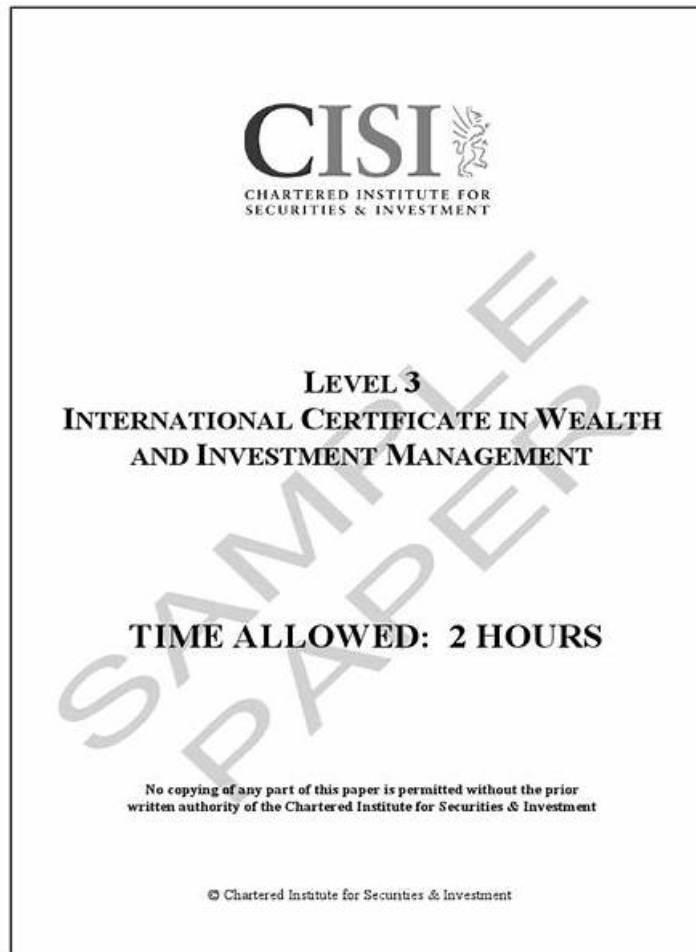


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## CISI International Certificate in Wealth & Investment Management Sample Questions (Q154-Q159):

### NEW QUESTION # 154

Which of the following underlies the pillars of risk tolerance?

- A. Education
- B. Sociological traits
- C. Experience
- **D. Psychological traits**

**Answer: D**

Explanation:

Risk tolerance is primarily determined by an investor's psychological traits, such as their emotional response to financial risk.

\* Why is Option A Correct?

\* Investors' decision-making processes are influenced by behavioral finance, emotions, and cognitive biases.

\* Some investors are naturally risk-averse, while others are risk-seeking.

\* Why Not Other Options?

\* B (Sociological traits) # Social factors may influence investment choices but do not define risk tolerance.

\* C (Education) # Knowledge affects investment decisions, but risk tolerance is deeply personal.

\* D (Experience) # Investors may gain confidence with experience, but core risk preferences remain psychological.

# Reference: CFA Institute (Behavioral Finance & Risk Tolerance), CISI Wealth & Investment Management.

### NEW QUESTION # 155

What fiduciary responsibility does a financial adviser have for their clients?

- **A. Act in the best interests of their clients**
- B. Offer conservative advice with low risk
- C. Decrease the overall risk of their portfolio
- D. Provide their services at a competitive fee

**Answer: A**

Explanation:

A fiduciary duty requires a financial adviser to prioritise the client's best interests above their own.

\* Core Responsibilities:

\* Act with integrity and transparency when providing financial advice.

\* Provide suitable recommendations based on the client's risk profile, objectives, and financial situation.

\* Avoid conflicts of interest (or disclose them).

\* Regulatory Requirement: The FCA and MiFID II mandate that advisers act in a client's best interests when offering financial services.

# Reference: FCA Handbook (Principles for Businesses - Principle 6), CISI Code of Conduct.

### NEW QUESTION # 156

Setting standards for national anti-money laundering (AML) and counter-terrorist financing (CTF) programs and evaluating how effectively member countries have implemented the standards is the role of which of the following?

- A. International Monetary Fund (IMF)
- B. National Crime Agency
- **C. Financial Action Task Force (FATF)**
- D. Interpol

**Answer: C**

Explanation:

The Financial Action Task Force (FATF) is an intergovernmental organization that sets global AML/CTF standards and assesses compliance.

\* Why is Option C Correct?

\* FATF develops recommendations that countries must implement to combat money laundering and terrorist financing.

\* It conducts peer reviews and blacklists non-compliant nations.

\* Why Not Other Options?

\* A (IMF) # The IMF monitors economic stability, not AML enforcement.

\* B (Interpol) # Handles criminal investigations, not financial regulations.

\* D (National Crime Agency) # The NCA is UK-specific, while FATF is global.

# Reference: FATF Guidelines, CISI Wealth & Investment Management.

### NEW QUESTION # 157

"An approach which applies a theoretical price to a company's shares by discounting the company's expected future cash flow into infinity." This statement is describing the:

- A. Dividend valuation model
- B. Market value added
- C. Net asset value
- D. Economic value added

**Answer: A**

Explanation:

\* Dividend Valuation Model (DVM)

\* The DVM values a company's shares by calculating the present value of future expected dividends, assuming dividends grow perpetually at a constant rate.

\* Why the Answer is C

\* The model explicitly relies on discounting future cash flows (dividends) to determine the theoretical share price.

\* Why Other Options are Incorrect

\* A. Net asset value: Focuses on book value, not cash flows.

\* B. Market value added: Measures value creation over invested capital, unrelated to theoretical share pricing.

\* D. Economic value added: Measures performance based on excess returns, not share valuation.

\* ICWIM Study Guide, Chapter on Equity Valuation: Explains the DVM and its mechanics.

\* Valuation Literature: Highlights DVM's use in share pricing.

References

### NEW QUESTION # 158

When an investment manager manages and makes changes to a portfolio without referring to the client, this is known as:

- A. Advisory dealing
- B. Financial planning
- C. Execution-only
- D. Discretionary

**Answer: D**

Explanation:

A discretionary investment manager has full authority to buy and sell investments without seeking client approval for each transaction.

\* Why is Option C Correct?

\* The manager follows a pre-agreed investment mandate that aligns with the client's objectives and risk profile.

\* Common in wealth management and private banking.

\* Why Not Other Options?

\* A (Execution-only) # The firm executes trades but does not provide investment advice or management.

\* B (Advisory dealing) # The manager provides advice, but the client makes the final decision.

\* D (Financial planning) # Financial planning involves long-term wealth strategies, not active portfolio management.

# Reference: FCA Conduct of Business Rules (COBS 9 - Discretionary Management), CISI Wealth & Investment Management.

## NEW QUESTION # 159

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