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基礎知識からメーカー側の導入メリットまで徹底解説



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CISI IFC Exam Syllabus Topics:

Section	Weight	Objectives
Ethics, Compliance, and Mutual Fund Regulation	16%	
The Modern Mutual Fund	5%	
Evaluating and Selecting Mutual Funds	16%	
Understanding Alternative Managed Products	3%	
Introduction to the Mutual Funds Marketplace	13%	
Understanding Investment Products and Portfolios	18%	
Know Your Client (KYC) Communication Process	19%	
Analysis of Mutual Funds	10%	

>> IFC資格専門知識 <<

CISI IFC模擬試験 & IFC最新な問題集

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CISI Investment Funds in Canada (IFC) Exam 認定 IFC 試験問題 (Q205-

Q210):

質問 # 205

Which of the following statements describes a feature of the Home Buyers' Plan (HBP)?

- A. If you have a spouse or common-law partner, each of you can withdraw up to JE50,000 from your registered retirement savings plans (RRSPs).
- B. To qualify- as a first-time home buyer you or your spouse must never have previously owned a home
- C. Once you are required to repay the amounts back to your RRSP, any missed or incomplete payments are subject to tax.
- D. A qualifying home must be purchased by December 31 of the year of withdrawal.

正解: C

解説:

The Home Buyers' Plan (HBP) is a program that allows eligible first-time home buyers to withdraw up to \$35,000 from their registered retirement savings plans (RRSPs) to buy or build a qualifying home without paying any tax on the withdrawal. The withdrawn amount must be repaid to the RRSP over a period of up to 15 years, starting from the second year after the withdrawal. If the required repayment for a year is not made, it is added to the taxpayer's income and subject to tax. Therefore, option B describes a feature of the HBP.

The other options are not correct descriptions of the HBP. Option A is false because to qualify as a first-time home buyer, you or your spouse must not have owned and lived in another home as your principal place of residence during the four-year period before the date of withdrawal. Option C is false because a qualifying home must be purchased or built before October 1 of the year following the year of withdrawal. Option D is false because if you have a spouse or common-law partner, each of you can withdraw up to \$35,000 from your RRSPs, not \$50,000. References: [Home Buyers' Plan (HBP)], [Home Buyers' Plan (HBP) - Canada.ca], [Home Buyers' Plan (HBP) | GetSmarterAboutMoney.ca]

質問 # 206

Which statement best describes one of the main differences between short and long transactions?

- A. Investors using long transactions anticipate a price increase in the security
- B. Short transactions are more common than long transactions
- C. In a long transaction, the investor must pay the broker the cost of repurchasing the shares
- D. Short sales must result in a decline in the price of the stock that is sold short

正解: A

解説:

Comprehensive and Detailed Explanation From Exact Extract:

Long transactions involve buying a security with the expectation that its price will increase, while short transactions involve borrowing and selling a security with the hope of buying it back at a lower price. The feedback from the document states:

"Short transactions are a common feature of the capital markets, although not as common as long transactions

- the transactions taken by investors who anticipate a price increase in the security. Investors who short sell stocks must first borrow the shares. They must also declare their short transactions." Reference: Chapter 7 - Types of Investment Products and How They Are Traded Learning Domain:

Understanding Investment Products and Portfolios

質問 # 207

A fund manager has diversified the equity portfolio he manages in order to reduce the potential negative impact of unfavorable information relating to any one stock. What type of risk has he reduced?

- A. Unique risk
- B. Interest rate risk
- C. Default risk
- D. Market risk

正解: A

解説:

Unique risk, also known as firm-specific risk, is reduced through diversification, as it relates to volatility caused by information

specific to individual securities. The feedback from the document states:

"If a security's price is affected by new information, and if new information arrives frequently, then its price will tend to be volatile and so will the returns that it generates. This source of volatility is specific to a given security and is known as unique risk. Diversifying a portfolio reduces unique risk." Reference: Chapter 15 - Selecting a Mutual Fund Learning Domain: Evaluating and Selecting Mutual Funds

質問 # 208

Karen's know your client (KYC) profile corresponds to someone who has a long time horizon, is comfortable with risk and volatility, and is primarily interested in growth. She watches the daily movements of the Toronto Stock Exchange (TSX) and wants a mutual fund that will closely match what she sees.

What kind of mutual fund would be BEST for her?

- A. Canadian equity index fund
- B. Canadian small capitalization equity fund
- C. Canadian dividend fund
- D. Canadian bond fund

正解: A

解説:

A Canadian equity index fund is a type of mutual fund that invests in stocks that track a Canadian equity market index, such as the S&P/TSX Composite Index or the S&P/TSX 60 Index. These indices measure the performance of the largest and most liquid companies listed on the Toronto Stock Exchange (TSX). A Canadian equity index fund aims to replicate the returns of the index it follows, before fees and expenses.

Therefore, this type of fund would be best for Karen, who has a long time horizon, is comfortable with risk and volatility, and is primarily interested in growth. She also wants a mutual fund that will closely match what she sees on the TSX. References: CIBC Canadian Equity Index ETF, Top Canadian Index Funds of 2023 | The Motley Fool Canada

質問 # 209

Why is it important that an investor receive a copy of the Fund Facts document when buying a mutual fund?

- A. The investor can verify that the fund has not misstated any material facts
- B. The investor can verify that the fund manager is adhering to the fund's stated investment objectives
- C. The investor can verify that his statutory rights have been respected
- D. The investor can verify that the fund's stated investment objectives and risk profile match his own

正解: D

解説:

The Fund Facts document provides essential information to ensure the fund's objectives and risk profile align with the investor's needs. The feedback from the document states:

"The fundamental purpose of a Fund Facts document is to provide 'full, plain and true' disclosure of material information concerning the securities and the issuer of the securities, so that potential purchasers can make informed decisions about purchasing the new securities. The fundamental investment objectives of a mutual fund can be found in the Fund Facts. It specifies what the fund intends to accomplish and how it is to be done." Reference: Chapter 10 - The Modern Mutual Fund Learning Domain: The Modern Mutual Fund

質問 # 210

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