

# Interactive IFC Practice Exam & IFC Interactive Practice Exam



## Practice Test With Answer Key

### Investment fund In Canada (IFIC)

Learning Domain	Questions
An Introduction to the Mutual Funds Marketplace	14
The Know Your Client Communication Process	19
Understanding Investment Products and Portfolios	18
The Modern Mutual Fund	4
Analysis of Mutual Funds	11
Understanding Alternative Managed Products	3
Evaluating and Selecting Mutual Funds	16
Ethics, Compliance and Mutual Fund Regulations	15

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## CISI IFC Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none"> <li>Introduction to the Mutual Funds Marketplace: This domain covers the structure of Canada's mutual fund industry, including key participants like manufacturers, distributors, and regulators, along with distribution channels and the regulatory framework governing the industry.</li> </ul>
Topic 2	<ul style="list-style-type: none"> <li>Analysis of Mutual Funds: This domain addresses evaluation tools and techniques for mutual fund performance, including quantitative measures like returns and risk metrics, and qualitative factors like manager experience and investment style.</li> </ul>
Topic 3	<ul style="list-style-type: none"> <li>Understanding Alternative Managed Products: This domain introduces investment products beyond traditional mutual funds, including ETFs, segregated funds, and hedge funds, examining their features, structures, benefits, risks, and regulatory treatment.</li> </ul>
Topic 4	<ul style="list-style-type: none"> <li>The Know Your Client Communication Process: This domain focuses on gathering and documenting client information to ensure suitable recommendations, including understanding financial situations, investment objectives, risk tolerance, and maintaining ongoing communication with clients.</li> </ul>
Topic 5	<ul style="list-style-type: none"> <li>Evaluating and Selecting Mutual Funds: This domain covers the systematic process of choosing appropriate mutual funds based on client needs, including selection criteria, cost considerations, performance history, and ongoing portfolio monitoring and rebalancing.</li> </ul>
Topic 6	<ul style="list-style-type: none"> <li>Understanding Investment Products and Portfolios: This domain explores various investment products including stocks, bonds, and securities, along with portfolio construction principles, asset allocation strategies, and how different products work together to meet client objectives.</li> </ul>
Topic 7	<ul style="list-style-type: none"> <li>Ethics, Compliance, and Mutual Fund Regulation: This domain addresses ethical standards and regulatory requirements for advisors, covering professional conduct, compliance obligations, conflicts of interest, disclosure requirements, and rules established by regulators and self-regulatory organizations.</li> </ul>

## CISI Investment Funds in Canada (IFC) Exam Sample Questions (Q284-Q289):

### NEW QUESTION # 284

A mutual fund sales representative receives a client's purchase order for equity mutual funds and confirms that the order is appropriate based on the client's recorded investment knowledge and risk tolerance. The client explains that she had inherited the funds from a family member. The client states her investment objective to be long term. The representative records this information and processes the order. What the representative doesn't know is that the client has recently lost her job and is living on unemployment insurance. What step did the representative need to take in order to uphold her duty of care?

- A. The representative should have applied the test of suitability to the unsolicited order
- **B. The representative should have verified that the client's KYC information was updated before applying the suitability test**
- C. The representative should have applied due diligence in matching the order to the client's KYC information
- D. The representative should have probed the client's understanding of equity funds

**Answer: B**

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

The representative failed to verify that the client's KYC information was current, which is critical for assessing suitability, especially given the client's recent job loss. The feedback from the document states:

"Standard A - Duty of Care starts with the Know Your Client rule. It is impossible to apply due diligence and assess the suitability of an investment if the client's information has not been updated. Client account documentation should reflect all material information about the client's current status, and should be updated to reflect any material change to the client's status in order to assure suitability of investment recommendations." Reference: Chapter 18 - Applying Ethical Standards to What You Have Learned Learning Domain: Ethics, Compliance and Mutual Fund Regulations

### NEW QUESTION # 285

Which example demonstrates direct use of capital savings?

