A. The interest coverage ratio.
- B. The cash flow from operations / total debt ratio.
- **C. The debt / equity ratio.**
- D. The price / earnings ratio.

**Answer: C**

### NEW QUESTION # 310

What is a statistical measure of price fluctuation that illustrates how a stock's price fluctuates around its average?

- A. Correlation coefficient.
- B. Sharpe ratio.
- C. Spread.
- **D. Standard deviation.**

**Answer: D**

### NEW QUESTION # 311

Francis wants to redeem his US Asset Allocation Fund as he needs the money for a down payment for a home purchase. The current proceeds from the redemption are USD \$27,859, and the current CAD/USD exchange rate is 0.7353.

How much will Francis receive in Canadian dollars when he redeems the Funds? Please round your answer to the nearest dollar.

- A. \$42,861
- B. \$36,698
- C. \$35,859
- **D. \$37,888**

**Answer: D**

Explanation:

A is correct because Francis will receive \$37,888 in Canadian dollars when he redeems the Funds. This is calculated by dividing the current proceeds from the redemption in US dollars by the current CAD/USD exchange rate and rounding to the nearest dollar. That is,

### NEW QUESTION # 312

Yesterday, Mariana who is new to investing and purchased mutual funds for the very first time. She shared her excitement with her good friend, Julius. However, after Julius learned about her investment, he admits that he had a bad experience with mutual fund investing and that he lost money. Mariana regrets not talking to Julius prior to making her decision. Her feelings of enthusiasm have changed to fear. She is wondering if it is too late to change her mind and cancel her purchase order.

Which statement regarding the right of withdrawal is CORRECT?

- A. Mariana has to wait two business after her purchase order has been settled to exercise the right of withdrawal.
- B. The Canadian Securities Administrators (CSA) created legislation that addresses the right of withdrawal for investors.
- C. The Mutual Fund Dealers Association of Canada (MFDA) have written conduct rules regarding the right of withdrawal.
- **D. The right of withdrawal for investors can be different depending on which province (or territory) the fund was purchased within.**

**Answer: D**

Explanation:

The right of withdrawal is a statutory right that allows investors to cancel their purchase order of mutual funds within a specified period of time and receive a refund of the amount they paid. The right of withdrawal is also known as the cooling-off period or the rescission right. The right of withdrawal for investors can be different depending on which province (or territory) the fund was purchased within, as each jurisdiction has its own securities legislation and regulations that govern the mutual fund industry. For example, in Ontario, the right of withdrawal is two business days after receiving the simplified prospectus or the fund facts document, whichever is later<sup>1</sup>. In Quebec, the right of withdrawal is two business days after receiving the simplified prospectus or confirmation of purchase, whichever is later<sup>2</sup>. In British Columbia, the right of withdrawal is 48 hours after receiving confirmation of purchase<sup>3</sup>. Therefore, Mariana may still be able to exercise her right of withdrawal, depending on where she bought her mutual funds and when she received the required documents. References:

Canadian Investment Funds Course (CIFIC) Study Guide, Chapter 3: The Regulatory Environment, Section

3.2: The Right of Withdrawal, page 3-54

Ontario Securities Commission - Mutual Funds - Buying and Selling<sup>1</sup>

Autorite des marchés financiers - Mutual Funds - Buying and Selling<sup>2</sup>

British Columbia Securities Commission - Mutual Funds - Buying and Selling<sup>3</sup>

### NEW QUESTION # 313

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