Latest CSC2 Braindumps Questions - Free PDF 2025 CSC2: First-grade Canadian Securities Course Exam2 **PDF VCE**

Canadian Securities Course (CSC) Exam 2 With complete solution 2024/25

Fundamental Analysis
Accessing short medium and long range prospects of different industries for security

Take into account capital market, the economy, industry, and the individul company conditions to find intrinsic value

Is it overvalued or undervalued?

Focus on what can effect the dollar value, ex. The expected / actual profitability

Technical Analysis

Use historical prices and their behavior to predict the future. Make sure to understand the sentiment not the fundamentals. Focus on the market. Investors might act irrational based on those events. Is it recurring or predictable?

all influences accounted for automatically
 prices will move in trends for a long time

- believes the future will repeat the past Program Trading/High-Frequency Trading Sophisticated computerized trading strategies

Random walk Theory

New information is disseminated over time.

Price changes are random.

Past prices are not useful because the company has already adjusted the price for the developments.

Rational Expectations Hypothesis

People are rational and have all the information.

They make smart decision for self interest. Past mistakes can be avoided with new

information.

Inefficiencies of market theories

New information not available to everyone.

Not everyone reacts the same

Not all forecasts are accurate.

Not all forecasts are accurate.

Investors psychology or greed could be irrational.

Efficient Market Hypothesis

Stock price is the best estimate of true value.

The profit seeking with react quick and adjust for intrinsic value.

Stock price fully reflects all available information

3 Types of Information

1. Weak: past information with current prices

Semi-strong: public information in current prices
 Strong: all information in current prices, no advantages

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CSI Canadian Securities Course Exam2 Sample Questions (Q182-Q187):

NEW QUESTION # 182

The following table presents annual returns on TUV common stock and the S&P/TSX Composite Index over a three-year period. What is TUV's beta relative to the S&P/TSX Composite Index over this three-year period?

- A. Exactly 1.
- B. Between 0 and 1.
- C. Greater than 1.
- D. Less than 0.

Answer: A

NEW OUESTION # 183

According to the life-cycle hypothesis, what is the single most important determinant of a client's asset allocation, regardless of stage?

- A. Psychological willingness to bear risk.
- B. Anticipating remaining life expectancy.
- C. Current financial burdens.
- D. Market expectations.

Answer: A

NEW QUESTION #184

In March of this year, a client buys 1,000 PIL inc, common shares at \$16 per share and pays a commission of \$25 on the purchase. Several months later in the same year, the client sell the shares at \$12 per share and pays commission of \$50 on the sale. What is the client's allowable capital loss on the transaction?

- A. \$2,013
- B. \$1,925
- C. \$2,025
- D. \$2,038

Answer: D

Explanation:

To calculate the allowable capital loss, we must first determine the adjusted cost base (ACB) and the proceeds of disposition (POD), then subtract the latter from the former. Commissions on both the purchase and sale are included in the calculation. Step-by-Step Explanation:

- * Purchase Details:
- * Number of shares purchased: 1,000
- * Purchase price per share: \$16
- * Total purchase cost before commission: $$16 \times 1,000 = $16,000$
- * Add purchase commission: \$25
- * Adjusted cost base (ACB): \$16,000 + \$25 = \$16,025
- * Sale Details:
- * Number of shares sold: 1,000
- * Sale price per share: \$12
- * Total sale proceeds before commission: $$12 \times 1,000 = $12,000$
- * Deduct sale commission: \$50
- * Proceeds of Disposition (POD): \$12,000 \$50 = \$11,950
- * Capital Loss Calculation:
- * Capital loss = ACB POD
- * Capital loss = \$16,025 \$11,950 = \$4,075

- * Allowable Capital Loss:
- * In Canada, 50% of the capital loss is allowable for tax purposes.
- * Allowable capital loss = $50\% \times \$4,075 = \$2,038$
- * Option A (\$2,038): Correct.
- * Option B (\$2,025): Incorrect; likely excludes commissions or contains a minor calculation error.
- * Option C (\$1,925): Incorrect; this does not account for the full adjusted cost base or allowable percentage.
- * Option D (\$2,013): Incorrect; this likely contains a rounding error or miscalculation.

References to Canadian Securities Course Exam 2 Study Materials:

- * Volume 2, Chapter 24 Canadian Taxation
- * Discusses the calculation of adjusted cost base (ACB), proceeds of disposition (POD), and allowable capital losses.
- * Volume 1, Chapter 11 Corporations and Their Financial Statements
- * Details financial concepts like capital gains, losses, and the treatment of commissions in securities transactions.
- * Volume 2, Chapter 26 Working with the Retail Client
- * Covers tax implications and planning for securities transactions.

NEW QUESTION # 185

What is a characteristic of a fixed-period withdrawal plan?

- A. Withdrawals are based on a predetermined life expectancy of the plan holder.
- B. Withdrawals are a consistent amount from the fund after the fixed period.
- C. Withdrawals are a set percentage of the fund holdings each payment period.
- D. Withdrawals are set to collapse the plan by the end of the period.

Answer: D

NEW QUESTION # 186

Which investor right must be disclosed in a Fund Fact document?

- A. Investors can request a paper copy of the simplified prospectus for a small charge.
- B. Investors have a right to withdrawal from their purchase within 24 hours after confirmation of the purchase is received.
- C. Investors have the right to rescind the purchase if these is misrepresentation in the document.
- D. Investors have the right to act or claim damages without any limitation.

Answer: C

Explanation:

The Fund Facts document is a regulatory disclosure document provided to mutual fund investors in Canada.

It aims to provide clear, concise, and relevant information about the fund. One critical investor right disclosed in this document is the right to rescind their purchase if there is any misrepresentation in the document. This ensures transparency and legal protection for investors.

- * Explanation of Options:
- * A. Rescission Due to Misrepresentation: Correct. If the document contains false or misleading statements, investors can rescind the purchase under securities laws.
- * B. 24-Hour Withdrawal Right: Incorrect. This is not a standard right for mutual fund purchases; the withdrawal right period is generally within two business days after receiving the trade confirmation.
- * C. Requesting a Simplified Prospectus: While investors can request this document, the Fund Facts specifically focuses on investor rights related to rescission and misrepresentation.
- * D. Claiming Damages Without Limitation: Incorrect. Claims for damages are subject to limitations under securities law and are not unrestricted.

CSC Volume 2, Chapter 17: Fund Facts and regulatory disclosures.

NEW QUESTION # 187

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