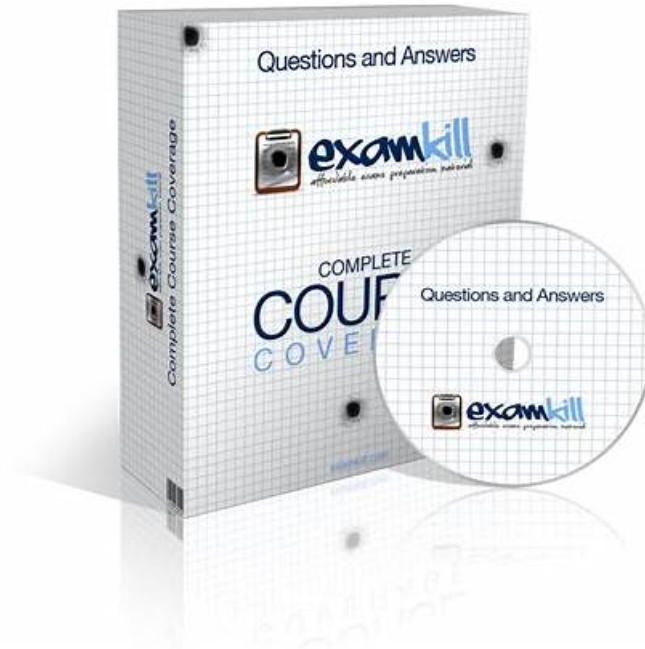


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## CISI Investment Funds in Canada (IFC) Exam Sample Questions (Q79-Q84):

### NEW QUESTION # 79

What program requires pensioners to reside in Canada for a specific period of time?

- A. CPP
- B. GIS
- C. OAS
- D. RPP

**Answer: C**

Explanation:

Old Age Security (OAS) requires Canadian residency for eligibility. A pensioner must typically have resided in Canada for at least 10 years after age 18 to qualify.

CPP (C) is contributory and based on employment earnings, not residency.

RPP (B) is an employer-sponsored pension, not linked to residency.

GIS (D) is a supplement to OAS and also requires residency but is dependent on OAS eligibility.

#### **NEW QUESTION # 80**

Xian-Li believes she is a sophisticated investor. She has constructed her own portfolio and has had some success. She does not believe in studying a company's details such as earnings, expenses, or assets. She is more concerned with patterns in a company's stock price over time. She believes patterns form and can be used to predict future movements in the market.

How does Xian-Li evaluate the companies in her portfolio?

- A. fundamental analysis
- **B. technical analysis**
- C. flowchart analysis
- D. value analysis

**Answer: B**

Explanation:

Technical analysis is the method of evaluating securities by analyzing the statistics generated by market activity, such as past prices and volume. Technical analysts do not attempt to measure a security's intrinsic value, but instead use charts and other tools to identify patterns that can suggest future activity. Xian-Li is using technical analysis to evaluate the companies in her portfolio.

#### **NEW QUESTION # 81**

As it pertains to fixed-income securities, which yield metric factors in cash flows relative to ongoing bond prices rather than the initial amount invested?

- A. Earnings
- **B. Current**
- C. Effective
- D. Dividend

**Answer: B**

#### **NEW QUESTION # 82**

Leira has a marginal tax rate of 45% and may deduct \$5,000 in registered retirement savings plan (RRSP) contributions on her income tax return. If she decides to use her available deduction and assuming this does not reduce her taxable income to a lower tax bracket, by how much will it reduce her tax payable?

- A. \$5,000
- **B. \$2,250**
- C. \$4,500
- D. \$0

**Answer: B**

Explanation:

A registered retirement savings plan (RRSP) is a type of tax-deferred account that allows individuals to save for retirement.

Contributions to an RRSP are deductible from taxable income, which means that they reduce the amount of income tax payable for the year. The amount of tax savings from an RRSP contribution depends on the individual's marginal tax rate, which is the tax rate applied to the next dollar earned. Leira has a marginal tax rate of 45% and may deduct \$5,000 in RRSP contributions on her income tax return. If she decides to use her available deduction and assuming this does not reduce her taxable income to a lower tax bracket, by how much will it reduce her tax payable? To answer this question, we can use the following formula:  $\text{Tax savings} =$

RRSP contribution \times Marginal tax rate)

### NEW QUESTION # 83

Based on the financial planning pyramid, what security would be appropriate for a very aggressive investor?

- **A. Over the Counter (OTC) Securities**
- B. Commodities
- C. Foreign stocks
- D. Tax shelters

**Answer: A**

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

The financial planning pyramid illustrates the risk-return spectrum of investments. For a very aggressive investor, high-risk securities like OTC securities are suitable. The feedback from the document states:

"As a visual aid, the planning pyramid helps you show clients how mutual funds fit into the investment universe. A very aggressive investor could consider investments such as OTC Securities." Reference: Chapter 4 - Getting to know the client Learning Domain: The Know Your Client Communication Process

### NEW QUESTION # 84

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