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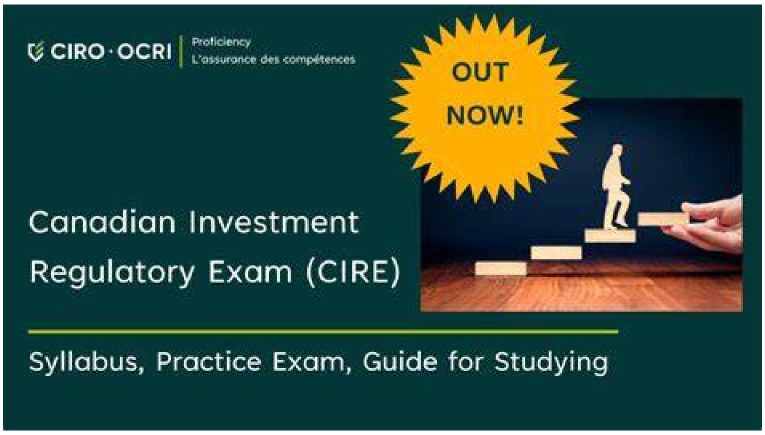

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CIRO CIRE Exam Syllabus Topics:

Section	Weight	Objectives
Topic 1: Conflicts of interest and ethics	15%	- Outside activities of Approved Persons - Managing conflicts of interest - Ethical principles and standards of conduct - Conflict identification, avoidance, addressing and disclosure - Cybersecurity and confidential information - Ethical and legal responsibilities to clients - Ethics and regulatory rules - Information barriers and restricted lists - Client confidentiality - CIRO and other ethical standards - Positions of influence - Personal financial dealings with clients
Topic 2: Prospective client relationships	10%	- Costs, fees, turnover and taxes - Investment Dealer onboarding process - Retail client information and risk profile - Client recordkeeping - Institutional client qualification - Accredited investors and exemptions - Account agreements and welcome documentation - Retail and institutional clients - Third parties and professional advisers - Client relationship model
Topic 3: Derivatives	5%	- Futures, forwards, swaps and contracts for difference - Transactional elements of futures and options - Options - Prohibited derivative trading practices - Derivative trading strategies - Listed and over-the-counter derivatives markets - Derivative account administration - Uses of derivatives

Topic 4: Overview of Canadian securities regulatory framework	10%	- Criminal Code and financial crime - Bank Act and Bankruptcy and Insolvency Act - Other investment industry regulators and agencies - Canadian Investor Protection Fund - Clearing agencies - Role and authority of the Canadian Securities Administrators and provincial/territorial securities and derivatives regulators - Marketplaces and trading venues - Anti-money laundering requirements - Confidentiality, privacy, anti-spam and shareholder rights legislation - Role and authority of the Canadian Investment Regulatory Organization - Investment Dealer registration and individual approval requirements
Topic 5: Market integrity, trade execution and settlement	12%	- Order confirmation requirements - Reporting obligations - Order entry, trade processing, settlement and delivery - Investment banking, research and corporate finance - Gatekeeping for manipulative and deceptive practices - Account types - Order types - Derivative trading agreements - Universal Market Integrity Rules - Order variations, cancellations and corrections - Margin requirements - UMIR gatekeeping obligations
Topic 6: Client complaint handling and reporting	5%	- Client issues and potential liability - Investment Dealer obligations to clients - Settlement agreements with clients - Investment Dealer complaint reporting obligations - Client recourse options - Complaint policies, procedures and recordkeeping - CIRO and provincial regulator roles in complaint handling
Topic 7: Securities, managed products, mutual funds and other investments	19%	- Pooled products - Market indices - Mutual funds - Managed product investment considerations - Fixed income securities and products - Equity investment considerations - Exchange-traded funds - Asset classes - Managed products - Other investments - Fixed income investment considerations - Equities

Topic 8: Scope of client relationships	15%	- Account appropriateness versus suitability - Know-your-product requirements - Institutional client sophistication and suitability exemptions - Escalation to subject matter experts - Client suitability determination - Institutional Investment Dealer services - Registered Representative role and client service - Suitability exemptions - Relationship disclosure - Investment performance benchmarks - Product due diligence - Account appropriateness - Investment management styles and strategies - Investment Representative role and client service - Trust, agency and fiduciary duty - Clients residing in the United States and other foreign jurisdictions - Retail Investment Dealer services
Topic 9: Market and company analysis	8%	- Basic economic theories - Economic information and indicators - Industry performance analysis - Technical and statistical analysis tools - Market theories and stock market behaviour - Macroeconomic effects on financial markets - Company regulation, disclosure and investor rights - Macroeconomic factors and policies - Company performance analysis

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CIRO Canadian Investment Regulatory Exam Sample Questions (Q45-Q50):

NEW QUESTION # 45
What should a Registered Representative (RR) do if a client requests to share sensitive investment documents through an unsecured platform?

