CIRE시험대비인증덤프자료 - CIRE최고품질시험덤프공부자료

SAP C-HR890-24 Certified Application Associate - SAP Commissions 4

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Tags: **C-HR890-24최신기출자료,C-HR890-24퍼펙트 덤프 최신문제,C-HR890-24시험대비 최신 덤프자료,C-HR890-24적중율 높은 인증덤프공부,C-HR890-24인기자격증 시험덤프공부**

Itexamdump의 CIRO CIRE덤프로CIRO CIRE시험준비를 하면 시험패스는 간단한 일이라는걸 알게 될것입니다. CIRO CIRE덤프는 최근CIRO CIRE시험의 기출문제모음으로 되어있기에 적중율이 높습니다.시험에서 떨어지면 덤프비용 전액 환불해드리기에 우려없이 덤프를 주문하셔도 됩니다.

CIRO CIRE Exam Syllabus Topics:

Section	Weight	Objectives
Topic 1: Client complaint handling and reporting	5%	- Role of CIRO and provincial regulators in the complaints handling framework - Investment Dealer obligations to clients - Prohibited practices in client settlement agreements - Policies and procedures for reporting, handling and maintaining complaint records - Potential client issues, liability and consequences - Recourse available to dissatisfied clients - Investment Dealer complaint reporting obligations and penalties

Topic 2: Securities, managed products, mutual funds and other investments	19%	- Considerations affecting exchange-traded fund investors - Considerations affecting fixed income investors - Purpose and uses of market indices - Types, features, risks and returns of equities - Considerations affecting equity investors and potential shareholders - Types, features, risks and returns of fixed income securities and products - Other investments including hedge funds, structured products, alternative investment funds, crypto assets and ESG-related products - Considerations affecting mutual fund investors - Considerations affecting managed product investors - Features, risks and returns of managed products - Asset classes generally sold and traded at an Investment Dealer - Types of pooled products
Topic 3: Derivatives	5%	- Single and multi-legged derivative trading strategies - Features of other derivative contract types - Basic transactional elements of futures and options - Listed versus over-the-counter derivative markets - Basic uses of derivatives - Administrative requirements for derivative trading with clients - Features of options contract types - Prohibited derivative trading practices
Topic 4: Market integrity, trade execution and settlement	12%	- Margin requirements - Specialized trading agreements for derivative accounts - Features of different account types - Gatekeeping requirements for manipulative and deceptive practices, unacceptable activities and front running - Universal Market Integrity Rules - UMIR gatekeeping obligations - Order entry, trade management, settlement and delivery - Order variations, cancellations and corrections - Functions of investment banking, research and corporate finance - Features of different order types - Reporting obligations to firms and regulators - Order confirmation requirements
Topic 5: Conflicts of interest and ethics	15%	- Conflicts of interest management process - Information controls, barriers, firewalls and restricted lists - Importance of managing conflicts of interest - CIRO and other ethical standards of conduct - Importance of ethics and its relationship to rules - Ethical and legal responsibilities to clients - Role of cybersecurity in protecting confidential information - Client confidentiality policies and procedures - Activities outside an Investment Dealer - Ethical principles and standards of conduct for Approved Persons and Investment Dealers - Inappropriate or prohibited personal financial dealings with clients - Requirements regarding positions of influence
Topic 6: Market and company analysis	8%	- Basic economic theories - Industry performance analysis - Rules relating to companies - Company performance analysis tools - Factors influencing the macroeconomy - Basic market theories and stock market behaviour - Effects of macroeconomic factors on financial markets - Economic indicators and sources of information - Technical and statistical analysis tools and information sources

Topic 7: Prospective client relationships	10%	- Differences between retail and institutional clients - Client relationship model - Exemptions under National Instrument 45-106 - Required account agreement and Firm Welcome package documents - Client record documentation, filing and maintenance - Retail client information collection - Impact of fees, turnover and taxes on investment returns - Role of cost in product selection - Investment Dealer onboarding process - Institutional client qualification requirements - Third parties and other professionals in the client's life
Topic 8: Overview of Canadian securities regulatory framework	10%	- Role and authority of the Canadian Securities Administrators and provincial and territorial securities and derivatives regulators - Anti-money laundering and anti-terrorist financing legislation and regulations - Investment Dealer registration and individual approval requirements - Function and purpose of investment industry marketplaces - Role and authority of the Canadian Investment Regulatory Organization - Function and purpose of other investment industry regulators and agencies - Criminal Code and its application to financial crime - Purpose and implications of the Bank Act and Bankruptcy and Insolvency Act - Other applicable laws including confidentiality, privacy, anti-spam, company disclosure and shareholder rights - Function and purpose of the Canadian Investor Protection Fund - Function and purpose of clearing agencies
Topic 9: Scope of client relationships	15%	- Account appropriateness obligations - Typical services provided by retail Investment Dealers - Trust, agency and fiduciary duty - Role of the Investment Representative in providing client service - Know-your-product obligations - Account appropriateness versus suitability determination - Product due diligence obligations - Systematic approaches to investment management and investment strategies - Suitability determination requirements for retail clients - Internal escalation procedures and subject matter experts - Role of the Registered Representative in providing client service - Purpose and content of relationship disclosure - Exemptions from suitability determination requirements - Investment performance benchmarks - Institutional client sophistication assessment and suitability exemptions - Typical services provided by institutional Investment Dealers - Requirements for working with clients in the United States and other foreign jurisdictions