- A. Depositing funds in a Canadian bank account
- B. Purchasing a company's stocks
- C. Purchasing an investment fund
- **D. Building a new factory**

**Answer: D**

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

Direct use of capital savings involves investing in tangible projects or assets, such as constructing infrastructure or facilities. Building a new factory is a direct application of capital savings. The feedback from the document states:

"Capital savings are used directly by, for example, a couple investing their savings in a home; a government investing in a new highway or hospital; or a domestic or foreign company paying start-up costs for a plant to produce a new product."

Reference: Chapter 2 - Overview of the Canadian Financial Marketplace Learning Domain: An Introduction to the Mutual Funds Marketplace

### NEW QUESTION # 286

Maureen is 65 years old and will be retiring soon. She has a modest portfolio of mutual funds that focus on growth. As she approaches retirement, Maureen wants to switch to investments that provide steady income with low to medium risk. Given Maureen's wishes, which of the following mutual funds would be suitable for her?

- **A. money market funds, mortgage funds, bond funds**
- B. Canadian dividend funds, global equity index funds, bond funds
- C. money market funds, Canadian dividend funds, sector funds
- D. money market funds, global equity funds, bond funds

**Answer: A**

Explanation:

Maureen is looking for investments that provide steady income with low to medium risk. Money market funds, mortgage funds, and bond funds are suitable for her because they invest in fixed-income securities that pay regular interest and have lower volatility than equity funds. Money market funds invest in short-term debt instruments such as treasury bills and commercial paper. Mortgage funds invest in mortgages or mortgage-backed securities that are secured by real estate properties. Bond funds invest in bonds issued by governments or corporations with varying maturities and credit ratings. References: 9 Best Retirement Income Funds Of 2023 - Forbes Advisor, 5 Best Income Funds for Retirement - U.S. News, 7 Best Funds for Retirement | Investing | U.S. News

### NEW QUESTION # 287

The following table shows Sabrina's earned income for the past few years:

Sabrina has always maximized her RRSP contributions, so she has no carry-forward room available. If the maximum contribution limit for Year 3 is \$24,270, what is her RRSP contribution room for Year 3?

- A. \$22,500
- B. \$26,100
- **C. \$24,270**
- D. \$25,200

**Answer: C**

Explanation:

Sabrina's RRSP contribution room for Year 3 is \$24,270. This is because the maximum contribution limit for Year 3 is \$24,270 and Sabrina has always maximized her RRSP contributions, so she has no carry-forward room available.

Canadian Investment Funds Course, Chapter 5: Registered Plans

### NEW QUESTION # 288

An Investor is making annual withdrawals from their mutual fund as follows:  
Based on the withdrawal schedule, what type of withdrawal plan are they using?

- A. Ratio.
- B. Variable
- C. Lifetime.
- D. Constant

**Answer: A**

Explanation:

The correct answer is D. Ratio. According to the Investment Funds in Canada curriculum, a ratio systematic withdrawal plan determines withdrawals as a fixed percentage of the portfolio's value, recalculated each year. As a result, the dollar amount withdrawn varies annually based on market performance and the remaining account balance.

The withdrawal amounts shown in the table decline over time as the portfolio value decreases, which is consistent with a ratio-based approach. Under this method, when the portfolio experiences negative or modest growth, withdrawals naturally fall because they are calculated as a percentage of the current value.

Conversely, in stronger market years, withdrawals would increase.

This differs from a constant withdrawal plan, where the same dollar amount is withdrawn each year regardless of portfolio performance. It also differs from a variable plan, which adjusts withdrawals based on income needs rather than a formula, and a lifetime plan, which is structured to provide income for life based on actuarial assumptions.

The CIFIC text emphasizes that ratio plans help reduce the risk of premature depletion of capital, as withdrawals automatically adjust downward during poor market conditions. However, income certainty is lower because payments fluctuate.

Because the withdrawals change each year in proportion to the portfolio's value, the investor is clearly using a ratio systematic withdrawal plan, making Option D the correct and fully CIFIC-verified answer.

### NEW QUESTION # 289

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