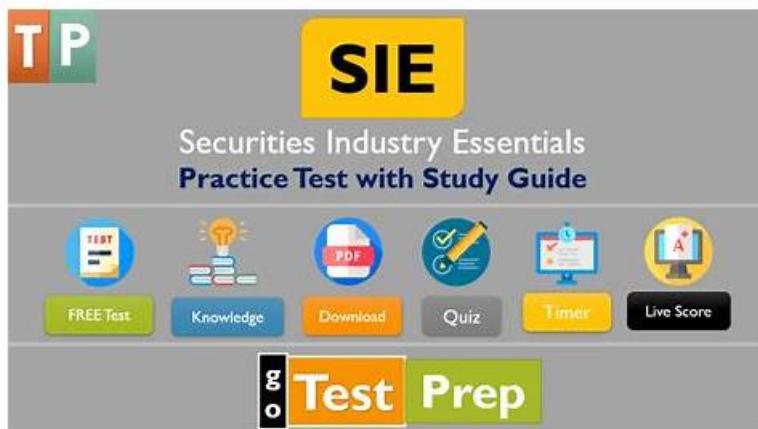


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## FINRA Securities Industry Essentials Exam (SIE) Sample Questions (Q198-Q203):

### NEW QUESTION # 198

A 50-year-old customer wants to establish an individual retirement account (IRA) that will allow tax-free withdrawals when they retire in 15 years. Which of the following account types will satisfy their needs?

- A. Traditional IRA
- B. **Roth IRA**
- C. Simplified Employee Pension (SEP) IRA
- D. Savings Incentive Match Plan for Employees (SIMPLE) IRA

**Answer: B**

Explanation:

A Roth IRA is designed to provide tax-free qualified withdrawals, which makes A correct. With a Roth IRA, contributions are generally made with after-tax dollars (no up-front tax deduction), but if the investor meets the qualified distribution rules-typically satisfying the 5-year aging requirement and taking distributions after meeting an eligible reason such as reaching the applicable

retirement age threshold-withdrawals of earnings can be tax-free. The question's key phrase is "tax-free withdrawals when they retire," which points directly to Roth treatment.

A Traditional IRA (choice B) generally provides tax benefits upfront (potential deductibility of contributions, depending on income and plan coverage), but distributions are typically taxed as ordinary income when withdrawn. SEP IRAs (choice C) and SIMPLE IRAs (choice D) are employer-sponsored IRA arrangements designed for small businesses and employee retirement savings. While they are retirement accounts, their tax treatment is generally similar to traditional arrangements-contributions are typically pre-tax (or tax-deductible to the employer), and withdrawals are generally taxable. They do not match the "tax-free withdrawals" objective as cleanly as the Roth IRA.

On the SIE, the high-level distinction is: Roth = tax now, tax-free later (if qualified); Traditional/SEP /SIMPLE = tax benefit now, taxed later. The customer's age (50) and time horizon (15 years) also fits the typical framework that they can potentially satisfy the Roth holding period requirements by retirement.

#### NEW QUESTION # 199

In a rising interest rate environment, which of the following statements is true regarding the price of fixed-rate corporate bonds?

- A. Their price will depreciate in value.
- B. Their price will revert to par value.
- C. Their price will remain constant.
- D. Their price will appreciate in value.

#### Answer: A

Explanation:

When interest rates rise, the price of fixed-rate corporate bonds falls because the bond's coupon payments become less attractive compared to new bonds issued at higher rates.

- \* D is correct as bond prices move inversely to interest rates.
- \* A is incorrect because bond prices fluctuate with interest rate changes.
- \* B is incorrect because bond prices revert to par only at maturity.
- \* C is incorrect because prices do not appreciate when rates rise.

#### NEW QUESTION # 200

Which of the following entities issues certificates of deposit (CDs)?

- A. Broker-dealers
- B. Banks
- C. FDIC
- D. Federal Reserve

#### Answer: B

Explanation:

Certificates of Deposit (CDs) are time deposit accounts issued by banks, offering fixed interest rates for a specified term. CDs are insured by the FDIC up to \$250,000 per depositor, but the issuing entity is the bank itself.

- \* B is correct because banks issue CDs.
- \* A is incorrect because the FDIC insures CDs but does not issue them.
- \* C is incorrect because broker-dealers may facilitate the purchase of CDs but do not issue them.
- \* D is incorrect because the Federal Reserve does not issue CDs; it manages monetary policy.

#### NEW QUESTION # 201

A customer is unhappy about a \$5,000 loss in a stock that the registered representative (RR) recommended and threatens to call FINRA's Securities Helpline for Seniors about the matter. What is the most appropriate next step for the RR to take?

- A. The RR should alert their compliance department to update their Form U4 with the complaint details.
- B. The RR should call FINRA's Securities Helpline for Seniors before the customer does and explain their side of the story.
- C. The RR should notify their supervisor about the customer's dissatisfaction.
- D. The RR is permitted to reimburse the customer for the loss to resolve the customer's complaint.

#### Answer: C

Explanation:

Step by Step Explanation:

\* Escalation Requirement: The RR must promptly notify their supervisor or compliance department about the customer's complaint as required by FINRA rules. Supervisors handle customer complaints according to firm procedures.

\* Incorrect Options:

\* B: Reimbursing the customer is not permissible without firm approval and may create compliance issues.

\* C: Complaints requiring Form U4 updates involve specific allegations such as fraud, not general dissatisfaction.

\* D: The RR should not contact FINRA directly; the firm will handle communications.

FINRA Rule 4530 (Reporting Requirements): FINRA Rule 4530.

## NEW QUESTION # 202

Which of the following statements best describes an American Depository Receipt (ADR)?

- A. ADRs represent shares of a U.S. security held in foreign commercial banks.
- B. ADRs trade like U.S. issues and are quoted in foreign currency.
- C. ADRs represent shares of a foreign security held in foreign commercial banks.
- D. ADRs trade like U.S. issues and are quoted in U.S. dollars.

**Answer: D**

Explanation:

Step by Step Explanation:

\* ADRs: Represent foreign securities but are issued in the U.S. and quoted in U.S. dollars, making them easier for American investors to trade.

\* Incorrect Options:

\* B: ADRs are quoted in U.S. dollars, not foreign currencies.

\* C & D: ADRs represent foreign securities held by U.S. banks, not foreign banks.

SEC Bulletin on ADRs: SEC ADR Overview.

## NEW QUESTION # 203

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