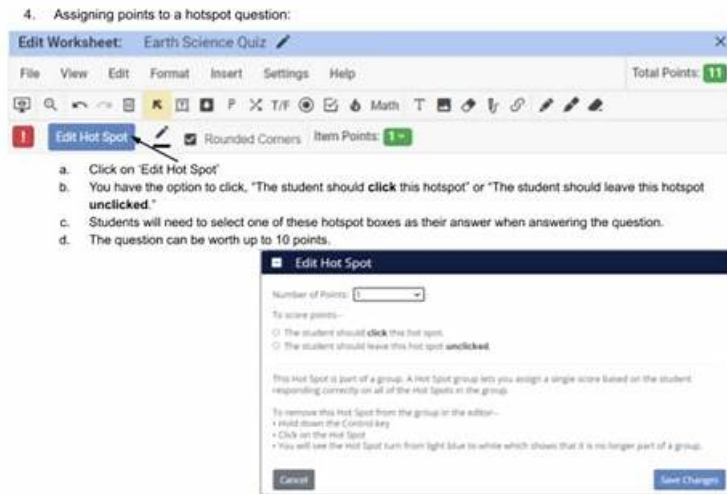


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q73-Q78):

NEW QUESTION # 73

During a period of growth in consumer income the demand curve for a normal product would:

- A. Remain static
- B. Begin to curve upwards
- C. Shift to the left
- D. Shift to the right

Answer: D

NEW QUESTION # 74

Which type of fund makes a single daily transaction?

- A. Investment trust
- **B. Mutual funds**
- C. Split capital trust
- D. Closed-ended

Answer: B

Explanation:

Mutual funds (also known as open-ended investment funds) transact once per day, at the fund's Net Asset Value (NAV).

* Why is Option A Correct?

* Mutual funds pool investor money and invest in a diversified portfolio.

* Investors buy or sell shares at the NAV, which is calculated at the end of each trading day.

* Why Not Other Options?

* B (Investment trust) # A closed-ended fund that trades like a stock throughout the day.

* C (Split capital trust) # A type of investment trust, which trades on the stock exchange.

* D (Closed-ended fund) # Also trades on an exchange with prices determined by supply and demand.

Reference: FCA Handbook (Fund Structures), CISI Wealth & Investment Management.

NEW QUESTION # 75

Which of the following instruments is currently outside of those covered by insider dealing rules?

- A. Depositary Receipts
- B. Warrants
- C. Bonds
- **D. Commodities**

Answer: D

Explanation:

Commodities (e.g., gold, oil, agricultural products) are not covered by insider dealing regulations, as they are physical assets rather than securities.

Why Are Commodities Exempt?

Insider trading laws apply to securities markets, not physical goods.

Price movements in commodities are driven by supply and demand, not company disclosures.

Regulation of Commodities:

While insider trading rules don't apply, market manipulation laws still govern commodities (e.g., FCA MAR rules).

Reference: FCA Market Abuse Regulation (MAR), CISI Wealth & Investment Management.

NEW QUESTION # 76

Performance attribution analysis attempts to explain why a portfolio had a certain return. It does so by breaking down performance based on the decisions made by the fund manager in which of the following?

- A. Asset allocation and sector choice only
- B. Asset allocation alone
- C. The combination of asset allocation, sector choice, security selection, and risk analysis
- **D. The combination of asset allocation, sector choice, and security selection**

Answer: D

Explanation:

Performance attribution analyzes portfolio returns by breaking them down into key decision-making factors.

* Why is Option C Correct?

* Asset allocation # Impact of choosing different asset classes (e.g., stocks vs. bonds).

* Sector choice # How selecting industries (e.g., tech vs. healthcare) affects returns.

* Security selection # The impact of choosing specific stocks or bonds.

* Why Not Other Options?

* A (Asset allocation alone) # Sector and security selection also play a role.

- * B (Only asset allocation & sector choice) # Security selection directly affects performance.
- * D (Includes risk analysis) # Risk is important but not a primary factor in attribution.
- # Reference: CFA Institute (Performance Attribution Models), CISI Wealth & Investment Management.

NEW QUESTION # 77

What is the standard settlement period in spot currency markets?

- A. T+3
- B. T+4
- C. T+2
- D. T+1

Answer: C

Explanation:

The foreign exchange (forex) spot market follows a standard T+2 settlement period, meaning transactions are settled two business days after the trade date.

* Why is Option B Correct?

* In forex trading, T+2 means the buyer receives currency two days after the trade.

* Major currency pairs (e.g., EUR/USD, GBP/USD) follow T+2 settlement.

* Why Not Other Options?

* A (T+1) # Some markets (e.g., US Treasuries) settle in T+1, but forex does not.

* C (T+3) # Used for some equity markets, but not for forex.

* D (T+4) # No standard market uses T+4 settlement.

Reference: Bank for International Settlements (Forex Market Operations), CISI Wealth & Investment Management.

NEW QUESTION # 78

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