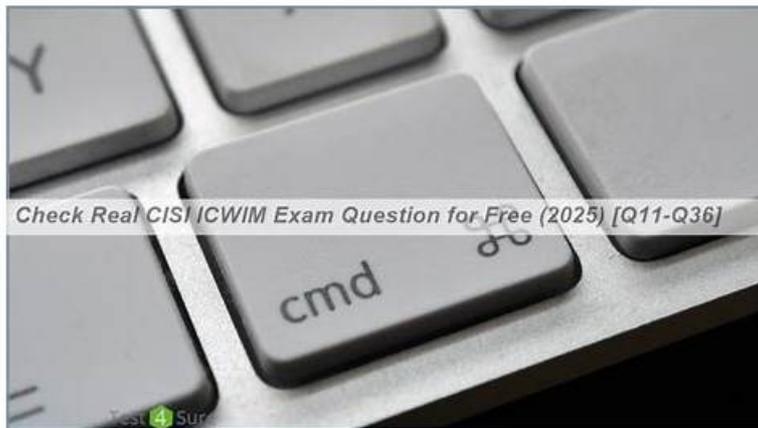


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q81-Q86):

NEW QUESTION # 81

Which of the following will be a major constraint on a client's ability to invest and protect against all of the risks that might arise?

- A. Risk aversion
- B. Tax implications
- **C. Affordability**
- D. Age

Answer: C

Explanation:

* Why Affordability is the Major Constraint

- * A client's ability to mitigate risks is directly limited by their financial resources.
 - * Even the most sophisticated risk strategies, such as diversification, derivatives, or insurance, require financial capacity.
 - * Other Options Analyzed
 - * Age: Impacts risk tolerance but does not constrain the financial ability to manage risks.
 - * Risk aversion: A behavioral factor, not a financial constraint.
 - * Tax implications: Important but secondary compared to affordability.
 - * ICWIM Textbook, Chapter on Investment Constraints: Highlights affordability as the top financial constraint.
 - * Wealth Planning Principles: Discusses practical limitations of risk mitigation strategies.
- References Thus, the answer is B. Affordability.

NEW QUESTION # 82

What financial principle requires an adviser to gather extensive information from a client before making a recommendation?

- A. Risk reduction
- B. Transparency of trading
- C. Know Your Customer
- D. Disclosure

Answer: C

Explanation:

The Know Your Customer (KYC) principle is a regulatory requirement ensuring that financial advisers gather comprehensive client information before making recommendations.

* Why KYC Is Important:

- * It helps in identifying the client's financial goals, risk tolerance, and investment suitability.
- * It prevents fraud and money laundering by verifying the client's identity.
- * It ensures that recommendations are appropriate based on the client's circumstances.

* Regulatory Requirement:

- * FCA (Financial Conduct Authority) rules require firms to follow KYC processes before providing financial services.
- * MiFID II (Markets in Financial Instruments Directive) mandates thorough suitability assessments.

Reference: FCA Handbook (COBS 9 - Suitability), CISI Wealth & Investment Management.

NEW QUESTION # 83

A bullet bond portfolio can have an advantage over a barbell bond portfolio because:

- A. The gross redemption yield is always higher
- B. It only invests in short-dated bonds
- C. A bullet portfolio does not require regular rebalancing
- D. It is always riding the yield curve

Answer: C

Explanation:

* Bullet Bond Portfolio

- * Invests in bonds with maturities focused on a single date or time period (a "bullet").
- * This structure eliminates the need for frequent adjustments as maturities naturally align with portfolio objectives.

* Barbell Bond Portfolio

- * Invests in bonds with very short and very long maturities.
- * Requires regular rebalancing to maintain the intended allocation, increasing transaction costs.

* Why the Answer is D

* A bullet portfolio simplifies management by focusing on a single maturity period, avoiding the complexity of rebalancing inherent in barbell strategies.

* ICWIM Study Guide, Chapter on Fixed-Income Strategies: Compares bullet and barbell portfolios.

* Bond Portfolio Management Principles: Highlights the operational advantages of bullet structures.

References

NEW QUESTION # 84

An adviser is reviewing a client's portfolio, which has a time horizon of 15 years and is made up primarily of bonds and cash but with some exposure to equities and other higher-risk investments. It is reasonable to believe that the client's risk appetite is:

- A. Low Risk
- B. Mid Risk
- **C. Low-Mid Risk**
- D. Mid-High Risk

Answer: C

Explanation:

Risk appetite is determined by investment time horizon, asset allocation, and financial goals.

* Why is Option B Correct?

* A 15-year time horizon allows for some exposure to risk, but a heavy allocation to bonds and cash suggests a conservative approach.

* The presence of some equities implies a moderate willingness to take risk.

* Why Not Other Options?

* A (Low risk) # A pure cash and bond portfolio would be low risk, but equities add some risk.

* C (Mid risk) # A balanced portfolio would have higher equity exposure.

* D (Mid-high risk) # A higher-risk portfolio would be equity-heavy.

Reference: CFA Institute (Risk Profiling), CISI Wealth & Investment Management.

NEW QUESTION # 85

If an investor expects to receive a bullet payment, they are likely to be invested in a:

- A. Premium bond
- **B. Zero coupon bond**
- C. Convertible bond
- D. Treasury bond

Answer: B

Explanation:

* Understanding Bullet Payments:

* A bullet payment is a single payment of principal and interest at maturity.

* Zero coupon bonds do not provide periodic interest payments, making them associated with bullet payments.

* Elimination of Other Options:

* A: Treasury bonds typically pay semiannual interest.

* C: Convertible bonds may have periodic interest.

* D: Premium bonds involve prize draws, not bullet payments.

References:

* ICWIM Module 3: Coverage of fixed income securities and payment structures.

NEW QUESTION # 86

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