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CSI Canadian Securities Course Exam2 Sample Questions (Q92-Q97):

NEW QUESTION # 92

Why are inverse exchange-traded funds effective in declining markets?

- A. They use active management.
- **B. They use derivatives.**
- C. They use physical commodities.
- D. They use borrowed capital.

Answer: B

NEW QUESTION # 93

Which vehicle is least appropriate for an institutional investor?

- A. Discount broker
- B. Dark pool
- **C. Family office**
- D. University endowment

Answer: C

NEW QUESTION # 94

What is a characteristic of the FTSE Canada Universe Bond Index?

- A. It measures the total price return on bonds including realized and unrealized gains
- **B. It represents a full cross-section of government and corporate bonds.**
- C. It is an equal-weighted bond index with each bond representing the same weight within the index.
- D. It includes Canadian investment-grade bonds with a term to maturity of one year or less.

Answer: B

Explanation:

The FTSE Canada Universe Bond Index represents a comprehensive cross-section of investment-grade government and corporate bonds denominated in Canadian dollars. It includes bonds with a term to maturity of one year or more and excludes high-yield (non-investment-grade) bonds.

* A. It measures the total price return on bonds including realized and unrealized gains: The index does not account for realized gains; it tracks price movements and interest income.

* C. It includes Canadian investment-grade bonds with a term to maturity of one year or less: Bonds in this index must have a term to maturity of at least one year, not less.

* D. It is an equal-weighted bond index with each bond representing the same weight within the index:

The FTSE Canada Universe Bond Index is capitalization-weighted, not equal-weighted.

Reference: CSC Volume 1, Chapter 7, "Bond Indexes - FTSE Canada Universe Bond Index" explains the composition and characteristics of the index.

NEW QUESTION # 95

What is the difference between sinking funds and purchase funds concerning the redemption of bonds prior to maturity?

- A. Sinking funds involve the issuer determining when bonds are redeemed while purchase funds involve the investor determining when the bonds are redeemed.
- **B. Sinking funds have mandated redemptions while purchase funds can redeem only upon certain market conditions.**
- C. Sinking funds can redeem bonds only if they trade below a stipulated price while purchase funds do not have such a requirement.
- D. Sinking funds can redeem the bonds any time while purchase funds follow a prearranged schedule.

Answer: B

Explanation:

* Sinking funds require the issuer to redeem a specified portion of the bond issue at regular intervals. This ensures systematic debt reduction and is mandated regardless of market conditions.

* Purchase funds, however, allow the issuer to buy back bonds only if they are available in the market at or below a stipulated price, making redemption conditional on market conditions.

* B. Sinking funds can redeem bonds only if they trade below a stipulated price: This applies to purchase funds, not sinking funds.

* C. Sinking funds involve the issuer determining when bonds are redeemed while purchase funds involve the investor determining when the bonds are redeemed: Investors have no role in determining bond redemption under either method.

* D. Sinking funds can redeem the bonds any time while purchase funds follow a prearranged schedule:

Sinking funds follow a schedule, and purchase funds rely on market conditions.

NEW QUESTION # 96

What does a simplified prospectus typically allow a fund company to do?

- A. Quality one or more mutual funds for sale.
- B. To qualify a real property funds for sale.
- C. Provide up-to-date holding information to the public.
- D. Replace the financial reporting documents.

Answer: A

Explanation:

A simplified prospectus is a streamlined legal document that allows fund companies to qualify mutual funds for sale under National Instruments 81-101. It provides essential information about a fund's investment objectives, risks, fees, and performance in a concise and accessible format, enabling investors to make informed decisions. This document complements the more detailed financial disclosures and annual reports rather than replacing them.

Simplified prospectuses apply specifically to mutual funds and are not used for real property funds or to provide detailed holding updates.

* References:

* CSC Volume 2, Chapter 17: Mutual Funds - The Simplified Prospectus.

* CSC Volume 2, Chapter 23: Structured Products - Legal and Regulatory Frameworks.

NEW QUESTION # 97

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