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## CSI Applied Financial Planning Certification Exam 1 (AFP) Sample Questions (Q85-Q90):

### NEW QUESTION # 85

A client wants to state her wishes about medical treatment if she becomes incapable of communicating. Which document is most directly relevant?

- A. Investment policy statement.
- B. Trade authorization form.
- C. Net worth statement.
- **D. Living will or personal care directive.**

**Answer: D**

Explanation:

A living will, advance health-care directive, or personal care directive records the client's wishes regarding medical and personal-

care decisions if the client later lacks capacity or cannot communicate. The exact terminology varies by province, but the planning purpose is consistent: it guides substitute decision-makers and health-care providers about treatment preferences, end-of-life care, and personal values. Option A governs investment objectives and constraints. Option C authorizes trading activity and has no health-care function. Option D summarizes assets and liabilities but does not express medical wishes. A planner should not draft legal health-care documents unless qualified, but should identify the planning need and recommend legal advice. The document should be coordinated with any power of attorney for personal care or equivalent appointment, because naming the decision-maker and documenting wishes are complementary. Incapacity planning is distinct from a will, which operates after death. References/topics: living will, personal care directive, incapacity planning, substitute decision-making.

#### NEW QUESTION # 86

A client, age 60, is in a low tax bracket today and expects a larger taxable pension after age 65. She has TFSA and RRSP room. Which contribution priority is generally more appropriate?

- A. RRSP, because withdrawals are tax-free.
- **B. TFSA, because withdrawals will not increase taxable retirement income.**
- C. RRSP only after the client turns 72.
- D. Non-registered account only, because registered accounts are unsuitable after age 60.

**Answer: B**

Explanation:

The contribution decision turns on current versus future tax rates and the effect on retirement income. RRSP contributions are most powerful when the deduction is taken at a higher tax rate than the withdrawal rate. If the client is in a low bracket now and expects higher taxable income later, the RRSP deduction may be less valuable than the future tax cost. A TFSA provides no deduction, but qualified withdrawals are tax-free and do not increase taxable income or income-tested benefit exposure. Option A is incorrect because RRSP withdrawals are taxable. Option B ignores tax-sheltered growth and flexibility. Option D is impossible in ordinary RRSP planning because RRSPs must be matured by the end of the year the annuitant turns 71. The planner should still test exact brackets, pension timing, OAS exposure, available cash flow, and estate objectives. As a general rule in this fact pattern, TFSA priority is more defensible. References/topics: TFSA vs RRSP, marginal tax rate planning, retirement cash flow, income-tested benefits.

#### NEW QUESTION # 87

A retiree holds most of her investments in interest-bearing GICs inside a non-registered account while her TFSA is invested in cash. She has unused TFSA room and wants to improve after-tax efficiency without increasing total portfolio risk materially. What should the planner consider?

- **A. Holding more interest-bearing assets inside the TFSA.**
- B. Borrowing to invest in the non-registered account.
- C. Moving all assets into speculative equities.
- D. Withdrawing RRIF minimums and gifting them immediately.

**Answer: A**

Explanation:

Interest income is fully taxable in a non-registered account, so sheltering interest-bearing assets in a TFSA can improve after-tax results without changing the underlying risk profile materially. If the retiree already wants conservative holdings, placing some GIC or high-interest savings exposure inside the TFSA may reduce annual taxable income and preserve capital. Option B changes the risk profile and is not responsive to the client's objective. Option C may be an estate or family-support decision, but it does not directly improve asset-location efficiency. Option D introduces leverage and repayment risk, which conflicts with the retiree's conservative profile. The planner should evaluate available TFSA room, maturity dates, liquidity needs, CDIC eligibility where relevant, estate beneficiary designations, and whether non-registered accrued interest will be triggered. The principle is asset location: tax-inefficient income is often better sheltered where possible, provided the recommendation remains suitable. References/topics: asset location, TFSA, interest income taxation, retirement portfolio efficiency.

#### NEW QUESTION # 88

Leena and Harry are married and hold RRSPs with a value exceeding \$500,000. They are concerned about their final tax liability and want to cover the taxes after they have both died. What would their financial planner recommend them to implement in order for

the couple to achieve the objective?

- A. Set up a testamentary trust through their wills.
- **B. Purchase a joint last-to-die permanent life insurance policy.**
- C. Update the beneficiary of the RRSP plans to each other.
- D. Transfer the funds into an inter vivos trust.

**Answer: B**

Explanation:

A joint last-to-die permanent life insurance policy is designed for a tax liability that arises after both spouses have died. Leena and Harry are concerned about the final tax exposure on large RRSP balances. If one spouse dies first and the surviving spouse is the beneficiary or successor annuitant, RRSP/RRIF amounts may generally roll to the survivor on a tax-deferred basis. The larger tax problem usually appears on the second death, when no spouse remains for rollover and the registered assets are included in income. Last-to-die coverage pays at that point and can provide estate liquidity for taxes without forcing asset sales. A testamentary trust does not itself fund the tax bill. Updating beneficiaries to each other helps deferral but not the final liability. An inter vivos trust cannot simply receive RRSP assets without tax consequences. Study Guide focus: RRSP/RRIF death taxation, spousal rollover, permanent insurance, estate liquidity, and last-to-die planning.

### NEW QUESTION # 89

Jonah is meeting with his client, Muhsina, who owns Myke Inc., a Canadian-controlled private corporation.

Based on current market value, if he decides to sell Myke Inc., Muhsina will have a capital gain of \$400,000.

He expects the value of Myke Inc. to increase in future years and has a CNIL balance of \$100,000. He wants the future increase in value to be taxed in the hands of his children, Teshi and Kaliyah, and to minimize the cost. What action should Jonah advise Muhsina to take to meet his goal?

- A. Set up a joint account with Teshi and Kaliyah.
- B. Sell ##### Inc. to his children for \$1.
- C. Set up a joint account with Teshi.
- **D. Sell ##### Inc. to his children at fair market value.**

**Answer: D**

Explanation:

Muhsina should sell the shares at fair market value if the objective is to shift future growth to the children while avoiding a below-market transfer problem. A sale for \$1 would not avoid tax; related-party tax rules generally deem a disposition at fair market value, and inadequate consideration can create double-tax or attribution complications. Selling at fair market value crystallizes the current value in Muhsina's hands and places future appreciation with Teshi and Kaliyah. The facts mention a current \$400,000 capital gain and a CNIL balance, so the planner must coordinate LCGE eligibility and tax cost carefully. Joint accounts do not transfer private corporation growth in a controlled business succession structure and may create ownership and attribution problems. The ideal planning tool might be an estate freeze, but among the available options, a fair-market-value sale is the correct method. Study Guide focus: related-party transfers, fair market value, CNIL, LCGE, business succession, and estate-freeze concepts.

### NEW QUESTION # 90

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