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CISI Investment Funds in Canada (IFC) Exam Sample Questions (Q119-Q124):

NEW QUESTION # 119

Seth's brother Keith manages a successful private equity fund. Seth is an investment advisor and has thoroughly evaluated Keith's fund. He believes it would be an excellent investment for some of his clients. If Seth does not disclose his relation to Keith prior to recommending this investment, what value does he stand to breach with his client?

- A. Confidentiality
- **B. Integrity**
- C. Duty of care
- D. Compliance

Answer: B

Explanation:

According to CSC ethical guidelines, integrity requires an advisor to act honestly and avoid conflicts of interest.

By recommending his brother's private equity fund without disclosing the relationship, Seth risks a conflict of interest and breaches

the principle of integrity.
Duty of care relates to suitability and due diligence.
Compliance refers to following regulations.
Confidentiality refers to safeguarding client information.
Thus, the violated value is Integrity.

NEW QUESTION # 120

Recently interest rates have gone up. Your customer, Mr. Corelli, has asked you how this will affect the value of his mortgage fund. What is the best response to give to Mr. Corelli?

- A. The mortgage fund will not be affected because mortgages do not react to changes in interest rates the way bonds do
- **B. The value of the mortgage fund will go down because new mortgages will pay higher interest than those in the fund**
- C. The value of the mortgage fund should go up because mortgages will now be earning higher interest
- D. The mortgage fund will not be affected because the rise in interest rates will affect only new mortgages

Answer: B

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

Fixed-income securities, including mortgage funds, decrease in value when interest rates rise because existing mortgages with lower rates become less attractive compared to new, higher-yielding mortgages. The feedback from the document states:

"Fixed-income securities move in the opposite direction to market interest rates... Let's assume you are the fund manager for a mortgage mutual fund, which has mortgages paying 5%. If mortgage rates suddenly increase to 6%, only the interest rates on newly negotiated mortgages would increase... The investor would not pay you par for a 5% rate. If you wished to sell the mortgages, then you would have to lower your price until the price paid-given the 5% fixed payments to be made-results in a return to the buyer of 6%, the

'going rate' on mortgages. In other words, the market value of your par value mortgages must fall." Reference:Chapter 11 - Conservative Mutual Fund ProductsLearning Domain:Analysis of Mutual Funds

NEW QUESTION # 121

What personal information must be obtained from clients opening a non-registered account?

- * Date of birth
- * Social insurance number
- * Permanent address
- * Full legal name

- A. 1 and 4
- B. 2 and 3
- **C. 3 and 4**
- D. 1 and 2

Answer: C

Explanation:

For non-registered accounts, the mandatory personal information includes the client's full legal name and permanent address, while date of birth and social insurance number are recommended but not required. The feedback from the document states:

"The first step as a dealing representative is to obtain a client's personal data including full legal name, permanent and mailing address, social insurance number and date of birth. While a permanent address is mandatory, providing a different mailing address is optional. Neither the social insurance number nor date of birth are mandatory for non-registered accounts, but both are highly recommended." Reference: Chapter 17 - Mutual Fund Dealer RegulationLearning Domain: Ethics, Compliance and Mutual Fund Regulations

NEW QUESTION # 122

How might a registrant provide beneficial mutual fund advice and service?

- **A. Identifying the right solutions**
- B. Guarantee future performance

- C. Cross sell multiple products or services
- D. Identify low-cost MER funds

Answer: A

Explanation:

A registrant adds value by helping clients match mutual fund solutions to their needs and objectives, not by making promises or pushing products.

B (low MERs) is one factor, but not the entire scope of advice.

C (guaranteeing performance) is unethical and prohibited.

D (cross-selling) prioritizes the dealer, not the client.

NEW QUESTION # 123

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 # 124

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