

新版CISI IFC題庫上線 & IFC證照信息



BONUS!!! 免費下載Fast2test IFC考試題庫的完整版：<https://drive.google.com/open?id=1m5myNC6E4fXz9WDA0fBsTSNDqjuYrdB>

對於IFC認證考試，你是怎麼想的呢？作為非常有人氣的CISI認證考試之一，這個考試也是非常重要的。但是，當你為了更好地準備考試而尋找參考資料的時候，你會發現找到一本非常優秀的參考書是很難的。那麼，應該怎麼辦才好呢？沒關係。Fast2test很好地體察到了你們的願望，並且為了滿足廣大考生的要求，向你們提供最好的考試考古題。

Fast2test的IFC題庫是隨著CISI認證廠商對其做出的變化而變化的，確保了題庫的覆蓋率在96%以上，保證考生能順利通過CISI IFC考試，獲取認證證書。我們的CISI IFC模擬測試題具有最高的專業技術含量，供具有相關專業知識的專家和學者學習和研究之用。你還可以登陸我們題庫網站下載更多想要的認證考試題庫資料。

>> 新版CISI IFC題庫上線 <<

IFC證照信息，IFC最新考古題

通過那些很多已經通過CISI IFC認證考試的IT專業人員的回饋，他們的成功得益於Fast2test的說明。Fast2test提供的針對性測試練習題和答案給了他們很大幫助，節約了他們的寶貴的時間和精力，讓他們輕鬆順利地通過他們第一次參加的CISI IFC認證考試。所以Fast2test是個值得你們信賴的網站。選擇了Fast2test，下一個成功的IT人士就是你，Fast2test會成就你的夢想。

CISI IFC 考試大綱：

主題	簡介
主題 1	<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.
主題 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.
主題 3	<ul style="list-style-type: none"> • Introduction to the Mutual Funds Marketplace: This domain covers the structure of Canada's mutual fund industry, including key participants like manufacturers, distributors, and regulators, along with distribution channels and the regulatory framework governing the industry.
主題 4	<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.
主題 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.
主題 6	<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.
主題 7	<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.

最新的 Investment Funds in Canada IFC 免費考試真題 (Q363-Q368):

問題 #363

Jabir begins the registration process with his new dealer Prosper Wealth Inc. Jabir is excited about his new career and eager to start calling clients, opening new accounts, and selling investments. Which of the following CORRECTLY describes when Jabir will be eligible to open new client accounts and sell investments?

- A. Upon employment with the dealer
- B. Upon registration application by the dealer
- **C. Upon formal confirmation from the regulator**
- D. Upon passing the proficiency course

答案: C

解題說明:

Jabir will be eligible to open new client accounts and sell investments only upon formal confirmation from the regulator. Before he can start his activities as a dealing representative, he must complete the registration process, which includes passing the proficiency course, applying for registration through his dealer, and obtaining approval from the securities regulator in his jurisdiction. References: Guide to Broker-Dealer Registration

問題 #364

Wilma has always used the services of a tax preparation firm to file her taxes but is skeptical that she has really benefitted. This year she plans to file her own taxes for the first time.

What would be useful for her to know?

- A. Wilma's top marginal tax rate will be applied to every taxable dollar when her tax return is filed.
- **B. Wilma's marginal tax rate may be lowered when tax deductions are applied to her total income.**

- C. Wilma's non-refundable tax credits may only reduce her taxable income dollar-for-dollar.
- D. Wilma's tax deductions permit her to reduce her tax payable dollar-for-dollar.

答案: B

解題說明:

Tax deductions are amounts that reduce your total income before calculating your tax payable. They lower your marginal tax rate, which is the tax rate that applies to your last dollar of income. For example, if Wilma's total income is \$50,000 and she claims \$5,000 in tax deductions, her taxable income will be \$45,000 and her marginal tax rate will be lower than if she had no deductions. Therefore, A is the correct answer.

