RDRE / RDRE 考前冲刺单

考前一晚只看这几页。

考场规则

项目	现行口径	核对
课程与考试 / Course and exam	RESPDAC 的 Dealing Representative Proficiency Course，在 RESPDAC 的线上学习平台修读，课程结尾是考试 / RESPDAC's Dealing Representative Proficiency Course, taken online on RESPDAC's learning platform, ends with an exam.	2026-11-15
题量、时长、及格线 / Questions, time, pass mark	官方未公布（课程页要登录才能看，公开部分没有这三项）；本站自测 100 题 / 120 分钟 / 70% 只是练习规格 / Not published (the course page needs a login; the public part shows none of the three). Our self-test of 100 questions, 120 minutes and 70% is a practice format only.	2026-11-15

考前 24 小时清单

- 证件：报名时登记的姓名与证件上的姓名逐字一致。
- 提前到场或提前登录，迟到可能不得入场。
- 节奏：100 题 120 分钟＝每题约 72 秒；第一遍不纠缠，标记后回头。
- 看到 NOT / EXCEPT / main / best 先圈出来再读选项。
- 考试口径和现行规则不一致时，答考试口径。

每章一个陷阱、一条必记

01 奖学金计划的披露文件与费用 / Disclosure Documents, Fees & Expenses

P1 必拿分 / Must score

陷阱：政府背书陷阱 / Government Endorsement Trap——题干或选项出现 endorse、recommend、guarantee、prudent investment 或 government approved 等字眼。 / Look for words like endorse, recommend, guarantee, prudent investment, or government approved in the question stem or options.

必记：招股书遵循 full, true and plain disclosure 标准，分为不超过 4 页的平实语言 Plan Summary 与数十页法律语言的 Detailed Plan Disclosure，每年续期，两份都必须交给认购人。 / The prospectus adheres to the full, true and plain disclosure standard, consisting of a plain-language Plan Summary of no more than four pages and a Detailed Plan Disclosure in legal language. It is renewed annually, and both parts must be delivered to the subscriber.

02 从业行为：KYC、适合性与道德守则 / Conduct, KYC, Ethics & Marketing

P1 必拿分 / Must score

陷阱：KYC与适合性概念偷换 / KYC Versus Suitability Concept Substitution——题干出现「只推荐符合客户需求、目标与风险承受度的投资」或「基于收集的信息评估投资行动是否合适」等描述判断动作的词句。 / Look for phrasing describing evaluative judgment, such as 'recommend only those investments that match client needs, objectives, and risk tolerance' or 'assessing whether an investment action is appropriate based on collected information.'

必记：代表须在每个展业辖区获批注册并具备专业能力、诚信与偿付能力，注册申请表（Form 33-109F4）信息变化通常须在 10 天内报告。 / A dealing representative must obtain approved registration in every operating jurisdiction and satisfy the proficiency, integrity, and solvency requirements. Changes to information on the registration application form (Form 33-109F4) must generally be reported within 10 days.

03 监管地图：省证监会与 NI 31-103 / The Regulatory Map: Provincial Jurisdiction, NI 31-103, and the Position of Scholarship Plan Dealers

P1 必拿分 / Must score

陷阱：把协调协会或自律组织当成直管机关 / Mistaking Coordinating Associations or SROs for Direct Regulatory Authorities——题干出现 national regulator、federal securities commission、CSA fining a dealer 或 CIRO registering a scholarship plan dealing representative 等表述。 / Look for phrasing in question stems or options such as national regulator, federal securities commission, CSA fining a dealer, or CIRO registering a scholarship plan dealing representative.

必记：加拿大没有联邦证券法或联邦证监会，由 13 家省和地区监管机构各自独立执法并靠收费维持运作；CSA 只是非正式全国协会，无权直接注册或处罚从业者。 / Canada has no federal securities act or federal securities commission; regulation is conducted by 13 independent provincial and territorial regulatory authorities that enforce laws independently and fund operations through fees collected from registrants and issuers. The Canadian Securities Administrators (CSA) is an informal national association with no authority to register market participants or levy penalties.

04 经济与金融市场基础 / The Economy and Understanding Financial Markets

P2 稳住 / Hold steady

陷阱：GDP重复计算与转移支付陷阱 / GDP Double-Counting and Transfer Payment Trap——题干问 Which of the following is included in / excluded from GDP，选项出现 transfer payments、raw materials 或 homemaker productivity。 / The question stem asks which item is included in or excluded from GDP, with options featuring transfer payments, raw materials, or homemaker productivity.

必记：衰退（recession）定义为至少连续六个月的经济收缩；经济周期通常在四到七年之间起伏，难以预测且更难控制。 / A recession is defined as at least six consecutive months of economic contraction; the business cycle typically fluctuates over four to seven years and is difficult to predict and even harder to control.

05 CST 产品线（第二场考试） / Scholarship Plan Organization and Product Line

P3 过一遍 / Skim

陷阱：佣金来源混淆陷阱 / Commission Source Confusion Trap——题干出现 management fees、account maintenance fees 与 representative compensation 或 dealer commission 的资金来源关系。 / The question stem connects management fees or account maintenance fees to representative compensation or dealer commissions as funding sources.

必记：非营利基金会作为计划发起人与认购人签约并收取综合管理费和账户管理费；全资营利子公司任投资基金经理与主分销商，其销售代表佣金完全来自认购人支付的销售费（$200/单位），绝不从计划管理费中支取。 / The non-profit foundation acts as plan sponsor, signing contracts with subscribers and collecting administration and account maintenance fees; the wholly owned for-profit subsidiary acts as investment fund manager and principal distributor, whose dealing representative commissions are paid entirely from subscriber-paid sales charges ($200 per unit) and never from plan administration fees.