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CSI Canadian Securities Course Exam2 Sample Questions (Q38-Q43):

NEW QUESTION # 38

What constitutes the process for monitoring a portfolio?

- A. Assessing changes in a client's goals and setting a strategic asset allocation.

- B. Assessing market shifts and staying informed of changes in a client's goals.
- C. Evaluating portfolio performance and confirming the stage of the economic cycle.
- D. Reviewing the industry trends and evaluating portfolio performance.

Answer: B

NEW QUESTION # 39

What is the next step after designing an investment policy statement?

- A. Outlining a list of acceptable and prohibited investments
- B. Developing the asset mix
- C. Determining investment constraints
- D. Determining investment objectives

Answer: B

NEW QUESTION # 40

What is the bottom price of a security's trading range at which most investors would sense value and be willing to buy it?

- A. Reversal pattern.
- B. Support level.
- C. Sentiment indicator.
- D. Moving average.

Answer: B

NEW QUESTION # 41

For what type of company is the dividend discount model least applicable?

- A. One with stable dividend payments and a stable dividend growth rate.
- B. One with changing dividend payments and a fluctuating dividend growth rate.
- C. One with stable dividend payments and a fluctuating dividend growth rate.
- D. One with changing dividend payments and a stable dividend growth rate.

Answer: B

Explanation:

The dividend discount model (DDM) is based on the premise that a company's intrinsic value is the present value of all future dividends. This model works best when:

- * Dividends are stable or follow a predictable growth rate.
- * The company has an established dividend payout history.
- * Inapplicability to Fluctuating Dividend Patterns: A company with changing dividend payments and fluctuating growth rates lacks the consistency required for the DDM. The fluctuating nature introduces uncertainty, making it difficult to estimate future dividends accurately. This diminishes the model's reliability in valuing such companies.
- * Comparison with Other Options:
- * Option A: Changing dividend payments but a stable growth rate could still provide a predictable valuation framework using DDM.
- * Option B: Stable dividends and a stable growth rate align perfectly with DDM assumptions.
- * Option C: Stable dividends and fluctuating growth rates are more predictable than Option D.

Supporting Study Material References:

- * Volume 2, Chapter 13 (Fundamental Analysis): Explains the relevance of consistent dividend patterns in equity valuation, emphasizing

NEW QUESTION # 42

A client who seeks advice from an investment advisor but does not require financial planning guidance. Which platform is most appropriate for this client?

- A. Discount brokerage.
- B. Family office
- C. Self-directed brokerage.
- D. Exchanged-traded fund.

Answer: A

Explanation:

A discount brokerage is an ideal platform for clients who seek professional advice but do not require comprehensive financial planning. Discount brokers allow clients to trade securities with minimal fees, offering tools and resources for investment decision-making without the cost of full-service advisory.

* Why This Platform is Appropriate:

* Clients retain control over their portfolios but can access limited advisory services when needed.

* Suitable for investors who are comfortable with self-directed investing and require occasional guidance.

* Why Other Options Are Incorrect:

* A: A family office provides high-end services, including financial planning, making it excessive for this client.

* B: A self-directed brokerage is entirely self-managed, without access to advisory support.

* C: ETFs are an investment product, not a platform.

References:

* CSC Volume 2, Chapter 25: Overview of Fee-Based and Discount Brokerage Accounts.

NEW QUESTION # 43

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