- A. Explain the risks and offer secure alternatives for sharing information
- B. Share the documents in the manner requested to maintain the client relationship
- C. Share the documents but alert the cybersecurity team so they can look for data breaches
- D. Encrypt the documents according to firm policy and proceed without informing the client

Answer: A

Explanation:
The correct answer is B . A client's preference for an unsecured communication channel does not eliminate the Registered Representative's responsibility to protect confidential information. The appropriate response is to explain the confidentiality and cybersecurity risks and direct the client toward a secure, firm-approved method of transmitting or accessing sensitive documents. CIRO's CIRE syllabus specifically requires candidates to understand cybersecurity in the containment of confidential information and the requirements for Investment Dealers to maintain policies and procedures protecting client confidentiality. CIRO guidance on electronic communications identifies inadequate encryption and password protection as potential sources of confidentiality breaches and recommends secure web portals or other protected technologies rather than ordinary unsecured electronic delivery. CIRO states that delivery through secure portals is preferable where appropriate security controls, including encryption and password protocols, are present.
A is incorrect because knowingly transmitting confidential information through an insecure channel and merely monitoring afterward

fails to prevent the risk. C improperly puts client convenience ahead of confidentiality obligations. D may sound protective, but representatives should follow approved firm procedures and communicate appropriate security arrangements rather than unilaterally proceeding without addressing the client's insecure request. CIRO's broader cybersecurity framework emphasizes confidentiality and the use of safeguards against unauthorized access.
Study Guide Reference: CIRE Elements 9.10-9.12 - client confidentiality, information control and cybersecurity.

NEW QUESTION # 46
When do retail client suitability determination requirements apply?

- A. Before an Investment Dealer onboards a new client as part of the know-your-client (KYC) approach
- B. Within a reasonable time of an Investment Dealer purchasing, selling, withdrawing or exchanging securities for a retail client's account
- C. In relation to the sale or purchase of investments for a retail client but not where exchanges or withdrawals are made
- D. Before an Investment Dealer purchases, sells, withdraws, exchanges or transfers-out securities for a retail client's account

Answer: D

Explanation:
The correct answer is D . Current CIRO IDPC Rule 3402 establishes a pre-action suitability requirement .
Before an Investment Dealer purchases, sells, withdraws, exchanges or transfers out securities or precious- metals bullion, transacts in derivatives for a retail client's account, takes another investment action, makes a recommendation, or exercises discretion, the Dealer must determine on a reasonable basis that the action is suitable and puts the retail client's interest first .
The determination considers the client's KYC information, the Dealer's and Approved Person's product knowledge, concentration and liquidity effects, actual and potential costs, and a reasonable range of alternative actions available through the Dealer.
A is incorrect because CIRO expressly includes withdrawals and exchanges , not merely purchases and sales. B confuses account onboarding and KYC collection with transaction-level suitability. KYC information provides essential inputs for suitability but is not itself the transaction trigger described in the question. C is particularly important to distinguish: Rule 3402 does use a "within a reasonable time" standard for certain subsequent account-review triggering events, such as transfers-in or material KYC changes, but transaction- level suitability under subsection 3402(1) must be determined before the specified action occurs.
The CIRE syllabus expressly requires RRs to understand and apply retail-client suitability requirements.
Study Guide Reference: CIRE Elements 3.1 and 3.10-3.13 - suitability determination; IDPC Rule 3402.

NEW QUESTION # 47
When must costs associated with an investment product be disclosed to a client?

