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In cyber age, it's essential to pass the CSC2 exam to prove ability especially for lots of office workers. Passing the CSC2 exam is not only for obtaining a paper certification, but also for a proof of your ability. Most people regard CSI certification as a threshold in this industry, therefore, for your convenience, we are fully equipped with a professional team with specialized experts to study and design the most applicable CSC2 Exam prepare.

CSI CSC2 Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none">• Additional Topics: This section of the exam measures the skills of a Wealth Management Professional and covers Canadian taxation systems, tax-advantaged accounts, fee-based account structures, retail client financial planning and estate planning, institutional client management, and ethical standards for financial advisors serving both individual and institutional clients.
Topic 2	<ul style="list-style-type: none">• The Canadian Investment Marketplace: This section of the exam measures the skills of a Securities Industry Professional and covers the structure and operation of Canada's investment marketplace. It includes the roles of investment dealers and financial intermediaries, capital market functions, financial instruments, and the complete Canadian regulatory environment with its regulatory bodies, principles of regulation, client remediation options, and ethical standards for financial services professionals.
Topic 3	<ul style="list-style-type: none">• Investment Analysis: This section of the exam measures the skills of a Research Analyst and covers both fundamental and technical analysis methods, including macroeconomic, industry and company analysis techniques, financial statement interpretation, ratio analysis, and security valuation approaches.
Topic 4	<ul style="list-style-type: none">• Investment Products: This section of the exam measures the skills of an Investment Products Analyst and covers fixed-income securities features, pricing, and trading; equity securities including common and preferred shares; derivatives including options, forwards, futures, rights and warrants; and the characteristics and uses of all these investment instruments in Canadian markets.

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more than 98 percent of candidates pass the exam with our CSC2 practice materials and all of former candidates made measurable advance and improvement. All CSC2 practice materials fall within the scope of this exam for your information.

CSI Canadian Securities Course Exam2 Sample Questions (Q85-Q90):

NEW QUESTION # 85

What is the main advantage ETFs have over mutual funds?

- A. Flexible dividend reinvestment
- **B. Improved tax efficiency**
- C. Ability to set up pre-authorized contributions
- D. Active management

Answer: B

NEW QUESTION # 86

Tom sold some bonds in his RRSP and used the total \$100,000 in proceeds to buy a 75% guaranteed segregated fund. Three years later, Tom died. At the time of his death, the market value of the segregated fund was \$70,000. Assuming no interim withdrawal on market value reset, what is the death benefit payable from this investment?

- A. \$5,000
- B. \$0,
- **C. \$30,000**
- D. \$70,000

Answer: C

Explanation:

Key Concepts:

A segregated fund with a guaranteed death benefit ensures that the investor (or their estate) receives at least a certain percentage of the initial investment in case of death. This percentage is applied to the original investment amount, and if the market value of the segregated fund at the time of death is lower than this guaranteed amount, the insurance company pays the shortfall.

Step-by-step Explanation:

* Initial Investment in the Segregated Fund: Tom invested \$100,000 into a segregated fund with a 75% death benefit guarantee.

* Guaranteed amount = $75\% \times \$100,000 = \$75,000$.

* Market Value at the Time of Death: The market value of the segregated fund is \$70,000 at the time of Tom's death.

* Shortfall Calculation: The guaranteed amount (\$75,000) is greater than the market value (\$70,000).

* Shortfall = $\$75,000 - \$70,000 = \$5,000$.

* Death Benefit Payable: Since the segregated fund guarantees at least \$75,000, the insurance company will pay the shortfall of \$5,000 to the estate.

* Option A (\$0): Incorrect; there is a shortfall between the guaranteed amount and the market value, so a payout will occur.

* Option B (\$70,000): Incorrect; this is the market value, not the shortfall amount.

* Option C (\$30,000): Incorrect; this value does not align with the 75% guarantee calculation.

* Option D (\$5,000): Correct; this is the shortfall amount payable as the death benefit.

References to Canadian Securities Course Exam 2 Study Materials:

* Volume 2, Chapter 22 - Segregated Funds

* Explains death benefit guarantees in segregated funds and how the shortfall is calculated.

* Volume 2, Chapter 24 - Canadian Taxation

* Highlights how RRSP investments, such as segregated funds, are treated upon the investor's death.

* Volume 2, Chapter 26 - Working with the Retail Client

* Discusses estate planning considerations, including the role of segregated funds in ensuring financial protection.

NEW QUESTION # 87

For buy-side institutional investors, what is the purpose of algorithmic trading?

- **A. To optimize the order execution of a large block of shares by breaking it up into smaller trades.**
- B. To reduce overall trading order execution costs.
- C. To consolidate a large number of individual trades into a single trade to reduce the market impact.

- D. To optimize the order execution of small trades.

Answer: A

NEW QUESTION # 88

What is typically a key tax attribute of dividends?

- A. Reinvested dividends are non-taxable to the shareholders.
- **B. Dividend income is taxed more preferentially than interest income.**
- C. Dividends from preferred shares are ineligible for dividend tax credit.
- D. Stock dividends are treated differently than regular cash dividends for tax purposes.

Answer: B

Explanation:

Dividends are taxed at a preferential rate in Canada due to the dividend tax credit, which reduces the effective tax rate on dividend income. This is intended to prevent double taxation because corporations have already paid taxes on their profits before distributing dividends to shareholders.

* B. Dividends from preferred shares are ineligible for the dividend tax credit: This is incorrect; dividends from both common and preferred shares are eligible for the dividend tax credit.

* C. Stock dividends are treated differently than regular cash dividends for tax purposes: Stock dividends are generally taxed similarly to cash dividends.

* D. Reinvested dividends are non-taxable to the shareholders: Reinvested dividends are taxable in the year they are earned, even if reinvested.

Reference: CSC Volume 2, Chapter 24, "Taxation of Dividend Income" discusses the tax treatment of dividends and the dividend tax credit.

NEW QUESTION # 89

When considering the overall investment objectives of liquid alternatives, what time horizon is the most appropriate for retail investors when investing in these funds?

- A. Short-to medium-term
- B. Medium-term
- **C. Long-term**
- D. Short-term

Answer: C

Explanation:

Liquid alternatives, also known as alternative mutual funds, combine features of traditional mutual funds with hedge fund-like strategies. They provide access to alternative investments such as derivatives, short-selling, and leverage while adhering to stricter regulations for retail investors. These funds are designed to achieve diversification and risk-adjusted returns that are less correlated with traditional stock and bond markets.

When considering liquid alternatives, a long-term investment horizon is most appropriate for retail investors.

The key reasons include:

* Volatility and Complexity: Liquid alternatives can be more volatile than traditional funds due to their use of sophisticated strategies like leverage or derivatives. This requires a long-term outlook to weather short-term fluctuations.

* Objective of Absolute Returns: Liquid alternatives are often structured to provide positive returns over a full market cycle, which typically spans several years.

* Diversification Benefits: The risk mitigation offered by these funds unfolds over time as they reduce the portfolio's overall exposure to specific market conditions.

Investors seeking short-term gains may not benefit as much due to the time required for the strategies employed to materialize their intended results. Long-term objectives align better with the nature of liquid alternatives and their ability to smooth returns.

References:

* CSC Volume 2, Chapter 20: "Alternative Investments: Strategies and Performance," discusses the structure and time horizon considerations for liquid alternatives.

