

CISI IFC Testing Engine, IFC Buch



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>> CISI IFC Testing Engine <<

IFC Buch - IFC Fragenpool

Die echten und originalen Prüfungsfragen und Antworten zu IFC Zertifizierung (Investment Funds in Canada (IFC) Exam) bei ZertSoft wurden verfasst von unseren IT-Experten mit den Informationen von IFC Prüfungen (Investment Funds in Canada (IFC) Exam) aus dem Testcenter wie PROMETRIC oder VUE.

CISI IFC Prüfungsplan:

Thema	Einzelheiten
Thema 1	<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.
Thema 2	<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.

Thema 3	<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.
Thema 4	<ul style="list-style-type: none"> • The Know Your Client Communication Process: This domain focuses on gathering and documenting client information to ensure suitable recommendations, including understanding financial situations, investment objectives, risk tolerance, and maintaining ongoing communication with clients.
Thema 5	<ul style="list-style-type: none"> • Analysis of Mutual Funds: This domain addresses evaluation tools and techniques for mutual fund performance, including quantitative measures like returns and risk metrics, and qualitative factors like manager experience and investment style.
Thema 6	<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.

CISI Investment Funds in Canada (IFC) Exam IFC Prüfungsfragen mit Lösungen (Q391-Q396):

391. Frage

If the Consumer Price Index (CPI) was 140.6 last year and 146.9 this year, what was the inflation rate over the year?

- A. 6.04%
- **B. 4.48%**
- C. 4.12%
- D. 5.20%

Antwort: B

Begründung:

The inflation rate is calculated by subtracting the previous year's CPI from the current year's CPI, dividing by the previous year's CPI, and multiplying by 100. In this case:

$$(146.9 - 140.6) / 140.6 = 6.3 / 140.6 \approx 0.0448 \text{ or } 4.48\%$$

The feedback from the document confirms:

"To calculate the rate of inflation over a period of time one must subtract the CPI at the beginning of the period from the CPI at the end of the period and then divide the result by the CPI at the beginning of the period. In this example, the solution can be derived as follows: $(146.9 - 140.6) / 140.6$." Reference: Chapter 3 - Economic Principles Learning Domain: An Introduction to the Mutual Funds Marketplace

392. Frage

Michael is trying to determine how much his investments will need to grow to provide for his retirement income. He would like to ensure that his projections factor in the need to maintain purchasing power. What form of return should Michael use in his analysis?

- **A. Real rate of return**
- B. Nominal rate of return
- C. Holding period return
- D. Annualized rate of return

Antwort: A

Begründung:

To ensure that retirement income projections maintain purchasing power, Michael must use the real rate of return, which adjusts investment returns for the effects of inflation. The Investment Funds in Canada text clearly distinguishes between nominal and real returns, stating that the nominal rate of return represents the stated or observed return on an investment, while the real rate of return reflects the true increase in purchasing power after inflation is taken into account.

Inflation reduces the amount of goods and services that a given dollar can buy over time. As a result, using nominal returns alone can significantly overstate the future value of an investment when planning for long-term goals such as retirement. The CIFIC curriculum

emphasizes that "investors are concerned with real returns because they measure the increase in purchasing power," which is especially critical for retirement planning where income must sustain living standards over many years.

The annualized rate of return standardizes returns over multiple periods but does not automatically adjust for inflation. Similarly, the holding period return measures performance over a specific time frame without considering inflation's impact. Neither method directly addresses purchasing power.

Therefore, because Michael's objective is to maintain the real value of his retirement income, the real rate of return is the correct and most appropriate measure. This makes Option B the only answer that fully aligns with CIFC principles and retirement planning methodology.

393. Frage

Seth's brother Keith manages a successful private equity fund. Seth is an investment advisor and has thoroughly evaluated Keith's fund. He believes it would be an excellent investment for some of his clients. If Seth does not disclose his relation to Keith prior to recommending this investment, what value does he stand to breach with his client?

- A. Duty of care
- B. Confidentiality
- C. Integrity
- D. Compliance

Antwort: C

Begründung:

According to CSC ethical guidelines, integrity requires an advisor to act honestly and avoid conflicts of interest.

