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CISI International Certificate in Wealth & Investment Management Sample Questions (Q85-Q90):

NEW QUESTION # 85

Why does prospect theory suggest that investors are inconsistent in their attitude to risk?

- A. Due to their reliance on past performance
- B. Because once asset allocations have been made, investors are reluctant to change them
- C. Reluctance to realise losses yet quick to take gains
- D. Reluctance to realise gains yet quick to take losses

Answer: C

Explanation:

Prospect theory explains that investors evaluate outcomes relative to a reference point, often the purchase price or a recent portfolio value, rather than focusing solely on final wealth. The value function is typically described as loss averse, meaning losses hurt more than equivalent gains feel good. This creates inconsistent risk attitudes: investors often become risk seeking when facing losses and risk averse when sitting on gains. A practical expression of this is the disposition effect: investors tend to hold losing positions too long to avoid crystallising a loss, while they take profits too quickly to lock in gains and feel the satisfaction of being right.

That behaviour is inconsistent because the risk decision changes depending on whether the investor is in a gain or loss position, even when the underlying prospects of the investment have not improved. CISI-style questions usually test this exact pattern: reluctance to realise losses combined with a tendency to realise gains early, driven by loss aversion and reference dependence.

NEW QUESTION # 86

The effect of gearing within an investment trust company is that it:

- A. Magnifies profits and losses
- B. Lowers operating expenses
- C. Raises initial charges
- D. Reduces the trust's premium or discount

Answer: A

Explanation:

Gearing in an investment trust means the trust uses borrowing, or other forms of leverage, to increase the amount invested beyond shareholders' capital. This increases the trust's exposure to market movements.

When the underlying portfolio rises, the gains are earned on a larger invested base than equity alone, so shareholder returns can be enhanced after allowing for the cost of borrowing and any related financing charges. However, the same mechanism works in reverse. If the portfolio falls, losses are also experienced on the enlarged exposure, so declines in net asset value can be greater than they would be without gearing. As a result, gearing increases volatility and makes outcomes more extreme, which is why it is commonly described as amplifying both gains and losses. This is a key structural difference between investment trusts and many open-ended funds, and it is tested because it links directly to risk profiling, suitability, and the understanding that higher potential returns come with higher downside risk.

NEW QUESTION # 87

Who is responsible for developing international standards for combating terrorist financing?

- A. Wolfsberg Group of Banks
- B. Financial Action Task Force
- C. United Nations
- D. Financial Conduct Authority

Answer: B

Explanation:

International standards for combating money laundering and terrorist financing are developed by the Financial Action Task Force. The FATF sets globally recognised recommendations that form the foundation for national legislation, regulatory rules, and supervisory expectations. These standards cover areas such as risk-based customer due diligence, beneficial ownership transparency, suspicious activity reporting, sanctions screening, and international cooperation. While individual national regulators such as the Financial Conduct Authority enforce domestic rules and supervise firms, they do not set the global benchmark framework. The United Nations plays a major role in sanctions regimes and conventions that member states implement, but the detailed technical standards and evaluation methodology that countries are assessed against are associated with the FATF. The Wolfsberg Group issues industry guidance and best-practice principles for banks, which can be influential, but it is not the global standard-setter. CISI exams typically test the distinction between standard-setting at an international level and implementation and supervision at national level. The organisation most directly responsible for international standards in this area is the Financial Action Task Force.

NEW QUESTION # 88

How are exchange traded funds usually structured within the EU?

- A. As SICAVs
- B. As Alternative Investment Funds
- C. As investment trusts
- D. As UCITS funds

Answer: D

Explanation:

Within the EU, most mainstream exchange traded funds are established under the UCITS regime. UCITS is a regulatory framework designed for retail investor protection and cross-border distribution, with rules covering eligible assets, diversification, liquidity, risk management, disclosure, and custody. Because ETFs are commonly marketed to a wide investor base and traded on exchanges, being structured as UCITS helps them meet recognised standards and enables passporting across EU jurisdictions. Investment trusts are typically closed-ended company structures and are more associated with certain markets rather than being the standard EU ETF structure. Alternative Investment Funds is a broader category used for non-UCITS vehicles such as many hedge funds, private equity funds, and certain real asset funds, which are not the typical structure for vanilla ETFs aimed at broad distribution. SICAV is a legal corporate form used in some domiciles, but it is not the best answer because the question asks how ETFs are usually structured in regulatory terms within the EU, which is most commonly UCITS.

NEW QUESTION # 89

The beneficiaries of a typical shareholder protection policy:

- A. Are the deceased shareholder's family
- **B. Are the remaining shareholders**
- C. Is the deceased shareholder's estate
- D. Is the company itself

Answer: B

Explanation:

Shareholder protection is a business protection arrangement designed to ensure that, on the death of a shareholder, the surviving shareholders can retain control of the company while the deceased's beneficiaries receive fair value for the shares. The policy is usually set up so that, if a shareholder dies, the payout provides funds to the surviving shareholders to buy the deceased shareholder's shares. This is commonly paired with a cross-option agreement, which gives the surviving shareholders the option to buy and the deceased's estate the option to sell, creating a clean, pre-agreed route to transfer ownership. As a result, the practical "benefit" of the protection arrangement is that the remaining shareholders have the financial means to purchase the shares and maintain continuity of control, while the estate receives cash rather than an illiquid minority stake.

Although the deceased's estate receives the sale proceeds, the policy is typically structured to support the purchase by the remaining shareholders, making them the intended beneficiaries for control purposes. The company itself is normally the beneficiary in key person cover, not shareholder protection.

NEW QUESTION # 90

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