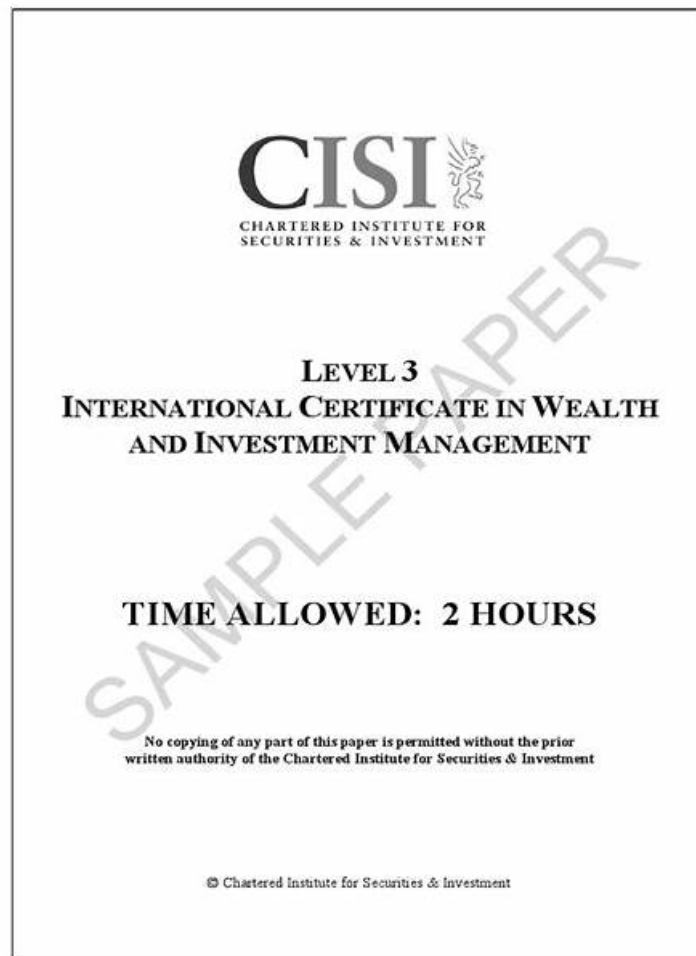


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q61-Q66):

NEW QUESTION # 61

A fiduciary relationship normally arises between:

- A. A husband and his wife
- B. A company and its suppliers
- **C. A lawyer and his client**
- D. A head of state and its government

Answer: C

Explanation:

A fiduciary relationship arises when one party is legally obligated to act in the best interest of another. This relationship is characterized by trust and confidence. A classic example is the relationship between a lawyer and their client, where the lawyer must prioritize the client's interests above their own.

* Husband and wife (A): This is generally not a fiduciary relationship but rather a personal relationship.

* Company and suppliers (C): This is a contractual, not fiduciary, relationship.

* Head of state and government (D): This is a political or constitutional relationship, not fiduciary.

References:

* International Certificate in Wealth & Investment Management: Fiduciary duties and examples.

* Legal definitions of fiduciary relationships in professional settings.

NEW QUESTION # 62

Having prepared recommendations via a report, why would an adviser suggest a face-to-face meeting with their client?

- A. So that the client can review the adviser's qualifications
- B. In order to collect fees prior to implementation of the recommendations
- C. To establish the client's tax position
- **D. To afford the opportunity to clear up any misunderstandings**

Answer: D

Explanation:

* Purpose of Client Meetings: A face-to-face meeting allows the adviser to personally communicate complex financial recommendations.

* Importance of Clarity: Clients may misunderstand written reports due to technical jargon or unfamiliarity with financial terms. This meeting provides an opportunity to ensure clarity and build trust.

* Elimination of Other Options:

* A: Collecting fees can be done online or through invoices; this is not the primary purpose of a meeting.

* B: Tax position assessment is typically done before preparing recommendations.

* C: Reviewing adviser qualifications is rare in meetings; trust is built through prior interactions.

References:

* ICWIM Module 2: Focus on professional adviser-client relationships and clear communication.

NEW QUESTION # 63

Which one of the following would cause a shift to the right in aggregate demand?

- A. A decrease in consumer confidence
- **B. Depreciation of the pound against other currencies**
- C. A decrease in expected inflation
- D. An increase in expected inflation

Answer: B

Explanation:

- * Factors Shifting Aggregate Demand (AD) Rightward:
- * Depreciation of the pound makes UK exports cheaper and imports more expensive, increasing net exports.
- * Higher net exports increase aggregate demand, shifting the curve to the right.
- * Elimination of Other Options:
- * A: Lower consumer confidence decreases consumption, shifting AD leftward.
- * B: Increased expected inflation may reduce real spending.
- * D: Lower expected inflation discourages spending.

References:

- * ICWIM Module 1: Macroeconomic factors influencing aggregate demand.

NEW QUESTION # 64

If someone in a fiduciary position has personal or professional interests that compete with their duty to act in the client's best interest, this is called:

- A. Full disclosure
- **B. A conflict of interest**
- C. Discretionary management
- D. A regulatory breach

Answer: B

Explanation:

- * Conflict of Interest Definition:
- * A fiduciary position requires prioritizing the client's best interest. When personal or professional interests compete with this duty, it constitutes a conflict of interest.
- * Such conflicts can undermine the trust and integrity of the fiduciary relationship.
- * Elimination of Other Options:
- * A: Discretionary management is unrelated to fiduciary conflicts.
- * B: A regulatory breach may occur if the conflict is not disclosed but is not inherently the conflict itself.
- * C: Full disclosure is a way to manage conflicts, not the conflict itself.

References:

- * ICWIM Module 5: Coverage of fiduciary responsibilities and managing conflicts of interest.

NEW QUESTION # 65

Why might an expansionary fiscal policy lead to future inflationary pressures?

- A. It causes higher interest rates
- **B. Workers demanding higher wages**
- C. Due to the effect of time lag
- D. Due to a significant fall in private sector investment

Answer: B

Explanation:

- * Expansionary Fiscal Policy and Inflation:
- * Expansionary fiscal policy increases aggregate demand by boosting public spending or reducing taxes.
- * This raises employment, leading to higher wage demands as workers negotiate for their share of economic growth.
- * Higher wages increase production costs, causing inflationary pressures.
- * Elimination of Other Options:
- * A: Higher interest rates are associated with contractionary, not expansionary, policy.
- * C: Private sector investment typically rises, not falls.
- * D: Time lag affects the policy's impact but is not a direct cause of inflation.

References:

- * ICWIM Module 1: Discussion on fiscal policy and its effects on inflation.

NEW QUESTION # 66

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