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## CISI International Certificate in Wealth & Investment Management Sample Questions (Q45-Q50):

### NEW QUESTION # 45

For a key person protection policy, a company will:

- A. Be required to pay ever-increasing premiums
- **B. Need to establish an insurable interest**
- C. Be insured against staff moving to a competitor
- D. Seek to be covered for an undefined sum of money

**Answer: B**

Explanation:

\* What is Key Person Protection?

\* A policy designed to compensate a company for financial losses incurred if a key employee dies or becomes disabled.

\* A prerequisite is that the company must prove an insurable interest in the key person.

\* Why D is Correct

\* Insurable interest ensures that the company has a legitimate financial dependency on the key person, a requirement for taking out such a policy.

- \* Other Options Analyzed
- \* A. Ever-increasing premiums: Not a feature specific to key person policies.
- \* B. Moving to a competitor: Irrelevant; this is not an insurable risk.
- \* C. Undefined sum: Key person policies require a specific sum based on financial calculations.
- \* ICWIM Textbook, Chapter on Business Insurance: Emphasizes insurable interest in key person policies.
- \* Insurance Industry Standards: Insurable interest is a fundamental requirement.

References

#### NEW QUESTION # 46

Establishing sufficient details about a client in order to give advice is known as:

- A. Assessing suitability and affordability
- B. Giving information on status disclosure
- C. Determining attitude to risk
- D. Following know your customer procedures

**Answer: D**

Explanation:

- \* Know Your Customer (KYC)
- \* A regulatory process requiring firms to collect sufficient information about a client to ensure advice is appropriate.
- \* It involves understanding the client's financial situation, goals, and risk tolerance.
- \* Why the Answer is D
- \* Establishing sufficient client details is the essence of KYC. It ensures compliance with regulations and prevents mis-selling.
- \* Why Other Options are Incorrect
- \* A. Suitability and affordability: Part of KYC but does not encompass all aspects.
- \* B. Attitude to risk: A component of KYC but not the full procedure.
- \* C. Status disclosure: Refers to informing the client about the advisor's regulatory status, not client profiling.
- \* ICWIM Study Guide, Chapter on Regulatory Compliance: Details KYC as a cornerstone of financial advice.
- \* FCA Guidelines: KYC is a mandatory process in the UK's financial services.

References Thus, the correct answer is D. Following know your customer procedures.

#### NEW QUESTION # 47

A professional trader was given some price-sensitive, unpublished information in relation to a major grain supplier. As a direct result they buy futures contracts on grain. Have they committed the offence of insider trading?

- A. No, futures on commodities are not defined as securities under insider trading regulations
- B. No, provided the futures contract is held to expiry
- C. Yes, regardless of profit or loss
- D. Only if they make a profit

**Answer: C**

Explanation:

Insider dealing arises when a person who possesses inside information uses it by acquiring or disposing of financial instruments, or by attempting to do so, or by recommending or inducing another person to deal.

Commodity derivatives such as exchange-traded futures can fall within the scope of market abuse regimes when traded on relevant venues, and the definition of inside information includes precise, non-public information likely to have a significant price effect. In this scenario the trader receives unpublished, price-sensitive information about a major grain supplier and then trades grain futures as a direct result. That is the hallmark of using inside information to deal. Importantly, the offence is based on the act of dealing while in possession of inside information, not on whether a profit is ultimately made. The holding period is also irrelevant; dealing can occur even if the contract is later held to expiry. The incorrect options contain common traps: treating commodity futures as outside scope, requiring profit, or implying that expiry removes the issue.

The correct conclusion is that insider trading has been committed regardless of the eventual outcome.

#### NEW QUESTION # 48

The coupon on a bond has been expressed in real terms, rather than as a nominal amount. This is because:

- A. It is a bearer bond
- B. Its redemption date is longer than 10 years
- C. It is an unsecured instrument
- **D. It is an inflation-linked bond**

**Answer: D**

Explanation:

\* Real vs. Nominal Terms:

\* Inflation-linked bonds adjust their coupon payments and principal based on inflation rates.

\* Expressing the coupon in real terms ensures it reflects purchasing power rather than face value.

\* Elimination of Other Options:

\* B: Redemption date length is unrelated to coupon expression.

\* C & D: Security type (unsecured/bearer) does not dictate coupon terms.

References:

\* ICWIM Module 3: Explanation of bond types, including inflation-linked securities.

### NEW QUESTION # 49

Why might a custom benchmark be required when measuring portfolio performance?

- A. It is easier than using a pre-defined benchmark
- B. So that the portfolio can be measured in absolute terms
- **C. The portfolio spans several different asset classes**
- D. To establish the size of the tracking error

**Answer: C**

Explanation:

A custom benchmark is necessary when a portfolio contains multiple asset classes, as no single index can fully represent its performance.

\* Why is Option D Correct?

\* A diversified portfolio (e.g., equities, bonds, commodities) needs a composite benchmark that reflects its asset allocation.

\* Example: A portfolio with 60% equities and 40% bonds might use a benchmark of 60% MSCI World Index and 40% Barclays Global Bond Index.

\* Why Not Other Options?

\* A (Easier than a pre-defined benchmark) # Custom benchmarks require more effort, not less.

\* B (Absolute performance measure) # Benchmarks compare performance relative to the market, not in absolute terms.

\* C (Tracking error measurement) # A benchmark helps measure tracking error, but the need for a custom benchmark arises due to asset diversity.

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

### NEW QUESTION # 50

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