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CISI International Certificate in Wealth & Investment Management Sample Questions (Q199-Q204):

NEW QUESTION # 199

Mortgage protection can assist when:

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

Answer: A

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 # 200

An investor deposits £1,000 into an account that pays interest at the rate of 3% per year. If the interest is credited to the account at the end of the year and the investor leaves the money in the account for 5 years, how much money will be in the account at the end of the fifth year?

- A. £1,157.63
- B. £1,276.28
- C. £1,159.27
- D. £1,150.00

Answer: A

Explanation:

Compound Interest Formula: $A = P \times (1 + r)^n$

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