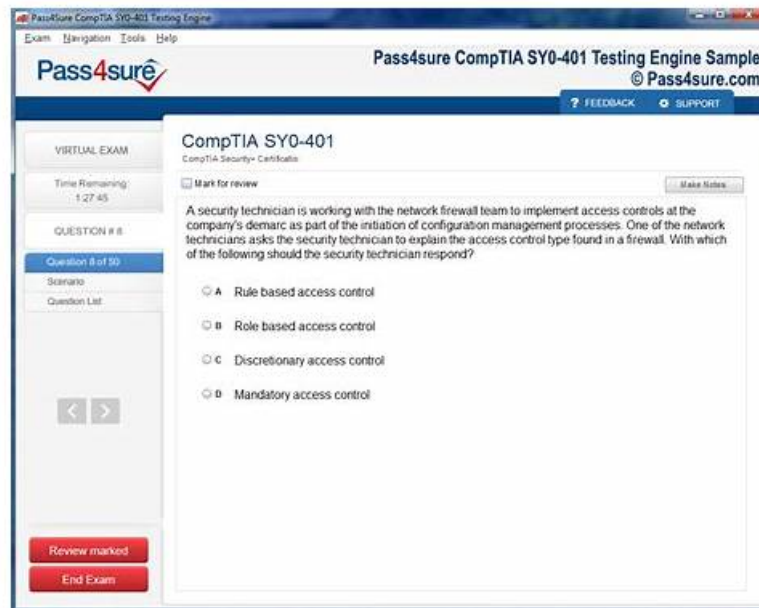


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q99-Q104):

NEW QUESTION # 99

Why might an expansionary fiscal policy lead to future inflationary pressures?

- A. Due to the effect of time lag
- B. Due to a significant fall in private sector investment

- C. It causes higher interest rates
- **D. Workers demanding higher wages**

Answer: D

Explanation:

- * Expansionary Fiscal Policy and Inflation:
- * Expansionary fiscal policy increases aggregate demand by boosting public spending or reducing taxes.
- * This raises employment, leading to higher wage demands as workers negotiate for their share of economic growth.
- * Higher wages increase production costs, causing inflationary pressures.
- * Elimination of Other Options:
- * A: Higher interest rates are associated with contractionary, not expansionary, policy.
- * C: Private sector investment typically rises, not falls.
- * D: Time lag affects the policy's impact but is not a direct cause of inflation.

References:

- * ICWIM Module 1: Discussion on fiscal policy and its effects on inflation.

NEW QUESTION # 100

A bullet bond portfolio can have an advantage over a barbell bond portfolio because:

- A. The gross redemption yield is always higher
- **B. A bullet portfolio does not require regular rebalancing**
- C. It is always riding the yield curve
- D. It only invests in short-dated bonds

Answer: B

Explanation:

- * Bullet Bond Portfolio
- * Invests in bonds with maturities focused on a single date or time period (a "bullet").
- * This structure eliminates the need for frequent adjustments as maturities naturally align with portfolio objectives.
- * Barbell Bond Portfolio
- * Invests in bonds with very short and very long maturities.
- * Requires regular rebalancing to maintain the intended allocation, increasing transaction costs.
- * Why the Answer is D
- * A bullet portfolio simplifies management by focusing on a single maturity period, avoiding the complexity of rebalancing inherent in barbell strategies.
- * ICWIM Study Guide, Chapter on Fixed-Income Strategies: Compares bullet and barbell portfolios.
- * Bond Portfolio Management Principles: Highlights the operational advantages of bullet structures.

References

NEW QUESTION # 101

Which of the following underlies the pillars of risk tolerance?

- A. Education
- **B. Psychological traits**
- C. Sociological traits
- D. Experience

Answer: B

Explanation:

Risk tolerance is primarily determined by an investor's psychological traits, such as their emotional response to financial risk.

- * Why is Option A Correct?
- * Investors' decision-making processes are influenced by behavioral finance, emotions, and cognitive biases.
- * Some investors are naturally risk-averse, while others are risk-seeking.
- * Why Not Other Options?
- * B (Sociological traits) # Social factors may influence investment choices but do not define risk tolerance.
- * C (Education) # Knowledge affects investment decisions, but risk tolerance is deeply personal.

* D (Experience) # Investors may gain confidence with experience, but core risk preferences remain psychological.
Reference: CFA Institute (Behavioral Finance & Risk Tolerance), CISI Wealth & Investment Management.

NEW QUESTION # 102

A company recently increased its earnings per share figure by 10%. This means that the company's:

- A. P/E ratio has increased
- B. Market share has risen
- C. Ability to pay dividends has improved
- D. Share base has widened

Answer: C

Explanation:

An increase in earnings per share (EPS) indicates improved profitability on a per-share basis. This enhances the company's ability to distribute dividends to shareholders, assuming a consistent payout ratio.

* Widened share base (A): This would typically dilute EPS, not increase it.

* Market share (C): Market share is unrelated to EPS; it is about the company's competitive position.

* P/E ratio (D): While EPS affects valuation, a rise in EPS does not guarantee a P/E increase.

References:

* International Certificate in Wealth & Investment Management: Financial ratios and their implications.

* EPS as a metric of profitability and dividend-paying capacity.

NEW QUESTION # 103

If a company's Economic Value Added (EVA) is negative, this means that:

- A. The company's value is nil
- B. The rate of growth in the company's value is below that of the sector average
- C. The rate of growth in the company's value is slowing down
- D. The company's value is being destroyed

Answer: D

Explanation:

Economic Value Added (EVA) measures a company's true economic profit by assessing whether it generates returns above its cost of capital.

$$EVA = \text{Net Operating Profit After Tax (NOPAT)} - (\text{Capital Employed} \times \text{Cost of Capital})$$
$$EVA = \text{Net Operating Profit After Tax (NOPAT)} / (\text{Capital Employed} \times \text{Cost of Capital})$$

* Why is Option B Correct?

* A negative EVA means the firm's returns are lower than its cost of capital, leading to value destruction.

* Why Not Other Options?

* A (Slowing growth rate) # EVA measures profitability, not growth rate.

* C (Below sector average) # EVA is firm-specific, not a comparative measure.

* D (Value is nil) # A company may still be profitable, but inefficient.

Reference: CFA Institute (EVA Analysis), CISI Wealth & Investment Management.

NEW QUESTION # 104

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