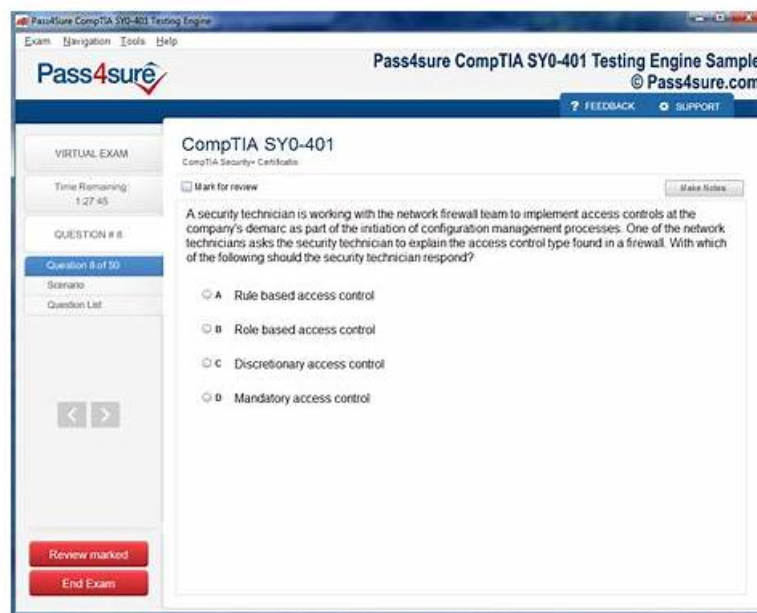


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## CISI International Certificate in Wealth & Investment Management Sample Questions (Q47-Q52):

### NEW QUESTION # 47

What causes the price of a closed-ended investment company to trade at a premium or discount to net asset value (NAV)?

- A. The tax status of the fund
- B. The level of charges within the fund
- **C. Supply and demand**
- D. Current level of interest rates

**Answer: C**

Explanation:

\* Price of Closed-Ended Investment Companies:

\* These companies issue a fixed number of shares. Prices can trade at a premium or discount to NAV based on market demand and supply for their shares.

\* Strong demand increases prices above NAV (premium), while weak demand decreases prices below NAV (discount).

\* Elimination of Other Options:

\* A: Charges affect long-term returns but not immediate pricing.

\* B: Tax status is generally consistent and not a determinant of premiums or discounts.

\* D: Interest rates indirectly affect demand but are not a direct cause.

References:

\* ICWIM Module 3: Discussion on pricing mechanisms of closed-ended funds and NAV premiums /discounts.

### NEW QUESTION # 48

An execution-only sale usually means a sale where there is an absence of

- A. Product
- B. Charges
- C. Advice
- D. Guarantee

**Answer: C**

Explanation:

\* Understanding Execution-Only Sales:

\* Execution-only sales occur when the client makes a financial transaction without receiving any advice or recommendations from the intermediary.

\* The client assumes full responsibility for the decision.

\* Elimination of Other Options:

\* A: Charges are typically present in execution-only sales.

\* C: The product is being sold; the sale cannot occur without it.

\* D: Guarantees are unrelated to the advisory process.

References:

\* ICWIM Module 4: Focus on financial advice models, including execution-only services.

### NEW QUESTION # 49

During a period of growth in consumer income the demand curve for a normal product would:

- A. Remain static
- B. Begin to curve upwards
- C. Shift to the right
- D. Shift to the left

**Answer: C**

Explanation:

A normal product is one for which demand increases when consumer income rises, assuming other factors remain unchanged. When consumers have higher disposable income, they are typically willing and able to buy more units of normal goods at any given price. This change in purchasing power affects the quantity demanded across the entire range of prices, not just at one price point. In demand and supply analysis, that is represented as a shift of the whole demand curve, rather than a movement along the same curve. The correct direction is to the right, indicating higher demand at each price level. A shift to the left would describe a fall in demand, which would be associated with reduced incomes for normal goods, or rising incomes for inferior goods. The curve does not "begin to curve upwards" because the shape of the demand curve is not changed simply because income rises; it is the position of the curve that changes. This distinction between movement along the curve due to price changes and a shift caused by income changes is a common exam trap.

### NEW QUESTION # 50

According to Modern Portfolio Theory (MPT), portfolios below the efficient frontier are not efficient because:

- A. A greater return could be achieved for the same risk
- B. Risk-free assets are not profitable
- C. The investor assumes proportionately higher risk for lower incremental returns
- D. They attract additional charges

**Answer: A**

Explanation:

- \* Modern Portfolio Theory (MPT) and the Efficient Frontier
- \* The efficient frontier represents portfolios that offer the highest return for a given level of risk.
- \* Portfolios below the frontier are inefficient because they provide lower returns for the same level of risk or higher risk for the same level of return.
- \* Why the Answer is D
- \* Portfolios below the efficient frontier are suboptimal; the investor is not maximizing return relative to the risk taken.
- \* ICWIM Study Guide, Chapter on Portfolio Theory: Discusses the efficient frontier and inefficiency of suboptimal portfolios.
- \* MPT Literature: Explains risk-return optimization.

References

### NEW QUESTION # 51

Which one of the following is true of fundamental analysis? It seeks to establish:

- A. The momentum of share prices
- B. The intrinsic value of a security
- C. Long-term price trends of a security
- D. Long-term volume trends of a security

**Answer: B**

Explanation:

Fundamental analysis involves evaluating a security to determine its intrinsic value by examining factors such as financial statements, economic conditions, and industry trends. The goal is to identify whether the security is undervalued or overvalued compared to its current market price.

### NEW QUESTION # 52

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