

# IFC Exam — Complete Study Guide (Chapters 1–18)

This master guide consolidates all chapter-by-chapter notes, formulas, traps, and quick-calculations generated for your review. It is organized in textbook order and includes the quiz-driven clarifications we emphasized throughout. Use the bold headers for fast navigation and the code blocks for copy-friendly formulas.

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## SECTION 1 — Introduction to the Mutual Fund Marketplace (Ch. 1–3)

### Chapter 1 — The Role of the Mutual Fund Sales Representative

- **Client-Rep relationship:** Courts may find **fiduciary duty** where clients rely heavily and are vulnerable; act in the client's best interests.
- **Suitability & refusal:** You must refuse an order if suitability cannot be determined. Compliance = following rules (laws + dealer policies).
- **Risk tolerance:** Younger/financially secure clients tend to tolerate more risk. Life events can change tolerance.
- **Units & distributions:** Income/gains/losses shared in proportion to units held; example:  
 $10,000/1,000,000 = \$250,000 = \$2,500$ .
- **Net worth:** Assets - Liabilities; e.g.,  $\$85k - (\$15k + \$20k) = \$50k$ .

#### Quick Picks & Traps

- Low risk tolerance + short horizon ( $\leq 2$  yrs)  $\Rightarrow$  **Money Market Fund**.
- Open-end (mutual) fund unique feature: buy/sell **directly with the fund**.
- Professional responsibility: deliver best client service possible.

### Chapter 2 — Overview of the Canadian Financial Marketplace

- **Capital:** mobile, **sensitive** to environment, scarce/selective.
- **When foreigners want CAD capital:** when cheaper vs. home currency financing.
- **Municipal finance:** installment/serial debentures for long-lived assets.
- **Securities:** Shares = ownership; **derivatives** derive value from underlying.
- **Market structure:** Auction (exchanges) vs. Dealer/OTC (unlisted). Liquidity is fundamental to exchanges.
- **Exchanges:** Montréal Exchange (MX) = financial futures/options exclusive in Canada.

### Chapter 3 — Overview of Economics

- **Scarcity** limits consumption; macro analyzes aggregate issues (e.g., rising unemployment).
- **Market equilibrium:** price where quantity demanded equals quantity supplied.

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