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## CFA Institute Sustainable Investing Certificate (CFA-SIC) Exam Sample Questions (Q498-Q503):

### NEW QUESTION # 498

According to an OECD Centre for Opportunity and Equality (COPE) 2015 report, the average income of the richest 10% of the population is about:

- A. 4 times that of the poorest 10% across the OECD
- B. 14 times that of the poorest 10% across the OECD
- C. 9 times that of the poorest 10% across the OECD

**Answer: C**

Explanation:

The OECD COPE 2015 report found that the richest 10% earned about 9 times more than the poorest 10% across OECD countries, highlighting income inequality as a major social issue.

\* In some developing nations, the gap can be even wider (14x or more), but across OECD countries, 9x is the average disparity.

References:

OECD COPE Report on Income Inequality (2015)

World Economic Forum (WEF) Global Inequality Report

UN Sustainable Development Goal 10 (Reduced Inequalities)

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#### NEW QUESTION # 499

According to the Stockholm Resilience Centre, which of the following planetary boundaries has been crossed as a result of human activity?

- A. Land-system change.
- B. Ocean acidification.
- C. Stratospheric ozone depletion.

**Answer: A**

Explanation:

Land-system change (Option B) has been breached due to deforestation, agriculture expansion, and urbanization, which have led to: Loss of biodiversity.

Disruption of ecosystems and carbon sequestration processes.

Option A (Ocean acidification) is a major concern but is approaching, not yet fully breaching, planetary boundaries.

Option C (Stratospheric ozone depletion) has improved due to international regulations like the Montreal Protocol.

Reference:

Stockholm Resilience Centre: Planetary Boundaries Report (2023)

IPCC Special Report on Climate and Biodiversity

UNEP Ozone Layer Recovery Updates

#### NEW QUESTION # 500

When using mean-variance optimization (MVO) models, ESG-related issues most likely:

- A. Would be inappropriate for expanding regional asset mixes
- B. Have the potential to add new sub-asset classes
- C. Have no impact on model assumptions about expected return and volatility

**Answer: B**

Explanation:

ESG factors can create new sub-asset classes (e.g., green bonds, impact investing funds) that affect risk-return trade-offs in mean-variance optimization (MVO) models.

MVO assumes that ESG factors can impact risk-adjusted returns, meaning ESG data can influence asset weightings and expected volatility.

Regional asset mixes (B) are still relevant for ESG investing, and ESG factors do impact expected returns and volatility (C).

Reference:

CFA Institute ESG Portfolio Optimization Framework

MSCI ESG Risk-Adjusted Return Analysis

Principles for Responsible Investment (PRI) Guide to ESG Factor Integration

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#### NEW QUESTION # 501

The UK's Green Finance Strategy identifies the policy lever of financing green as

- A. directing private sector financial flows to economic activities that support an environmentally sustainable and resilient growth.
- B. ensuring that the financial sector systematically considers environmental and climate factors in its lending and investment

activities.

- C. strengthening the role of the UK financial sector in driving green finance

**Answer: A**

Explanation:

The UK's Green Finance Strategy identifies the policy lever of financing green as directing private sector financial flows to economic activities that support an environmentally sustainable and resilient growth.

Encouraging Private Investment: The strategy aims to mobilize private sector investment into green projects and technologies that contribute to environmental sustainability and climate resilience.

Supporting Green Growth: By directing financial flows towards sustainable economic activities, the strategy supports the transition to a low-carbon economy and promotes long-term economic growth that is resilient to environmental and climate risks.

Policy Framework: The strategy outlines a framework for aligning financial flows with sustainability goals, including setting standards, enhancing disclosures, and providing incentives for green investments.

References:

MSCI ESG Ratings Methodology (2022) - Discusses the role of financial flows in promoting sustainable growth and the importance of directing investments towards green activities.

ESG-Ratings-Methodology-Exec-Summary (2022) - Highlights the objectives of the UK's Green Finance Strategy in supporting environmentally sustainable economic growth.

### NEW QUESTION # 502

According to a study by Berg, Koelbel, and Rigobon, the correlation of ESG ratings is:

- A. High, and this can be a source of insight for investors
- **B. Low, and this poses a challenge for empirical research**
- C. Low, and this motivates companies to improve their ESG performance

**Answer: B**

Explanation:

Berg, Koelbel, and Rigobon (2022) found that ESG ratings from different providers (e.g., MSCI, Sustainalytics, FTSE) have low correlation, making comparisons difficult. This inconsistency hinders empirical research and leads to investor confusion.

References:

Berg, Koelbel & Rigobon (2022) "Aggregate Confusion: The Divergence of ESG Ratings" MSCI vs. Sustainalytics ESG Ratings Methodology Comparison CFA Institute ESG Data Inconsistency Report

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### NEW QUESTION # 503

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