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CISI Investment Funds in Canada (IFC) Exam Sample Questions (Q429-Q434):

NEW QUESTION # 429

Danny is a Dealing Representative for Everbright Investments. He met with his client Adele, who has \$1,000,000 to invest. During their meeting Danny determines that Adele has a high-risk profile. In addition, he learns that she has an excellent understanding of equities and how volatile they can be. Danny is considering recommending growth funds specifically, and making a recommendation from the following investment options:

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	5-year Annualized Returns net of MER.	MER	Sharpe Ratio
ABC Global Equity Fund	7%	1%	0.40
DEF European Equity Fund	7%	2%	0.30
LMN Asia Pacific Equity Fund	7%	3%	0.20

Based on the information provided, which mutual fund should Danny recommend?

- A. LMN Asia Pacific Equity Fund.
- B. ABC Global Equity Fund.
- C. DEF European Equity Fund.
- **D. Invest equally in all 3 funds.**

Answer: D

Explanation:

Adele has a high-risk profile and an excellent understanding of equities. Therefore, it would be appropriate for Danny to recommend growth funds. However, since Adele has \$1,000,000 to invest, it would be prudent to diversify her investments and invest equally in all 3 funds. This way, she can benefit from the exposure to different regions and sectors, and reduce the impact of market fluctuations on her portfolio. Based on the table, all 3 funds have the same 5-year annualized returns net of MER, which is 15%. However, they have different MERs and Sharpe ratios. The MER is the fee charged by the fund manager for managing the fund, and the Sharpe ratio is a measure of risk-adjusted return. A lower MER means a lower cost for the investor, and a higher Sharpe ratio means a higher return per unit of risk. Therefore, investing equally in all 3 funds would allow Adele to achieve a balanced trade-off between cost and performance. References:

* Canadian Investment Funds Course (CIFIC) Study Guide, Chapter 4: Mutual Funds, Section 4.2: Types of Mutual Funds, page 4-6

* Canadian Investment Funds Course (CIFIC) Study Guide, Chapter 5: Fixed-Income Securities, Section 5.5: Risk-Return Trade-Offs, page 5-14

* Sharpe Ratio Definition - Investopedia

NEW QUESTION # 430

What type of benefit plan has a final benefit that is dependent on the investment returns within the plan?

- A. Final average plan
- **B. Defined contribution plan**
- C. Career average plan
- D. Flat benefit plan

Answer: B

Explanation:

In a defined contribution plan, the retirement benefit depends on the performance of the investments within the plan, also known as a money-purchase plan. The feedback from the document states:

"In a defined contribution plan, also known as a money-purchase plan, the eventual benefits at retirement will be based on how the contributions were invested within the plan." Reference: Chapter 6 - Tax and Retirement Planning Learning Domain: The Know Your Client Communication Process

NEW QUESTION # 431

The Optima Equity Fund has a beta of 1.4. What is the most accurate way to describe the Optima Equity Fund's relationship to the market as a whole?

- A. If the market goes down by 5%, the Optima Fund should go down by 5.7%
- B. If the market goes down by 10%, the Optima Fund should go up by 11.4%
- C. If the market goes up by 10%, the Optima Fund should go up by 11.4%
- **D. If the market goes up by 5%, the Optima Fund should go up by 7%**

Answer: D

Explanation:

A beta of 1.4 indicates that the Optima Equity Fund is 1.4 times more volatile than the market. If the market rises by 5%, the fund is expected to rise by $5\% \times 1.4 = 7\%$. The feedback from the document states:

"One way to measure market risk is by calculating a portfolio's beta. Beta shows how much a portfolio fluctuates when the market as a whole fluctuates. A higher beta means that the portfolio is exposed to more risk. The market has a beta of 1.0. In this example: The Optima Equity Fund has a beta of 1.4, which means the Fund is expected to be 1.4 times more volatile than the market as a whole. If the S&P/TSX Composite Index is used to measure the performance of the Optima Fund, then if the Index rose by 10% you would expect to see the Optima Fund rise by 14% ($1.4 \times 10\%$)." Reference: Chapter 8 - Constructing Investment Portfolios Learning Domain: Understanding Investment Products and Portfolios

NEW QUESTION # 432

Solomon is a Dealing Representative who is excited about a new equity fund his dealer recently approved. He thinks investors will be attracted to the fund's historical performance. He has a prospective new client, Madira, who is 25 years old. Madira has invested in mutual funds before, but not with Solomon's dealer. She has made an appointment to open a new RRSP with Solomon's firm. What does Solomon need to do to make this a suitable recommendation?

- A. Rely on the risk rating of the mutual fund when offering an investment solution.
- B. Show from past fund performance, that mutual fund costs are not important if there are high returns.
- C. Match the past rates of return of the mutual fund with what is the anticipated rate of return.
- D. Identify how the proposed investment is in alignment with the investor's profile and holdings.

Answer: D

Explanation:

To make a suitable recommendation, Solomon needs to identify how the proposed investment is in alignment with the investor's profile and holdings. A suitable recommendation is one that meets the investor's needs, goals, risk tolerance, time horizon, and personal circumstances. It also considers the investor's existing portfolio and how the new investment would affect its diversification, performance, and risk. Therefore, option C is correct regarding what Solomon needs to do to make a suitable recommendation. The other options are not correct or sufficient to make a suitable recommendation. Option A is false because mutual fund costs are important regardless of the past fund performance, as they reduce the net returns and compound over time. Option B is false because relying on the risk rating of the mutual fund is not enough to offer an investment solution, as it does not reflect the investor's return expectations, liquidity needs, tax situation, or personal preferences. Option D is false because matching the past rates of return of the mutual fund with what is the anticipated rate of return is not a reliable way to make a recommendation, as past performance does not guarantee future results and may not be consistent with the investor's risk tolerance or time horizon.

References: [Suitability | GetSmarterAboutMoney.ca], [Mutual Fund Fees | GetSmarterAboutMoney.ca], [Risk Rating | GetSmarterAboutMoney.ca]

NEW QUESTION # 433

Eleanora receives a \$500 eligible Canadian dividend from her mutual fund. Her federal marginal tax rate for the year is 29%. Assuming the enhanced gross-up of 38% and a federal dividend tax credit of 15.02%, how much federal tax will she pay on her dividend?

- A. \$115.40
- B. \$69.90
- C. \$96.46
- D. \$189.16

Answer: C

Explanation:

The federal tax on eligible Canadian dividends is calculated as follows:

First, the dividend amount is grossed up by 38%, which means multiplying it by 1.38. This is to account for the corporate tax that has already been paid by the company. Eleanora's grossed-up dividend is $\$500 \times 1.38 = \690 .

Second, the grossed-up dividend is multiplied by the federal marginal tax rate to get the gross federal tax.

Eleanora's gross federal tax is $\$690 \times 0.29 = \200.10 .

Third, the grossed-up dividend is multiplied by the federal dividend tax credit rate to get the federal tax credit.

This is to avoid double taxation of the dividend income. Eleanora's federal tax credit is $\$690 \times 0.1502 = \103.64 .

Fourth, the federal tax credit is subtracted from the gross federal tax to get the net federal tax. Eleanora's net federal tax is $\$200.10 - \$103.64 = \$96.46$.

Therefore, Eleanora will pay \$96.46 in federal tax on her dividend. References: How Dividends Are Taxed and Reported on Tax Returns - Investopedia, Dividend Tax Credit in Canada - TurboTax

NEW QUESTION # 434

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