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CISI IFC Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none">Ethics, Compliance, and Mutual Fund Regulation: This domain addresses ethical standards and regulatory requirements for advisors, covering professional conduct, compliance obligations, conflicts of interest, disclosure requirements, and rules established by regulators and self-regulatory organizations.
Topic 2	<ul style="list-style-type: none">The Modern Mutual Fund: This domain examines mutual fund structures, types, and operations, covering equity, fixed income, balanced, and specialty funds, their legal structures, pricing mechanisms, purchase processes, and associated fees.

Topic 3	<ul style="list-style-type: none"> Understanding Alternative Managed Products: This domain introduces investment products beyond traditional mutual funds, including ETFs, segregated funds, and hedge funds, examining their features, structures, benefits, risks, and regulatory treatment.
Topic 4	<ul style="list-style-type: none"> Evaluating and Selecting Mutual Funds: This domain covers the systematic process of choosing appropriate mutual funds based on client needs, including selection criteria, cost considerations, performance history, and ongoing portfolio monitoring and rebalancing.
Topic 5	<ul style="list-style-type: none"> Understanding Investment Products and Portfolios: This domain explores various investment products including stocks, bonds, and securities, along with portfolio construction principles, asset allocation strategies, and how different products work together to meet client objectives.

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IFC Original Questions: Investment Funds in Canada (IFC) Exam & IFC Answers Real Questions & IFC Exam Cram

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CISI Investment Funds in Canada (IFC) Exam Sample Questions (Q279-Q284):

NEW QUESTION # 279

What statement CORRECTLY describes a key difference between bonds and debentures?

- A. Debentures have higher priority than bondholders for the company's assets in the event that the company goes bankrupt.
- B. Regular secured bonds offer a higher level of income than debentures.
- C. Bonds are secured by the specific assets of a company whereas debentures are not secured by real assets or collateral.**
- D. Debentures are considered high risk because they are not backed by the reputation or credit worthiness of the issuer.

Answer: C

Explanation:

Bonds and debentures are both types of debt instruments that can be issued by corporations or governments to raise capital. However, they differ in the way they are secured. Bonds are backed by the specific assets of the issuer, such as property, equipment, or inventory. This means that if the issuer defaults on the bond payments, the bondholders have a claim on those assets and can sell them to recover their money. Debentures, on the other hand, are not secured by any real assets or collateral. They are only backed by the general creditworthiness and reputation of the issuer. This means that if the issuer defaults on the debenture payments, the debenture holders have no recourse to any specific assets and have to rely on the issuer's ability to pay from its future earnings or liquidation proceeds.

Canadian Investment Funds Course, Unit 5, Section 5.1

NEW QUESTION # 280

What is the most substantial reward for providing excellent customer service as a mutual fund sales representative?

- A. Improves product knowledge.
- B. Increases referral business.**
- C. Promotes the firm's initiatives.
- D. Protects the integrity of the industry.

Answer: B

NEW QUESTION # 281

Zara buys a future contract with an underlying value of \$100,000 worth of stocks. She is required to deposit \$1,750 of margin. Two weeks later, the underlying value of the stocks is \$101,900. What is Zara's total return?

- A. \$3,650 gain
- B. \$950 gain
- C. \$150 gain
- D. \$1,900 gain

Answer: A

Explanation:

NEW QUESTION # 282

What response would a loss-averse investor be most likely to choose in selecting a preferred investment return scenario?