CIRE최고품질 시험덤프 공부자료 - CIRE덤프문제은행

최신 Canadian Investment Regulatory CIRE 무료샘플문제 (Q69-Q74):

질문 # 69
A product manufacturer uses a disincentive approach and claws back a portion of commissions paid to a Registered Representative

(RR) if a client sells their position in a structured product before the two- year anniversary. What is the RR's ethical responsibility during the client's annual suitability review in relation to this structured product?

- A. Encourage the client to sell the product within two years to demonstrate their independence from the firm's policies
- B. Emphasize the claw-back policy, as not to do so would diminish the investor's confidence in the integrity of the market
- C. Advise the client to hold the product until the two-year anniversary, as this would be in the best interest of the client
- D. Ensure any recommendation to hold or sell is based on the just and equitable principles of the trade

정답：D

설명:
The correct answer is A . The commission clawback creates a compensation-related conflict of interest because the RR has a personal financial incentive for the client to continue holding the structured product until the two-year threshold. That incentive must not influence the suitability determination. The RR's recommendation must instead reflect independent professional judgment, the client's circumstances and interests, and CIRO's required ethical standards.
CIRO Rule 1402 requires Regulated Persons to observe high ethical standards, act openly and fairly, and act in accordance with "just and equitable principles of trade." CIRO's compensation-conflict guidance further recognizes that remuneration arrangements can create misalignment between representatives' financial interests and clients' interests and therefore require appropriate controls and supervision.
B is incorrect because recommending a hold solely to prevent commission clawback places the RR's compensation ahead of the client's interests. C is equally inappropriate: selling simply to demonstrate independence would also substitute the RR's motives for an objective suitability analysis. D misunderstands the duty; disclosure may be relevant for a material conflict, but disclosure alone does not replace appropriate conflict management or client-first judgment.
The CIRE syllabus requires candidates to analyze ethical dilemmas, manage conflicts and apply independent judgment.
Study Guide Reference: CIRE Elements 9.1-9.6 - conflicts management, ethical responsibilities and CIRO standards of conduct; IDPC Rules 1402 and 3111-3113.

질문 # 70
An investment advisor is considering recommending a pooled fund to a client. Which of the following is a characteristic of pooled funds?

- A. The fund typically charges a flat fee regardless of the client's contribution size
- B. The client has full control over individual security selection within the fund
- C. The client owns individual securities within the pool
- D. The fund pools money from multiple investors to invest in a diversified portfolio

정답：D

설명:
The correct answer is A . A pooled fund combines capital contributed by multiple investors and invests that collective pool according to a stated investment mandate. Investors normally hold units or another proportional interest in the fund , while the fund or its underlying investment vehicle holds the portfolio securities. This structure permits investors to obtain exposure to a professionally managed portfolio without purchasing and managing each underlying security themselves.
The CIRE syllabus expressly identifies pooled funds as a type of managed product and requires candidates to understand their features, risks and returns. It also requires consideration of diversification and concentration when evaluating managed products. A pooled portfolio will commonly contain multiple securities or assets consistent with its mandate, allowing risk to be spread across holdings, although the degree of diversification depends on the particular fund's strategy.
B is incorrect because investors ordinarily own an interest in the pooled vehicle rather than directly owning each underlying security. C is incorrect because individual security selection is normally performed by the portfolio manager according to the fund mandate, not individually directed by each investor. D is incorrect because pooled-fund charges vary considerably and may depend on assets under management, fund class, management arrangements and other terms; a universal flat-fee structure is not a defining characteristic.
Study Guide Reference: CIRE Elements 7.7-7.9 - pooled products, pooled funds, managed-product features and diversification.

질문 # 71
What is the purpose of an Investment Dealer obtaining the contact information of a trusted contact person?

