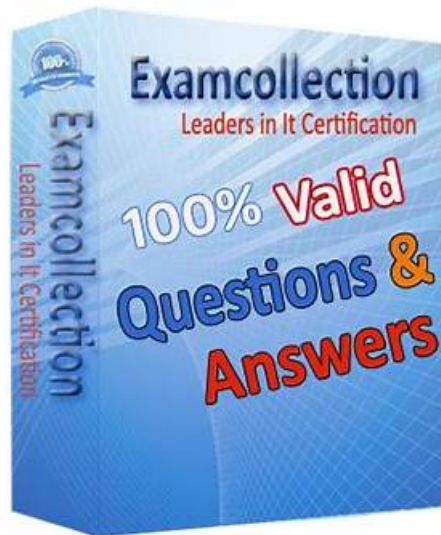


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CSI Canadian Securities Course Exam2 Sample Questions (Q54-Q59):

NEW QUESTION # 54

Which type of sell side equity revenue is earned when a dealer acts in the capacity of an agent in clients trade?

- A. Spreads
- B. Fees
- C. Interest
- **D. Commission**

Answer: D

Explanation:

In the context of sell-side equity revenue, when a dealer acts as an agent for a client's trade, the revenue is typically earned as a commission. The dealer facilitates the trade between buyers and sellers without taking ownership of the securities, earning fees for providing this service.

* Commission: Earned when the dealer acts as an agent.

* Spreads: Earned when the dealer acts as a principal, buying securities at one price and selling at a higher price.

* Fees: Charged for additional services, such as research or analytics.

* Interest: Earned from financing activities or margin accounts, not directly tied to trading.

* A. Fees: Incorrect; fees are typically charged for services, not for acting as an agent.

* B. Spreads: Incorrect; spreads are earned when the dealer acts as a principal.

* C. Interest: Incorrect; interest revenue is unrelated to acting as an agent.

* D. Commission: Correct answer. Acting as an agent involves earning commissions for facilitating trades.

:

CSC Volume 2, Chapter 27: The Role of Sell-Side Dealers, which details revenue models in institutional and retail trading.

NEW QUESTION # 55

A client who seeks advice from an investment advisor but does not require financial planning guidance.

Which platform is most appropriate for this client?

- A. Exchanged-traded fund.
- B. Family office
- **C. Discount brokerage.**
- D. Self-directed brokerage.

Answer: C

Explanation:

A discount brokerage is an ideal platform for clients who seek professional advice but do not require comprehensive financial planning. Discount brokers allow clients to trade securities with minimal fees, offering tools and resources for investment decision-making without the cost of full-service advisory.

* Why This Platform is Appropriate:

* Clients retain control over their portfolios but can access limited advisory services when needed.

* Suitable for investors who are comfortable with self-directed investing and require occasional guidance.

* Why Other Options Are Incorrect:

* A: A family office provides high-end services, including financial planning, making it excessive for this client.

* B: A self-directed brokerage is entirely self-managed, without access to advisory support.

* C: ETFs are an investment product, not a platform.

:

CSC Volume 2, Chapter 25: Overview of Fee-Based and Discount Brokerage Accounts.

NEW QUESTION # 56

Institutional clients tend to be more sophisticated than retail clients. What benefit does this translate into for CIIRO dealer members?

- A. They are free of fiduciary obligations to their clients.
- B. They are subject to few, if any, investment restrictions.
- **C. They can organize their firms based specifically on client needs.**
- D. They are permitted to make trades on a discretionary basis for their clients.

Answer: C

NEW QUESTION # 57

What do the returns on treasury bills often represent?

- **A. Risk-free rate**
- B. Inflation rate
- C. Federal funds rate
- D. Bank prime rate.

Answer: A

Explanation:

Detailed Explanation: Treasury bills (T-bills) are short-term government debt instruments with minimal risk of default. Their returns are often used as a proxy for the risk-free rate in financial analysis, as they represent the theoretical return on an investment with zero credit risk. The risk-free rate is critical for discounting cash flows and comparing returns on various investments.

Other options:

* A. Bank prime rate is the interest rate commercial banks charge their most creditworthy customers.

* B. Inflation rate is unrelated to the direct return on T-bills, though it impacts real returns.

* D. Federal funds rate applies in the U.S. to interbank lending, not directly to T-bills.

References: CSC Volume 1 (2023 Edition): Chapter on the financial markets, inflation, and trade settlement.

CSC Volume 2 (2024 Edition): Sections on portfolio analysis and risk-free securities.

NEW QUESTION # 58

The XYZL mutual fund distributes realized capital gains of \$1.50. What is the effect of this distribution?

- **A. Each investor will have to report taxable income of \$1.50 per share.**
- B. Investors will reduce the adjusted cost base of their holdings in the fund.
- C. The mutual fund will have to declare taxable income of \$0.75 per share.
- D. The net asset value per share will drop \$1.50 as a result of the distribution.

Answer: A

NEW QUESTION # 59

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