- A. A 5% chance of gaining \$1,500, and a 95% chance of losing \$800
- B. An assured loss of \$750
- C. A 75% chance of losing \$1,000, and a 25% chance of losing nothing
- D. A 25% chance of gaining \$2,000, and a 75% chance of losing nothing

Answer: D

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

Loss-averse investors prioritize minimizing potential losses over maximizing gains. The option with a 25% chance of gaining \$2,000 and a 75% chance of losing nothing has the lowest loss potential, making it the preferred choice. The feedback from the document states:

"The loss-averse investor will choose a lower potential of loss over a more rational choice. In this example, a 25% chance of gaining \$2,000 and a 75% chance of losing nothing has the lowest possible loss potential, and will typically be the statement selected by the loss-averse investor." Reference: Chapter 5 - Behavioural Finance Learning Domain: The Know Your Client Communication Process

NEW QUESTION # 283

During the calendar year, Firmansyah received a \$1,800 eligible dividend from a large Canadian bank and a foreign dividend from his The USD/CAD exchange rates is 1.3605.

Firmansyah's federal marginal tax bracket is 29%. The enhanced dividend gross-up rate is 38% and the federal dividend tax credit rate for eligible dividends is 15%.

What federal tax liability will be due from the investment income?

- A. \$870.00
- B. \$522.00
- C. \$695.76
- D. \$348.00

Answer: C

Explanation:

To calculate Firmansyah's federal tax liability from the investment income, we need to follow these steps:

Step 1: Convert the foreign dividend from USD to CAD using the exchange rate given in the question. The exchange rate is 1.3605 CAD per USD, which means that 1 USD is equivalent to 1.3605 CAD. Therefore, Firmansyah's foreign dividend in CAD is: $500 \times 1.3605 = 680.25$

Step 2: Calculate Firmansyah's grossed-up dividend income from both sources. A grossed-up dividend income is the actual dividend received plus a percentage of the dividend that reflects the corporate tax paid by the issuer. The percentage varies depending on whether the dividend is eligible or non-eligible. According to

[this site], an eligible dividend is a dividend paid by a Canadian corporation that meets certain criteria, such as being listed on a designated stock exchange or being a subsidiary of such a corporation. A non-eligible dividend is a dividend that does not meet

these criteria, such as a dividend paid by a foreign corporation or a small Canadian business corporation. The gross-up rate for eligible dividends in 2020 was 38%, while the gross-up rate for non-eligible dividends in 2020 was 15%. Therefore, Firmansyah's grossed-up dividend income from both sources is:

$$(1800+680.25) \times (1+0.38) = 3426.35$$

Step 3: Apply Firmansyah's federal marginal tax rate to his grossed-up dividend income to get his federal tax before credits. A marginal tax rate is the percentage of tax applied to an additional dollar of income.

According to [this site], Firmansyah's federal marginal tax rate for 2020 was 29%, as his taxable income was between \$150,473 and \$214,368. Therefore, Firmansyah's federal tax before credits is:

$$0.29 \times 3426.35 = 993.64$$

Step 4: Subtract Firmansyah's federal dividend tax credit from his federal tax before credits to get his net federal tax liability from the investment income. A dividend tax credit is a percentage of the grossed-up dividend income that reflects the corporate tax paid by the issuer and avoids double taxation. The percentage varies depending on whether the dividend is eligible or non-eligible. According to [this site], the federal dividend tax credit rate for eligible dividends in 2020 was 15%, while the federal dividend tax credit rate for non-eligible dividends in 2020 was 9.03%. Therefore, Firmansyah's federal dividend tax credit from both sources is:

$$(1800+680.25) \times 0.38 \times 0.15 = 297.88$$

Step 5: Subtract Firmansyah's federal dividend tax credit from his federal tax before credits to get his net federal tax liability from the investment income. This is the amount of federal income tax that Firmansyah has to pay or has overpaid from the investment income. Therefore, Firmansyah's net federal tax liability from the investment income is:

$$993.64 - 297.88 = 695.76$$

Hence, option C is correct. References: [Canadian Investment Funds Course (CIFC) | IFSE Institute], [Dividend Tax Credit | TurboTax Canada Tips], [Federal Income Tax Rates for Canada - TurboTax Canada Tips], [Eligible Dividends | TurboTax Canada Tips]

NEW QUESTION # 284

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Test IFC Lab Questions: https://www.real4dumps.com/IFC_examcollection.html

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