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## CISI International Certificate in Wealth & Investment Management Sample Questions (Q196-Q201):

### NEW QUESTION # 196

In the FX market standard spot settlement is:

- A. T+2
- B. T+10
- C. T+5
- D. T+3

**Answer: A**

**Explanation:**

In foreign exchange markets, spot refers to an exchange of two currencies for delivery on a standard settlement date rather than immediate delivery. The market convention for most major currency pairs is settlement two business days after the trade date, described as T+2. This convention exists to allow sufficient time for the confirmation of trade details, netting processes where relevant, and the movement of funds through payment systems across different jurisdictions and time zones. The key exam point is that FX spot is not same-day settlement; it is a defined market standard. While there are notable exceptions for certain currency pairs where local market practice differs, the standard convention tested is T+2 for spot FX.

Understanding settlement conventions is important because it affects cash management, funding, and settlement risk, especially when FX is used to support securities transactions that may have their own settlement cycles. In an advice and investment operations context, knowing the standard spot cycle helps avoid failed settlements and supports accurate valuation and liquidity planning.

#### NEW QUESTION # 197

In normal market circumstances, the yield curve slopes upward. Why is this?

- A. The longer an investor ties up capital, the higher the rate of interest they will demand to compensate themselves for the greater risk and opportunity cost on the capital they have invested
- B. Longer-dated bonds are generally more sensitive to interest rate changes than short-dated bonds because holders are exposed to risk for a longer period
- C. Although bonds are generally less risky than equities, their prices are intrinsically linked to the general level of interest rates and expectations of future changes
- D. As long as the interest being paid on the government bond is near to the interest rate available on the market, there is little risk that the resale value will be significantly different from the purchase price

**Answer: A**

Explanation:

The yield curve typically slopes upward because long-term bonds have higher yields than short-term bonds.

\* Why is Option C Correct?

\* Investors require a higher return (yield) for longer-maturity bonds due to:

\* Greater risk exposure (inflation, interest rate changes).

\* Opportunity cost (capital is locked up for a longer period).

\* This creates an upward-sloping yield curve.

\* Why Not Other Options?

\* A (Interest rate sensitivity) # While true, it does not explain why the curve slopes upwards.

\* B (Resale value risk) # Not a key factor in yield curve structure.

\* D (Bond-equity risk comparison) # Bonds react to interest rate expectations, but this does not cause the yield curve slope.

# Reference: CFA Institute (Fixed Income Markets), CISI Wealth & Investment Management.

#### NEW QUESTION # 198

An investor deposits £1,000 into an account that pays 3% per annum. If interest is compounded annually, how much will be in the account after 5 years?

- A. £1,157.63
- B. £1,150.00
- C. £1,159.27
- D. £1,276.28

**Answer: C**

Explanation:

# Reference: Compound Interest Formula, CISI Wealth & Investment Management.

#### NEW QUESTION # 199

An economy with two consecutive quarters of negative growth is considered to be in what phase of the economic cycle?

- A. Depression
- B. Slump
- C. Inflationary
- D. Recession

**Answer: D**

Explanation:

A recession is defined as two consecutive quarters of negative GDP growth. It represents an economic downturn where output, income, and employment decline.

- \* Key Characteristics of a Recession:
- \* Falling GDP - Two successive quarters of contraction.
- \* Rising Unemployment - Businesses cut jobs due to weak demand.
- \* Declining Consumer Spending - Households reduce purchases.
- \* Lower Business Investment - Firms delay expansion plans.
- \* Difference Between Recession and Depression:
- \* A depression is a severe and prolonged recession (e.g., the Great Depression of 1929).
- # Reference: UK Office for National Statistics (ONS) GDP Reports, CISI Wealth & Investment Management (Economic Cycles).

### NEW QUESTION # 200

Which factor forms the basis of an appropriateness test?

- A. Wealth
- B. Qualifications
- C. Experience
- D. Age

**Answer: C**

Explanation:

The appropriateness test, as outlined in financial regulations like MiFID II, evaluates whether a client has the necessary knowledge and experience to understand the risks of a financial product or service. This is particularly applicable when a client is investing in complex or non-advised products.

- \* Age (A): While relevant to certain suitability tests, age is not a determinant of appropriateness.
- \* Qualifications (C): Although qualifications may indicate some level of understanding, they are not a core requirement for the test.
- \* Wealth (D): Wealth does not equate to investment knowledge or experience.

References:

- \* International Certificate in Wealth & Investment Management: Section on MiFID II regulations and appropriateness tests.
- \* Regulatory guidelines for evaluating client risk understanding.

### NEW QUESTION # 201

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