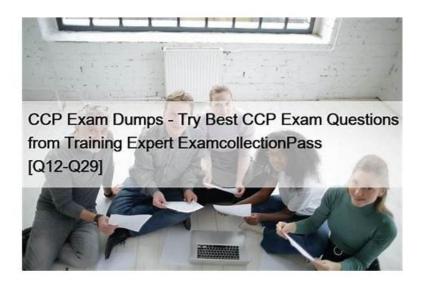
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CISI Investment Funds in Canada (IFC) Exam Sample Questions (Q429-Q434):

NEW QUESTION #429

Dale will be using his mutual fund portfolio to supplement his income from other sources. He is comfortable with variable payouts and fluctuating markets. What is the best solution for Dale?

- A. Annuity plan
- B. Life withdrawal
- C. Ratio withdrawal
- D. Fixed-period plan

Answer: C

Explanation:

Dale is using his mutual fund portfolio for income, is comfortable with variable payouts, and accepts market fluctuations. A ratio withdrawal plan pays out a fixed percentage of the fund's value each year. Since the percentage is applied to a fluctuating fund value, the payouts vary with market performance. This makes it suitable for investors who can tolerate variability. In contrast:

Life withdrawal plans and annuities provide more predictable income.

Fixed-period plans are designed to exhaust the investment over a set period, which may not align with Dale's needs.

Thus, the best option is the Ratio withdrawal plan, which matches Dale's comfort with variable payouts and fluctuating markets.

NEW QUESTION #430

What is the time period during which an individual must complete a training program once she starts acting as a dealing representative?

- A. 90 days
- B. 30 days
- C. 3 months
- D. 6 months

Answer: A

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

A mutual fund dealing representative must complete a training program within 90 days of starting to act in that role and be closely supervised for six months. The feedback from the document states:

"All mutual fund dealing representatives are required to complete a training program within 90 days from the day that they first start acting as a dealing representative and must be closely supervised for six months." Reference: Chapter 17 - Mutual Fund Dealer RegulationLearning Domain: Ethics, Compliance and Mutual Fund Regulations

NEW QUESTION #431

Barend is a Dealing Representative with Planvest Group Inc., a mutual fund dealer and member of the Mutual Fund Dealers Association of Canada (MFDA). Which of the following CORRECTLY describes Barend's obligation for conflicts of interest?

- A. Barend must identify material conflicts of interest and promptly report the conflicts of interest to clients.
- B. Barend must identify material conflicts of interest and implement controls on behalf of the firm.
- C. Barend must avoid material conflicts of interest that cannot be addressed in the best interest of the client.
- D. Barend must disclose material conflicts of interest that cannot be addressed in the best interest of the client.

Answer: D

Explanation:

A conflict of interest is a situation where an individual or a firm has competing or incompatible interests that may affect their ability to act fairly, honestly, and in the best interest of their clients. A material conflict of interest is a conflict of interest that a reasonable person would expect to know about and that may influence the client's decision to enter into or maintain a business relationship with the individual or the firm. According to the MFDA rules, Barend has an obligation to identify and address material conflicts of interest in a manner that prioritizes the client's interest over his own or the firm's interest1. If a material conflict of interest cannot be addressed in the best interest of the client, Barend must disclose it to the client before opening an account, providing advice, or executing a transaction. The disclosure must be clear, meaningful, and timely, and it must explain the nature and extent of the conflict of interest and how it could affect the client's interests2. Barend must also obtain the client's written consent to proceed with the account opening, advice, or transaction despite the conflict of interest. Barend must avoid material conflicts of interest that are prohibited by law or that would result in a breach of his fiduciary duty to the client. Barend must also report any material conflicts of interest to his firm and comply with the firm's policies and procedures for managing conflicts of interest3. References:

- * MFDA Rule 2.1.4 Conflicts of Interest1
- * MFDA Policy No. 2 Minimum Standards for Account Supervision2
- * MFDA Policy No. 9 Disclosure of Conflicts of Interest (Outside Business Activities)3

NEW QUESTION #432

What effect does contractionary monetary policy have on money supply and credit in the economy?

- A. It increases money supply and decreases credit
- B. It increases money supply and increases credit
- C. It decreases money supply and decreases credit
- D. It decreases money supply and increases credit

Answer: C

Explanation:

Contractionary monetary policy is used when the economy is overheating or facing inflationary pressure.

The Bank of Canada increases interest rates, which leads to reduced borrowing and lending.

This action decreases the money supply in circulation and reduces the availability of credit to consumers and businesses.

Therefore, the correct effect of contractionary monetary policy is that it reduces both money supply and credit in the economy.

NEW QUESTION #433

A portfolio manager first analyzes a variety of asset mixes to determine an optimal portfolio and then adjusts the mix by monitoring and rebalancing. What is the name for the process the portfolio manager is following?

- A. Sector weighting
- B. Strategic asset allocation
- C. Passive management
- D. Market timing

Answer: B

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

Strategic asset allocation involves selecting a long-term asset mix, monitoring it, and rebalancing as needed to maintain the desired allocation. The feedback from the document states:

"When a portfolio manager develops a strategy to maximize portfolio returns, he or she does so with a particular asset mix or allocation in mind... This base policy mix is called the strategic asset allocation. This is the long-term mix that will be adhered to by monitoring and, when necessary, rebalancing." Reference: Chapter 8 - Constructing Investment PortfoliosLearning Domain: Understanding Investment Products and Portfolios

NEW QUESTION #434

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