- A. To obtain investment advice from the trusted contact person
- B. To serve as a legal representative for the client

- C. To bypass the client's decision-making authority in financial matters
- D. To address potential concerns regarding financial exploitation of the client

정답： D

설명:
The correct answer is D . A Trusted Contact Person (TCP) is a protective mechanism designed to help an Investment Dealer respond to specified concerns involving a client, particularly possible financial exploitation or concerns about the client's mental capacity to make financial decisions. Current IDPC Rule 3202 requires the Dealer to take reasonable steps to obtain the TCP's name and contact information and the client's written consent permitting contact for prescribed purposes. These include concerns about possible financial exploitation , mental capacity, the identity of a legal representative and the client's current contact information.
CIRO emphasizes that naming a TCP does not transfer authority over the account . The TCP cannot make transactions, make investment decisions or automatically access confidential account information. Instead, the TCP provides a person whom the Dealer is authorized to contact when specified protective concerns arise.
A is therefore incorrect because the TCP does not override the client's decision-making authority. B confuses a TCP with a legal representative or attorney under a power of attorney. C is incorrect because the Dealer does not obtain investment recommendations from the TCP; suitability and investment decisions remain governed by the client relationship and applicable Dealer obligations.
The TCP requirement forms part of CIRO's broader KYC and vulnerable-client protection framework.
Study Guide Reference: CIRE Elements 2.6-2.7 - KYC, third parties and trusted contact persons; IDPC Rule 3202(4).

질문 # 72
Which of the following implications arises from the application of the Criminal Code to financial crimes?

- A. Financial institutions are required to implement mandatory risk assessments for client portfolios
- B. Securities markets must be supervised by a federal agency to avoid fraudulent activities
- C. Investment Dealers must develop anti-fraud policies to prevent criminal activities
- D. Canadian Investor Protection Fund (CIPF) must reimburse all clients affected by fraudulent activities committed by Investment Dealers

정답： C

설명:
The correct answer is B . Canada's Criminal Code applies to serious financial misconduct, including fraud, market-related fraud, possession of proceeds of crime, money laundering and certain forms of insider trading and market manipulation. Section 380, for example, criminalizes fraud and specifically addresses fraudulent conduct affecting the public market price of stocks, shares and other property.
For Investment Dealers, this criminal-law framework operates alongside CIRO supervision requirements.
Current IDPC Rule 3904 requires Dealers to maintain written supervisory policies and procedures providing reasonable assurance of compliance with CIRO requirements, securities laws and applicable laws . CIRO's AML guidance also expects systems and controls designed to prevent and detect financial crime and identifies fraudulent securities activity, insider trading and manipulation as matters relevant to Dealer supervision and escalation.
Thus B best captures the practical compliance implication: Dealers require preventative and detective controls addressing fraud and other unlawful activity.
A is incorrect because CIPF protection relates principally to missing property arising from member-firm insolvency, not automatic compensation for every fraud loss. C concerns portfolio suitability rather than Criminal Code obligations. D is incorrect because Canadian securities regulation remains primarily provincial and territorial, coordinated through the CSA and supplemented by CIRO.
Study Guide Reference: CIRE Element 1.9 - purpose and implications of the Criminal Code and its application to financial crime; Element 1.10 - AML controls.

질문 # 73
An investor is considering investing in a private equity fund. Which of the following features is most commonly associated with private equity funds?

- A. They offer immediate returns with minimal risk, providing quick liquidity similar to publicly traded securities
- B. They involve actively managing and improving the performance of portfolio companies before exiting
- C. They are usually structured like mutual funds and offer daily trading opportunities, providing high liquidity to investors
- D. They typically invest in publicly traded stocks and rely on market liquidity to generate returns

정답：B

설명:
The correct answer is A . Private equity funds generally invest directly in private businesses-or acquire public businesses and take them private-with the objective of increasing enterprise value over a multi- year holding period and ultimately exiting the investment at a profit . BDC describes private equity investors as typically seeking significant ownership or control, improving the company's value, and later realizing that value through a sale, merger or public offering.
Private equity managers may actively influence strategic direction, management, financing, operations, acquisitions, cost structures and growth initiatives. The investment is therefore commonly more hands-on than simply holding publicly traded securities. Exit mechanisms can include sale to another company, sale to another financial investor, recapitalization or an initial public offering.
B and C are incorrect because private equity is generally illiquid , with investor capital often committed for several years rather than redeemable or traded daily. Government of Canada material on private investment funds similarly explains that investments can remain effectively locked in until an exit event such as an acquisition or IPO. D describes conventional public-equity investment rather than the characteristic private- company investment model.
Within the CIRE framework, these characteristics fall within the study of alternative investment funds , whose features, risks, returns, advantages, disadvantages, costs and disclosure requirements candidates must understand.
Study Guide Reference: CIRE Element 7.12 - Alternative investment funds and other investments.

질문 # 74
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