By recommending his brother's private equity fund without disclosing the relationship, Seth risks a conflict of interest and breaches the principle of integrity.

Duty of care relates to suitability and due diligence.

Compliance refers to following regulations.

Confidentiality refers to safeguarding client information.

Thus, the violated value is Integrity.

394. Frage

Your employer has a contributory group RRSP under which he matches employee contributions, up to a maximum of 5% of salary. Which of the following statements about a group registered retirement savings plan (RRSP) is CORRECT?

- A. You need to wait until you file your taxes to receive your contribution tax deduction.
- B. The employer chooses the plan provider.
- C. If you leave your employer, your group RRSP stays with the employer.
- D. It is more costly and time consuming to administer than traditional pension plans.

Antwort: B

Begründung:

A group RRSP is a retirement savings plan sponsored by an employer that allows employees to contribute through regular payroll deductions and benefit from tax advantages and possible employer matching. The employer is responsible for choosing the plan provider, which is the financial institution that administers the group RRSP and offers a range of investment options for the employees to choose from. The employer may also negotiate lower fees and better services with the plan provider than what individual RRSPs can offer.

Therefore, statement D is correct.

The other statements are incorrect for the following reasons:

* Statement A: A group RRSP is less costly and time consuming to administer than traditional pension plans, as it does not require actuarial valuations, funding requirements, or regulatory filings.

* Statement B: If you leave your employer, your group RRSP does not stay with the employer. You can transfer your group RRSP to an individual RRSP or another registered plan without tax consequences, as long as there are no locked-in provisions.

* Statement C: You do not need to wait until you file your taxes to receive your contribution tax deduction. Your contributions are deducted from your gross income before tax is calculated, so you receive an immediate tax benefit on your paycheck.

Canadian Investment Funds Course, Unit 9, Section 9.1

395. Frage

Sonya meets with her client Elijah to review different investment approaches that could be offered to help him reach his financial goals. Part of that discussion included Sonya mentioning factors such as inflation, interest rates, and rates of return. Which stage of the Strategic Investment Planning (SIP) process does this describe?

- A. Clarify Client Status, Problems and Opportunities
- B. Monitor and Update
- C. Implement the Plan
- **D. Identify Strategies and Present the Plan**

Antwort: D

Begründung:

The Strategic Investment Planning (SIP) process is a four-step process that helps advisors to create and deliver customized investment plans for their clients. The four steps are:

* Clarify Client Status, Problems and Opportunities: This step involves gathering information about the client's personal and financial situation, goals, risk tolerance, and investment knowledge. The advisor also identifies the client's problems and opportunities, such as tax issues, estate planning needs, or market trends.

* Identify Strategies and Present the Plan: This step involves analyzing the information collected in the previous step and developing strategies to address the client's problems and opportunities. The advisor also presents the plan to the client, explaining the rationale, benefits, costs, and risks of the proposed strategies. This is the stage where Sonya mentions factors such as inflation, interest rates, and rates of return, as they are relevant to the investment approaches she is offering to Elijah.

* Implement the Plan: This step involves executing the agreed-upon strategies with the client's consent.

The advisor also ensures that the necessary documentation and transactions are completed.

* Monitor and Update: This step involves reviewing the performance of the plan and making adjustments as needed. The advisor also communicates with the client regularly and updates the plan according to any changes in the client's situation or goals.

Canadian Investment Funds Course (CIFIC) Study Guide, Chapter 2: The Sales Process, Section 2.3: The Strategic Investment Planning (SIP) Process, page 2-81 Strategic Investment Planning Process - IFSE Institute2

396. Frage

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Wir ZertSoft sind der zuverlässige Rückhalt für jede, die auf die CISI IFC Prüfung vorbereiten. Alle, was Sie bei der Vorbereitung der CISI IFC Prüfung brauchen, können wir Ihnen bieten. Nachdem Sie gekauft haben, werden wir Ihnen weiter hingebend helfen, die CISI IFC Prüfung zu bestehen. Einjährige Aktualisierung der Software und 100% Rückerstattung Garantie, sind unser herzlicher Kundendienst.

IFC Buch: <https://www.zertsoft.com/IFC-pruefungsfragen.html>

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