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CISI International Certificate in Wealth & Investment Management Sample Questions (Q32-Q37):

NEW QUESTION # 32
Which class of mutual fund shares has a charging structure that avoids a front-end load?

- A. Class D
- B. Class C
- C. Class B
- D. Class A

Answer: B

Explanation:
Mutual funds often have different share classes with varying fee structures to suit different investor needs.
* Why is Option C Correct?
* Class C shares avoid front-end loads (initial sales charges).
* Instead, they charge higher ongoing fees (expense ratios) and may have a short-term exit fee if sold within a year.
* Why Not Other Options?
* A (Class A) # Typically front-end loaded, meaning investors pay a fee when buying the fund.
* B (Class B) # Usually back-end loaded, meaning fees apply when selling the fund.
* D (Class D) # Less common, but often low-cost institutional shares.
# Reference: SEC Mutual Fund Share Classes, CISI Wealth & Investment Management.

NEW QUESTION # 33
What financial principle requires an adviser to gather extensive information from a client before making a recommendation?

- A. Know Your Customer
- B. Transparency of trading
- C. Risk reduction
- D. Disclosure

Answer: A

Explanation:
The Know Your Customer (KYC) principle is a regulatory requirement ensuring that financial advisers gather comprehensive client information before making recommendations.
* Why KYC Is Important:
* It helps in identifying the client's financial goals, risk tolerance, and investment suitability.
* It prevents fraud and money laundering by verifying the client's identity.
* It ensures that recommendations are appropriate based on the client's circumstances.
* Regulatory Requirement:
* FCA (Financial Conduct Authority) rules require firms to follow KYC processes before providing financial services.
* MiFID II (Markets in Financial Instruments Directive) mandates thorough suitability assessments.
# Reference: FCA Handbook (COBS 9 - Suitability), CISI Wealth & Investment Management.

NEW QUESTION # 34
Which one of the following is true of fundamental analysis? It seeks to establish:

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

Answer: D

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 # 35
If two sets of data have a correlation coefficient of 1.0, they possess:

- A. No correlation
- B. Weak correlation
- C. Perfect positive correlation
- D. Perfect negative correlation

Answer: C

Explanation:
* Correlation Coefficient of 1.0:
* A correlation coefficient measures the strength and direction of the relationship between two datasets.
* A value of1.0indicates a perfect positive correlation, meaning the two sets of data move in the same direction proportionally.
* Elimination of Other Options:
* A: A value of 0 indicates no correlation.
* B: Weak correlation would be closer to 0.
* C: Perfect negative correlation has a value of -1.
References:
* ICWIM Module 3: Concepts of statistical measures, including correlation.

NEW QUESTION # 36
When deciding on an appropriate benchmark, why would an index be chosen?

- A. To avoid the difficulty of constructing a benchmark
- B. Because the client has stated that they are familiar with that particular index
- C. If it represents a feasible investment alternative to the constructed portfolio
- D. To remove any tracking error from the measurements

Answer: C

Explanation:
A benchmark is a reference point used to compare the performance of an investment portfolio. The chosen index should accurately reflect the investment strategy and asset class.
* Why is Option D Correct?
* A benchmark must represent a realistic investment alternative to compare against the portfolio.
* If a portfolio invests in UK equities, an appropriate benchmark would be the FTSE 100 or FTSE All-Share Index.
* If a portfolio invests globally, a relevant benchmark could be the MSCI World Index.
* Why Not Other Options?
* A (Client familiarity) # While clients may know an index, this does not mean it is the best benchmark.
* B (Avoiding difficulty) # Constructing a benchmark must be based on investment strategy, not convenience.
* C (Removing tracking error) # No benchmark eliminates tracking error; it only measures it.
# Reference: CFA Institute (Benchmark Selection), CISI Wealth & Investment Management.

NEW QUESTION # 37
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