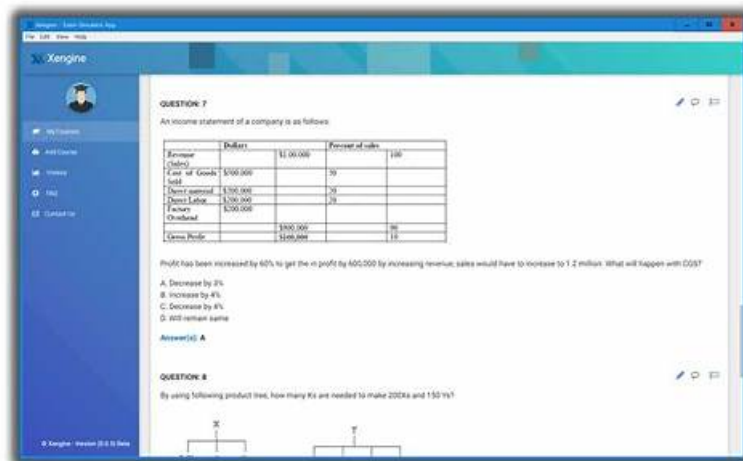


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q41-Q46):

NEW QUESTION # 41

The management of investment portfolios of collective investment schemes, pension funds, insurance funds, hedge funds, and private equity would normally be considered to fall into the scope of:

- A. The retail financial sector
- **B. The wholesale financial sector**
- C. Private banking
- D. Family offices

Answer: B

Explanation:

* Wholesale Financial Sector Defined

* Involves large-scale financial transactions and services for institutions like pension funds, hedge funds, and insurance funds.

* Why the Answer is B

* Managing portfolios of collective investment schemes and large funds is a hallmark of the wholesale sector, focused on institutional rather than retail clients.

- * Why Other Options are Incorrect
- * A. Retail financial sector: Caters to individual clients, not institutional portfolios.
- * C. Family offices: Focus on managing wealth for high-net-worth families.
- * D. Private banking: Primarily deals with individual high-net-worth clients.
- * ICWIM Study Guide, Chapter on Financial Market Segments: Differentiates wholesale and retail sectors.
- * Investment Management Literature: Describes wholesale services.

References

NEW QUESTION # 42

Mortgage protection can assist when:

- A. Property prices rise very quickly
- B. Illness may prevent the main wage earner from meeting mortgage payments
- C. Property prices collapse
- D. Interest rates rise, increasing the cost of mortgage payments

Answer: B

Explanation:

Mortgage protection insurance (MPI) is designed to cover mortgage payments in case of unexpected life events, such as illness or death of the primary earner.

* Why is Option C Correct?

* If the main wage earner falls ill or dies, MPI ensures the mortgage is paid so that their family does not lose their home.

* Why Not Other Options?

* A (Property prices rise) # Property price increases do not affect mortgage repayments.

* B (Interest rates rise) # While rising rates increase mortgage costs, MPI does not cover rate changes.

* D (Property price collapse) # MPI does not protect against declining property values.

Reference: CISI Wealth & Investment Management (Protection Planning), FCA Mortgage Market Review (MMR).

NEW QUESTION # 43

Your client estimates that they will require £50,000 of income annually to live off when they retire. Personal plus state pension will provide £40,000. They wish to retire in 25 years' time. It is estimated that they can earn 5% per annum, and inflation has been forecast at 2%. Interest rates are currently 1.5%. Allowing for inflation, what lump sum would they need to accrue to supplement their pension?

- A. £252,401
- B. £468,745
- C. £328,120
- D. £546,869

Answer: C

Explanation:

To calculate the required lump sum, we need to determine the present value (PV) of future withdrawals, adjusted for inflation and investment growth.

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□

NEW QUESTION # 44

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

- A. To afford the opportunity to clear up any misunderstandings
- B. In order to collect fees prior to implementation of the recommendations
- C. So that the client can review the adviser's qualifications
- D. To establish the client's tax position

Answer: A

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 # 45

What is the standard settlement period in spot currency markets?

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

Answer: B

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 # 46

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