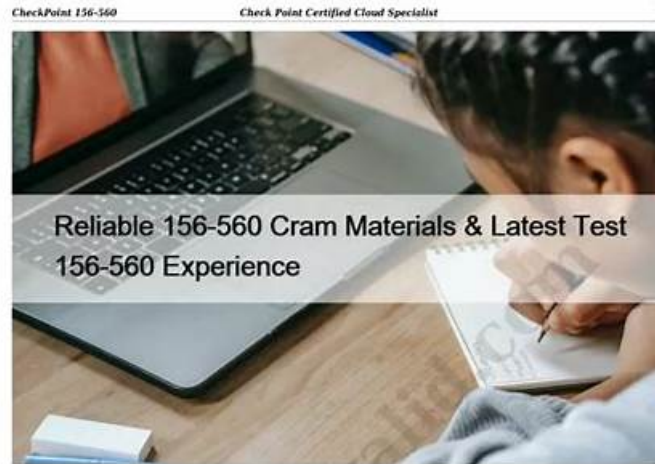


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### CISI International Certificate in Wealth & Investment Management Sample Questions (Q12-Q17):

#### NEW QUESTION # 12

An investor would regard a company's Interest Cover ratio as significant because it provides:

- A. An indication of what interest rate the company is paying
- **B. An indication of the extent to which the company can service its debts**
- C. A breakdown of how much debt a company has in relation to equity
- D. A summary of how much liquid cash an organisation has for funding dividend payments

**Answer: B**

Explanation:

Interest Cover Ratio measures how easily a company can meet interest payments on its debt.

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$$\text{Interest Cover Ratio} = \frac{\text{EBIT}}{\text{Interest Expense}}$$

- \* Why is Option A Correct?
- \* A higher ratio means a company comfortably covers interest costs.
- \* A low ratio signals higher financial risk and potential default risk.
- \* Why Not Other Options?
- \* B (Interest rate paid) # The ratio assesses coverage, not cost of debt.
- \* C (Debt vs equity breakdown) # This is measured by the debt-to-equity ratio.
- \* D (Cash for dividends) # Interest cover assesses debt serviceability, not dividend affordability

# Reference: CFA Institute (Financial Ratios), CISI Wealth & Investment Management.

#### NEW QUESTION # 13

Which of the following instruments is currently outside of those covered by insider dealing rules?

- A. Warrants
- **B. Commodities**
- C. Bonds
- D. Depositary Receipts

**Answer: B**

Explanation:

Commodities (e.g., gold, oil, agricultural products) are not covered by insider dealing regulations, as they are physical assets rather than securities.

- \* Why Are Commodities Exempt?
- \* Insider trading laws apply to securities markets, not physical goods.
- \* Price movements in commodities are driven by supply and demand, not company disclosures.
- \* Regulation of Commodities:
- \* While insider trading rules don't apply, market manipulation laws still govern commodities (e.g., FCA MAR rules).

# Reference: FCA Market Abuse Regulation (MAR), CISI Wealth & Investment Management.

#### NEW QUESTION # 14

Which of the following is a money laundering offence?

- A. Developing
- B. Avoiding
- **C. Concealing**
- D. Producing

**Answer: C**

Explanation:

Money laundering is the process of disguising the origins of illegally obtained money to make it appear legitimate. Concealing assets derived from criminal activities is a criminal offence under anti-money laundering (AML) laws.

\* Definition: "Concealing" means hiding or disguising the true nature, location, source, ownership, or control of funds derived from criminal activity.

\* Legal Framework: The Financial Action Task Force (FATF) and UK Proceeds of Crime Act 2002 (POCA) classify "concealing" as an offence.

\* Three Stages of Money Laundering:

\* Placement: Introducing illicit funds into the financial system.

\* Layering: Concealing the source via multiple transactions.

\* Integration: Reintroducing "cleaned" funds into the economy.

# Reference: CISI Wealth & Investment Management (AML), FATF Guidelines, UK POCA 2002.

#### NEW QUESTION # 15

Which type of corporate action can only occur if a resolution is passed to forgo pre-emption rights?

- A. Warrant exercise
- B. Stock split
- C. Share buyback
- **D. Placing**

**Answer: D**

Explanation:

A placing is a method of issuing new shares to specific investors rather than offering them to existing shareholders. For a placing to proceed, existing shareholders' pre-emption rights (the right to buy new shares before others) must be waived, which requires a resolution to be passed.

#### NEW QUESTION # 16

You are analysing two similar funds, A and B, which have similar returns. However, you notice Fund B has a much higher standard deviation than Fund A. This implies that:

- A. Fund A is much cheaper than Fund B
- B. Fund B is significantly more profitable than Fund A
- **C. Fund B has taken much higher risks**
- D. Fund A has taken much higher risks

**Answer: C**

Explanation:

Standard deviation measures the volatility of returns. A higher standard deviation means higher risk.

\* Key Concept:

\* Fund A (Lower Standard Deviation) = Lower Risk.

\* Fund B (Higher Standard Deviation) = Higher Risk.

\* Risk-Return Tradeoff: Fund B may not necessarily be more profitable, but it is riskier.

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

#### NEW QUESTION # 17

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