- A. During the initial onboarding process and when recommending products
- B. In the transaction confirmation after the product has been purchased
- C. Disclosure of costs is optional if the product exceeds its benchmark
- D. Only when the client requests specific information about costs

Answer: A

Explanation:
The correct answer is D . Cost disclosure is required at multiple stages of the client relationship and cannot be deferred until after an investment has been purchased. At account opening, CIRO's relationship disclosure requirements require retail clients to receive information about account service fees and charges and the charges they may incur in acquiring, disposing of and holding investment products. The CIRE syllabus expressly includes "charges, fees, fee structures and guidelines for compensation" within relationship disclosure.
Transaction-specific disclosure must also occur before the transaction proceeds . Current IDPC Rule 3218 requires the Dealer, before accepting a retail client's instruction to purchase or sell a security or transact in derivatives, to disclose applicable charges or a reasonable estimate, deferred charges, trailing commissions and applicable ongoing investment-fund fees.
Accordingly, D is the best answer because clients must understand costs during onboarding and when investment products are being considered or recommended, before commitment. A is incorrect because disclosure is mandatory rather than request-driven. B has no regulatory basis; investment performance does not eliminate disclosure obligations. C is too late: trade confirmations provide important post-trade information, but they do not replace required pre-trade disclosure.
Study Guide Reference: CIRE Elements 3.4 and 3.9 - relationship disclosure, fees and costs, KYP; IDPC Rules 3216 and 3218.

NEW QUESTION # 48
A risk-averse investor is considering investing in preferred shares. What is one key feature of preferred shares that may appeal to such investors?

- A. Preferred shares offer no risk of dividend suspension under any market conditions
- B. Preferred shares provide fixed dividends and have a priority claim on company assets over common shares
- C. Preferred shares typically pay fixed dividends and provide significant voting rights to shareholders
- D. Preferred shares guarantee the highest potential for capital gains among all equity investments

Answer: B

Explanation:
The correct answer is A . Preferred shares generally provide investors with regular or fixed-rate dividend income and rank ahead of common shares for dividend payments and claims on residual corporate assets upon liquidation. CIRO's investment glossary describes a preferred share as providing a fixed dividend payable before dividends to common shareholders, together with a preferred claim on assets if the company is liquidated.
Ontario Securities Commission investor education similarly states that preferred stock generally offers regular income through fixed dividends, that preferred dividends are paid before common-share dividends, and that preferred shareholders have priority over common shareholders if the company is liquidated. This relative priority and greater income orientation may appeal to comparatively risk-averse equity investors.
However, preferred shares are not risk-free . Dividends may be suspended depending on the issuer and share terms, and preferred shareholders rank behind creditors and bondholders in insolvency. Therefore D is incorrect. B is incorrect because preferred shares normally carry limited or no voting rights. C is incorrect because preferred shares generally offer less capital-growth potential than common shares.
The CIRE syllabus specifically requires candidates to understand the features, risks and returns of common and preferred shares .
Study Guide Reference: CIRE Element 7.2 - Equities: common shares and preferred shares; Element
7.3 - advantages and disadvantages of share ownership.

NEW QUESTION # 49
An employee of an Investment Dealer may not, directly or indirectly, engage in any personal dealings with a client. Which of the following is considered a personal financial dealing?

- A. Acting as Power of Attorney where the client is a Related Person
- B. Borrowing from a client's firm whose normal course of business includes lending money
- C. Accepting non-monetary consideration in return for priority treatment
- D. Borrowing from a client whose normal course of business includes lending money

Answer: C

Explanation:
The correct answer is A . IDPC Rule 3115 expressly prohibits employees and Approved Persons from engaging, directly or indirectly, in personal financial dealings with clients . The Rule specifically includes accepting consideration, remuneration, gratuities or benefits from persons other than the Dealer Member for activities conducted on behalf of a client.
A non-monetary benefit received in exchange for priority treatment creates a direct quid pro quo and a material risk that the employee's judgment or treatment of clients will be improperly influenced. CIRO provides only a narrow exception for non-monetary consideration that is minimal in value, infrequent, and sufficiently insignificant that a reasonable person would not question whether it created a conflict. Priority treatment would not fit comfortably within that exception.
B can fall within an express exception where the client is a financial institution whose business includes lending money to the public and the borrowing occurs in the ordinary course. C can also be permitted where the client is a Related Person , the arrangement complies with Dealer policies, and required prior written approval is obtained. D does not describe a direct prohibited client arrangement in the same manner as A.
Study Guide Reference: CIRE Element 9 - personal financial dealings, conflicts of interest and ethical conduct; IDPC Rule 3115.

NEW QUESTION # 50
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