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CISI International Certificate in Wealth & Investment Management Sample Questions (Q106-Q111):

NEW QUESTION # 106

Which two accounts are used to measure the country's balance of payments?

- A. Services, Physical
- **B. Current, Financial and Capital**
- C. Domestic, Non-domestic
- D. Investment in and out, Actual

Answer: B

Explanation:

The balance of payments is a framework that records a country's economic transactions with the rest of the world over a period. It is organised into two main components. The first is the current account, which captures trade in goods and services, primary income such as investment income and compensation of employees, and secondary income such as transfers. The second component records cross-border capital flows and changes in financial claims and liabilities. In modern descriptions, this is split into the capital account and the financial account, with the financial account typically being the larger and more significant. Many exam questions simplify this by referring to the current account and the financial and capital account together as the two accounts used to measure the balance of payments. The key idea is that current transactions and capital and financial flows must reconcile through accounting identities, with any imbalance reflected in financing flows.

Options that describe services alone or domestic categories do not represent the recognised balance of payments structure.

NEW QUESTION # 107

A non-profit, whole-of-life assurance policy will pay:

- A. A return, linked to the insurance company's units
- B. A fixed sum, provided death occurs within a pre-determined time
- C. An amount linked to the prevailing rate of inflation
- **D. A fixed sum chosen at the outset**

Answer: D

Explanation:

A non-profit whole-of-life assurance policy is a type of life insurance that guarantees a fixed payout upon death, without any investment element.

* Why is Option D Correct?

* The sum assured is determined at the start of the policy and does not fluctuate.

* Unlike unit-linked or with-profits policies, the payout is fixed and guaranteed.

* Why Not Other Options?

* A (Linked to insurance company's units) # Only applies to unit-linked policies, which have investment risk.

* B (Pre-determined time limit) # Describes term life insurance, not whole-of-life.

* C (Inflation-linked payout) # Applies to index-linked policies, not non-profit whole-of-life.

Reference: FCA Handbook (Insurance Conduct of Business), CISI Wealth & Investment Management.

NEW QUESTION # 108

Measures of Central Tendency include a method whereby a set of numbers are multiplied and then the nth root of the resulting product is taken. This is known as the:

- A. Median
- B. Arithmetic mean
- **C. Geometric mean**
- D. Mode

Answer: C

Explanation:

The geometric mean is calculated using the formula:

A math equation with numbers and symbols AI-generated content may be incorrect.

Used in Finance: The geometric mean is crucial in measuring compound returns over time.

* More Accurate for Investments: It accounts for volatility in investment returns.

Reference: CFA Institute, CISI Wealth & Investment Management (Quantitative Methods).

NEW QUESTION # 109

What is the standard settlement period in spot currency markets?

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

Answer: D

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 # 110

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 # 111

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