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CISI International Certificate in Wealth & Investment Management Sample Questions (Q134-Q139):

NEW QUESTION # 134

Mortgage protection can assist when:

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

Answer: B

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 # 135

A financial adviser has created and recommended a risk-targeted investment portfolio for a client. What key factor drove the adviser's decision that this was a suitable approach?

- A. A pre-defined band of acceptable volatility was identified for the client
- B. The client expressed strong views on socially responsible investment
- C. The client put equal emphasis on both growth and income needs
- D. A specific target level of return was required by the client

Answer: A

Explanation:

A risk-targeted portfolio is built around delivering returns within a defined risk profile, typically expressed through a volatility range or risk band. The adviser's suitability decision is therefore driven by identifying the client's acceptable level of risk and aligning the portfolio's expected variability of returns to that tolerance and capacity for loss. This approach focuses on risk first, with asset allocation and fund selection designed to keep portfolio behaviour within the agreed risk parameters over time, often supported by ongoing monitoring and rebalancing. It is different from a return-targeted approach, where achieving a required return is the starting point and risk is a constraint. Equal emphasis on growth and income does not, by itself, justify a risk-targeted design, and socially responsible preferences relate to investment constraints rather than the portfolio's risk framework. The defining feature, and the key suitability driver, is that a clear, pre-defined band of acceptable volatility has been agreed with the client and the portfolio is constructed to stay within that band.

NEW QUESTION # 136

Why do investors demand a risk premium?

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

Answer: D

Explanation:

A risk premium is the additional return investors require for taking on higher risk.

* Formula: $\text{Risk Premium} = \text{Expected Return} - \text{Risk-Free Rate}$

* Why It Exists:

* Riskier investments (e.g., stocks, high-yield bonds) must offer higher returns to attract investors.

* Lower-risk assets (e.g., government bonds) have lower expected returns.

* Example:

* If a government bond yields 2%, but an equity portfolio yields 8%, the equity risk premium is 6%.

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

NEW QUESTION # 137

Performance attribution analysis attempts to explain why a portfolio had a certain return. It does so by breaking down the performance and attributing the results based on the decisions made by the fund manager on which of the following?

- A. The combination of asset allocation, sector choice, security selection, and risk analysis
- B. Asset allocation and sector choice only
- C. Asset allocation alone

- **D. The combination of asset allocation, sector choice, and security selection**

Answer: D

Explanation:

Performance attribution analysis evaluates the performance of a portfolio by breaking it into components attributed to specific investment decisions. These include:

- * Asset Allocation: The decision on the proportion of the portfolio allocated to different asset classes (e.g., stocks, bonds).
- * Sector Choice: Selecting specific sectors (e.g., technology, healthcare) within asset classes.
- * Security Selection: Choosing individual securities within the selected sectors.

Risk analysis, while critical for investment management, is not typically part of standard performance attribution frameworks.

References:

- * International Certificate in Wealth & Investment Management: Portfolio performance evaluation section.
- * Standard attribution models: Brinson, Hood, and Beebower model widely used in performance attribution.

NEW QUESTION # 138

Last year's monthly returns for Portfolio A were 7%, 5%, -3%, 5%, 9%, 0%, 3%, 6%, -7%, -8%, 5%, 1%.

What was the portfolio's modal rate of return to the nearest whole percentage point?

- A. 0
- **B. 1**
- C. 2
- D. 3

Answer: B

Explanation:

* Understanding Modal Rate of Return:

* The mode is the most frequently occurring value in a dataset.

* Portfolio A's monthly returns: 7%, 5%, -3%, 5%, 9%, 0%, 3%, 6%, -7%, -8%, 5%, 1%.

* 5% appears three times, more than any other value.

* Elimination of Other Options:

* No other return appears more than once.

References:

- * ICWIM Module 3: Statistical measures in portfolio performance.

NEW QUESTION # 139

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