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CISI International Certificate in Wealth & Investment Management Sample Questions (Q152-Q157):

NEW QUESTION # 152

Offshore foundations are often used as a suitable alternative to which similar type of arrangement?

- A. Trusts
- B. Limited liability partnerships
- C. SICAVs
- D. Credit unions

Answer: A

Explanation:

Offshore foundations are often considered alternatives to trusts, as both are used for wealth structuring, asset protection, and estate planning. However, unlike trusts, foundations are independent legal entities and can provide greater control to the founder.

* Limited liability partnerships (A): LLPs are business entities, not typically used for wealth management.

* Credit unions (B): These are financial cooperatives, unrelated to wealth structuring.

* SICAVs (D): SICAVs are investment funds, not wealth-structuring vehicles.

References:

- * International Certificate in Wealth & Investment Management: Comparison of trusts and offshore foundations in wealth management.
- * Legal structures and their applications in estate and tax planning.

NEW QUESTION # 153

Why do investors demand a risk premium?

- **A. To compensate them for accepting additional risk**
- B. To cover the expenses of the fund manager
- C. So that they can outperform the benchmark
- D. To cover the tax payments on profitable trades

Answer: A

NEW QUESTION # 154

A firm acting as agent makes money by:

- **A. Charging their client a commission**
- B. Profiting from the spread
- C. Providing advice
- D. Trading against its own order book

Answer: A

Explanation:

When a firm acts as an agent, it does not trade securities for its own account but facilitates transactions between buyers and sellers. The firm earns revenue by charging a commission to its clients for executing these transactions.

- * Profiting from the spread (A): This is typical for firms acting as principal, not as agent.
- * Providing advice (B): Advice is part of advisory services, not agency transactions.
- * Trading against its own order book (D): This describes proprietary trading, not agency.

References:

- * International Certificate in Wealth & Investment Management: Roles of market participants and distinctions between agent and principal roles.
- * Definitions of commission structures in agency services.

NEW QUESTION # 155

Which financial instrument is the corporate equivalent of a Treasury Bill?

- **A. Commercial Paper**
- B. Bill of Exchange
- C. Certificates of Deposit
- D. Bearer Securities

Answer: A

Explanation:

Commercial Paper (CP) is the corporate equivalent of a Treasury Bill and is used for short-term funding by companies.

* Key Features:

- * Issued by corporations with high credit ratings.
- * Unsecured, short-term debt instrument (maturity up to 270 days).
- * Used to finance working capital or short-term obligations.
- * Comparison to Treasury Bills:
 - * Treasury Bills (T-Bills) # Issued by governments (risk-free).
 - * Commercial Paper # Issued by corporations (higher risk).

Reference: Bank of England (Commercial Paper Market), CISI Wealth & Investment Management.

NEW QUESTION # 156

The coupon on a bond has been expressed in real terms, rather than as a nominal amount. This is because:

- A. It is an unsecured instrument
- B. Its redemption date is longer than 10 years
- **C. It is an inflation-linked bond**
- D. It is a bearer bond

Answer: C

Explanation:

* Real vs. Nominal Terms:

* Inflation-linked bonds adjust their coupon payments and principal based on inflation rates.

* Expressing the coupon in real terms ensures it reflects purchasing power rather than face value.

* Elimination of Other Options:

* B: Redemption date length is unrelated to coupon expression.

* C & D: Security type (unsecured/bearer) does not dictate coupon terms.

References:

* ICWIM Module 3: Explanation of bond types, including inflation-linked securities.

NEW QUESTION # 157

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