References: All deductions, credits, and expenses - Personal income tax - Canada.ca

問題 #365

Marta is turning 71 years old this year. She will have to convert her registered retirement savings plan (RRSP) to a registered retirement income fund (RRIF). Which of the following statements is TRUE?

- A. She will be able to continue contributing to her RRIF and be subject to the same annual limits as her RRSP.
- B. She will be subject to annual maximum withdrawal limits.
- C. When she converts her RRSP to a RRIF, she will incur a tax liability.
- D. She does not have to withdraw the minimum amount this year.

答案: D

解題說明:

The statement that is true about Marta's situation is option D. A registered retirement income fund (RRIF) is a type of registered account that provides income in retirement by converting savings from an RRSP or other sources. A RRIF holder must withdraw a minimum amount from their RRIF each year, starting from the year after they open their RRIF. The minimum amount is calculated based on a percentage factor set by the Canada Revenue Agency (CRA) and the value of the RRIF at the beginning of each year. However, due to the COVID-19 pandemic, the CRA has reduced the required minimum withdrawals from RRIFs by 25% for 2020 and 2021. Therefore, Marta does not have to withdraw the minimum amount this year if she chooses to take advantage of this temporary measure. Therefore, option D is true about Marta's situation. The other statements are not true about Marta's situation. Option A is false because she will not be able to continue contributing to her RRIF and be subject to the same annual limits as her RRSP; rather, she will not be able to make any further contributions to her RRIF once she converts her RRSP to a RRIF. Option B is false because she will not incur a tax liability when she converts her RRSP to a RRIF; rather, she will only pay tax on the amount that she withdraws from her RRIF each year. Option C is false because she will not be subject to annual maximum withdrawal limits; rather, she will be able to withdraw any amount from her RRIF as long as she meets the minimum withdrawal requirement.

References: [Registered Retirement Income Fund (RRIF)

| GetSmarterAboutMoney.ca], [Making RRIF withdrawals | GetSmarterAboutMoney.ca], [RRIF minimum withdrawal factors], [RRIFs: Temporary 25% reduction in minimum withdrawals for 2020 and 2021]

問題 #366

Cristina wants to add a mutual fund to her portfolio offering dividend income. She is considering either a preferred dividend fund or a standard equity fund. What is an important difference for Cristina to consider when comparing these two types of funds?

- A. A preferred dividend fund takes a more passive approach to investing.
- B. The standard equity funds are willing to put capital at substantially greater risk.
- C. A preferred dividend fund would offer more opportunity for capital gains and appreciation.
- D. The standard equity fund would track an index and have less volatility.

答案: B

問題 #367

When you buy a put option, which of the following is TRUE?

- A. You have the obligation to sell a set number of shares at a set price.
- B. You have the right to sell a set number of shares at a set price.
- C. You have the right to purchase a set number of shares at a set price.
- D. You have the obligation to buy a set number of shares at a set price.

答案： B

解題說明：

A put option is a contract that gives the buyer the right, but not the obligation, to sell a set number of shares of an underlying asset at a set price within a specified time frame. The buyer of a put option expects the price of the underlying asset to fall below the strike price before the expiration date. Therefore, A is the correct answer. References: Put Option: What It Is, How It Works, and How to Trade Them, Put: What It Is and How It Works in Investing, With Examples, Put Options: Definition, Overview, and Example

問題 #368

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在CISI的IFC考試題庫頁面中，我們擁有所有最新的考古題，由Fast2test資深認證講師和經驗豐富的技術專家精心編輯而來，完整覆蓋最新試題。CISI的IFC考古題包含了PDF電子檔和軟件版，還有在線測試引擎，全新收錄了IFC認證考試所有試題，并根據真實的考題變化而不斷變化，適合全球考生通用。我們保證IFC考古題的品質，百分之百通過考試，對於購買我們網站IFC題庫的客戶，還可以享受一年更新服務。

IFC證照信息：<https://tw.fast2test.com/IFC-premium-file.html>

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