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## CISI Investment Funds in Canada (IFC) Exam Sample Questions (Q184-Q189):

### NEW QUESTION # 184

Sachin owns units of a long-term bond fund. He has heard that the Bank of Canada is likely to make it more expensive to borrow money. He is worried that the value of his investment is going to drop. What sort of investing risk is Sachin experiencing?

- A. interest rate risk
- B. inflation risk
- C. liquidity risk
- D. market risk

#### Answer: A

Explanation:

Sachin is experiencing interest rate risk, which is the risk that changes in interest rates will affect the value of fixed income securities. When interest rates rise, bond prices fall, and vice versa. This is because investors will demand a higher yield to invest in bonds that pay a lower coupon rate than the prevailing market rate.

Therefore, if the Bank of Canada makes it more expensive to borrow money, the existing bonds in Sachin's fund will become less attractive and their prices will drop. Interest rate risk is measured by a fixed income security's duration, with longer-term bonds having a greater price sensitivity to rate changes. Sachin can reduce his interest rate risk by diversifying his bond maturities or hedging using interest rate derivatives<sup>1</sup>.

1: Canadian Investment Funds Course, Chapter 3: Risk and Return<sup>2</sup>

### NEW QUESTION # 185

Based on your discussions with your client Sierra, you believe an asset allocation of 30% fixed income and 70% equities will help her achieve her long-term goals. What type of asset allocation strategy are you implementing?

- A. strategic
- B. lifecycle
- C. optimal
- D. tactical

#### Answer: A

Explanation:

A strategic asset allocation strategy is one that involves setting target allocations for various asset classes based on the investor's risk tolerance, time horizon, and investment objectives, and rebalancing the portfolio periodically to maintain the original allocations. This strategy is compatible with a buy-and-hold approach and aims to achieve long-term goals by diversifying across different asset classes and markets. In this case, you are implementing a strategic asset allocation strategy for your client Sierra by assigning 30% of her portfolio to fixed income and 70% to equities, and planning to rebalance her portfolio when the actual allocations deviate significantly from the target allocations.

1: Canadian Investment Funds Course, Unit 7, Section 7.1

### NEW QUESTION # 186

A client wishes to deal with one registered representative for both banking services and mutual fund investments. The client would also like advice on determining where best to place their money to enhance their overall tax situation as they approach buying a home. Which individual is best suited for this service if the client's goal is to build a long-term advisor-client relationship?

- A. Dealing representative at a large financial conglomerate offering several specialized business lines.
- B. Investment representative at a Robo-Advisor offering deposit products.
- C. Senior account manager working at a credit union.
- D. Financial planner working at the insurance arm of a wealth management firm

#### Answer: A

### NEW QUESTION # 187

A portfolio manager of a bond fund who believes interest rates will fall should do what?

- A. Switch from long-term maturity bonds to short-term maturity bonds.
- B. Switch from bonds with longer duration to bonds with shorter duration.
- C. Switch from bonds with low coupon rates to bonds with high coupon rates.
- D. **Switch from bonds with shorter duration to bonds with longer duration.**

**Answer: D**

#### **NEW QUESTION # 188**

An established securities house in Quebec offers several investment products, including mutual funds and various securities (e.g., bonds and stocks). An administrative employee has brought forward a potential fund trading violation by a registered employee. Immediately following the employee's report what action is most likely to occur?

- A. AMF will investigate as a CSA.
- B. AMF will investigate as a SRO.
- C. CIRO will investigate as a CSA.
- D. **CIRO will investigate as a SRO.**

**Answer: D**

#### **NEW QUESTION # 189**

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