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CISI International Certificate in Wealth & Investment Management Sample Questions (Q53-Q58):

NEW QUESTION # 53

In relation to the financial services industry, which one of the following statements regarding the European Union is true?

- A. It operates as a single regulator
- B. It has the power of veto over national regulators
- C. It delegates systemic risk control to the European Central Bank
- D. It aims to bring about a single market

Answer: D

Explanation:

- * The EU and Financial Services
- * The European Union's goal is to establish a single market where financial services, goods, and capital can move freely between member states.
- * This involves harmonizing laws and regulations across countries to reduce barriers to trade and investment.
- * Why the Other Options are Incorrect
- * A. Single regulator: The EU has no single financial regulator; financial regulation is shared across bodies like ESMA and EBA.

- * C. Power of veto: The EU does not override national regulators; instead, it ensures compliance with its directives.
 - * D. ECB and systemic risk: The ECB handles systemic risk in the Eurozone but not for the entire EU, especially countries outside the Eurozone.
 - * ICWIM Study Guide, Chapter on Global Financial Markets: Covers the EU's role in creating a single market.
 - * EU Financial Directives: MiFID and others promote cross-border market access.
- References Thus, the correct answer is B. It aims to bring about a single market.

NEW QUESTION # 54

For what reason is holding bearer shares potentially disadvantageous?

- A. The loss of the certificate might equal loss of the person's investment
- B. They are more difficult to value
- C. Investors prefer not being publicly named on a share register
- D. Because it is not possible to sell part of the holding

Answer: A

Explanation:

Bearer shares are unregistered securities, meaning ownership is determined by physical possession of the share certificate rather than being recorded in a shareholder register.

* Why is Option B Correct?

* If the physical certificate is lost or stolen, the holder loses legal ownership, as no record of ownership exists.

* Unlike registered shares, where ownership is recorded with a company or broker, bearer shares do not have a recovery process.

* Why Not Other Options?

* A (Not being publicly named) # While bearer shares offer anonymity, the major risk is loss of ownership.

* C (Difficult to value) # They can still be valued based on the issuing company's performance.

* D (Not possible to sell part of the holding) # Bearer shares can be sold partially, like other shares.

Reference: OECD Guidelines on Transparency & Bearer Shares, CISI Wealth & Investment Management.

NEW QUESTION # 55

Structured deposits offer the benefit of:

- A. Guaranteed high returns
- B. Reduced income tax liability
- C. Potential higher returns
- D. Tax free savings

Answer: C

Explanation:

Structured deposits are bank deposits where the return is linked to the performance of an underlying reference, such as an equity index, a basket of shares, or an interest rate. Their main attraction is the possibility of achieving a higher return than a conventional fixed or variable rate deposit, depending on how the underlying reference performs and on the product's payoff formula. This return is not guaranteed at a high level, because it is conditional on outcomes such as an index reaching a level, staying within a range, or not breaching a barrier. Many structured deposits include some form of capital protection at maturity, but investors still face risks such as opportunity cost, limited liquidity, and issuer credit risk. They are not inherently tax free, as tax treatment depends on the jurisdiction and the investor's circumstances. They also do not automatically reduce income tax liability. CISI exam framing usually tests that the benefit is enhanced return potential in exchange for complexity and conditionality, not guaranteed performance or tax advantages.

NEW QUESTION # 56

Which of the following would cause a coffee producer's supply curve to shift to the right?

- A. Consumers switching to other drinks
- B. Reduced crop yield
- C. Reduction in competition
- D. Improved harvesting methods

Answer: D

Explanation:

A rightward shift in the supply curve means an increase in supply at the same price level.

* Why is Option A Correct?

* Improved harvesting methods lead to higher productivity, reducing production costs and increasing supply.

* Why Not Other Options?

* B (Reduced crop yield) # This would decrease supply (leftward shift).

* C (Consumers switching drinks) # Affects demand, not supply.

* D (Reduction in competition) # Fewer producers might reduce supply.

Reference: Microeconomics - Supply & Demand, CISI Wealth & Investment Management.

NEW QUESTION # 57

When redemption yields are quoted on a net-of-tax basis, this is so that:

- **A. A direct comparison can be made of the net return to the investor**
- B. A risk of inflation rising unexpectedly and its effect on the real value of the bond's coupon payments and redemption payment can be taken into account
- C. The default risk can be taken into account
- D. An investor can reinvest the interest payment at the same net redemption yield

Answer: A

Explanation:

* Purpose of Net-of-Tax Yield Quotation:

* Quoting yields on a net-of-tax basis allows investors to compare the returns they will effectively receive after accounting for taxation.

* This is particularly useful in tax planning and for comparing taxable vs. non-taxable instruments.

* Elimination of Other Options:

* A: Default risk is unrelated to tax-adjusted yields.

* B: Inflation adjustments do not necessitate net-of-tax yield quotations.

* C: Reinvestment risk does not directly relate to tax basis comparisons.

References:

* ICWIM Module 5: Details on yield calculations and tax implications.

NEW QUESTION # 58

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