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CISI International Certificate in Wealth & Investment Management Sample Questions (Q114-Q119):

NEW QUESTION # 114

Why is the process of prioritising the protection needs of your client important?

- A. It provides an opportunity to establish a benchmark
- B. It allows you and the client to agree on an affordable plan
- C. To establish the net worth of your client
- D. To protect your firm from risk

Answer: B

Explanation:

- * Importance of Prioritizing Protection Needs:
- * The process ensures that the client's financial risks (e.g., loss of income, health issues) are addressed effectively within their budget.
- * Affordability is crucial to ensuring the plan can be implemented and sustained long-term.
- * Elimination of Other Options:

* A: Establishing net worth is important but unrelated to prioritizing protection needs.

* B: A benchmark is not the focus of protection planning.

* C: The primary goal is the client's protection, not the firm's risk.

References:

* ICWIM Module 2: Emphasis on understanding client affordability and agreeing on realistic financial plans.

NEW QUESTION # 115

Offshore foundations are often used as a suitable alternative to which similar type of arrangement?

- A. Limited liability partnerships
- B. **Trusts**
- C. Credit unions
- D. SICAVs

Answer: B

Explanation:

Offshore foundations are often considered alternatives to trusts, as both are used for wealth structuring, asset protection, and estate planning. However, unlike trusts, foundations are independent legal entities and can provide greater control to the founder.

* Limited liability partnerships (A): LLPs are business entities, not typically used for wealth management.

* Credit unions (B): These are financial cooperatives, unrelated to wealth structuring.

* SICAVs (D): SICAVs are investment funds, not wealth-structuring vehicles.

References:

* International Certificate in Wealth & Investment Management: Comparison of trusts and offshore foundations in wealth management.

* Legal structures and their applications in estate and tax planning.

NEW QUESTION # 116

When a UK-based investor receives overseas equity dividend income, which one of the following types of tax may have been deducted?

- A. Stamp Duty
- B. UK Corporation Tax
- C. Value Added Tax
- D. **Withholding Tax**

Answer: D

Explanation:

* What is Withholding Tax?

* Withholding tax is a tax levied by a foreign government on income, such as dividends or interest, paid to non-resident investors.

* When a UK-based investor receives dividend income from overseas equity, the source country often deducts withholding tax before the payment is made.

* Why the Other Options are Incorrect

* A. Stamp Duty: This is a transaction tax levied in the UK on share purchases, not dividend income.

* C. Value Added Tax: VAT is a consumption tax on goods and services, irrelevant to dividends.

* D. UK Corporation Tax: This applies to company profits, not individual dividend payments.

* ICWIM Study Guide, Chapter on Taxation: Explains withholding tax on cross-border investments.

* UK Tax Regulations: Confirm the application of withholding tax on overseas income.

References
Thus, the correct answer is B. Withholding Tax.

NEW QUESTION # 117

Having prepared recommendations via a report, why would an adviser suggest a face-to-face meeting with their client?

- A. To establish the client's tax position
- B. In order to collect fees prior to implementation of the recommendations
- C. **To afford the opportunity to clear up any misunderstandings**

- D. So that the client can review the adviser's qualifications

Answer: C

Explanation:

A face-to-face meeting ensures that clients fully understand recommendations and can ask questions to clarify any doubts.

* Why is Option D Correct?

* Complex financial products require explanations in simple terms.

* Clients may have concerns about risk, fees, or investment strategy.

* Regulatory bodies (e.g., FCA) emphasize client understanding in financial advice.

* Why Not Other Options?

* A (Collect fees) # Fees must be disclosed before services are provided.

* B (Establish tax position) # This should be determined before making recommendations.

* C (Review adviser qualifications) # While qualifications matter, the main purpose is clarity.

Reference: FCA Handbook (Suitability & Client Communications), CISI Wealth & Investment Management.

NEW QUESTION # 118

It is impossible to diversify against:

- A. Credit risk
- **B. Market risk**
- C. Currency risk
- D. Liquidity risk

Answer: B

Explanation:

Reference: Modern Portfolio Theory (MPT), CFA Institute (Systematic Risk).

NEW QUESTION # 119

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