

# CFA Institute's Exam Questions for ESG-Investing Guarantee First Attempt Success and Achieve Your Goals

## CFA ESG Certificate - Practice Exam Questions With Correct Answers

Companies who are UN Global Compact and PRI signees will have investment strategies that? - Answer Incorporate ESG into the investment process

What is an indirect environmental impact of a paper company cutting trees and transporting them to production plants? - Answer a natural regulator of carbon dioxide is destroyed

What is the result of an analyst failing to correctly model risks and opportunities associated with ESG - Answer systematic underestimation of high ESG performers and over estimation of low ESG performers

What are you least likely to take into consideration when deciding to vote on shareholder resolutions - Answer whether the resolution falls under governance or not

What corp governance structures do the US and France have in common? - Answer CEO and Chairman of the board are usually one person

Responsible investing is best described as - Answer ESG factors taken into account to manage risk and deliver financial return

Companies could improve climate resilience in the near-term by... - Answer improving adaptation methods

Which comment on ESG databases and integration is most accurate? - Answer incomplete data CAN be material

When analyzing a bond portfolio PRI suggests starting with - Answer largest holdings that have low ESG scores

Exclusionary screening is most common where? - Answer Europe

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## CFA Institute ESG-Investing Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none"><li>• Social Factors: This section focuses on analyzing social factors, including their systemic effects and material impacts. This section also provides methodologies for assessing social risks and opportunities at country, sector, and organizational levels.</li></ul>
Topic 2	<ul style="list-style-type: none"><li>• ESG Integrated Portfolio: This section discusses the application of ESG analysis across multiple asset classes, exploring strategies for incorporating ESG criteria into portfolio management.</li></ul>

Topic 3	<ul style="list-style-type: none"> <li>• ESG Analysis, Valuation, and Integration: Targetted for ESG Consultants, this domain covers methods for embedding ESG factors into the investment process, the obstacles that may arise, and the impact of ESG considerations on valuations across various asset classes.</li> </ul>
Topic 4	<ul style="list-style-type: none"> <li>• Understanding Governance Factors: This section includes governance elements for ESG Investment Consultants, including core characteristics, governance models, and material impacts. It discusses how governance factors influence investment choices.</li> </ul>

>> Study ESG-Investing Reference <<

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### CFA Institute Certificate in ESG Investing Sample Questions (Q107-Q112):

#### NEW QUESTION # 107

Which of the following is one of the four phases of activities contained by the LEAP assessment framework developed by the Taskforce on Nature-related Financial Disclosures (TNFD)?

- A. Maximize their dependence and impact on nature
- **B. Evaluate material risks and opportunities for their operations**
- C. Minimize their interface with nature

**Answer: B**

Explanation:

The LEAP assessment framework developed by the Taskforce on Nature-related Financial Disclosures (TNFD) consists of four phases: Locate, Evaluate, Assess, and Prepare. This framework is designed to help organizations understand and address nature-related risks and opportunities.

\* Locate: This phase involves identifying and mapping the interface of the organization with nature. It includes understanding the dependencies and impacts of the organization's activities on nature.

\* Evaluate: In this phase, organizations evaluate the material risks and opportunities that arise from their interactions with nature. This includes assessing how these risks and opportunities could affect their operations, value chains, and financial performance.

\* Assess: Organizations conduct detailed assessments of the material risks and opportunities identified in the Evaluate phase. This involves deeper analysis to quantify and prioritize the risks and opportunities.

\* Prepare: The final phase involves preparing strategic responses to mitigate risks and capitalize on opportunities. Organizations develop plans and actions to manage nature-related risks and enhance resilience.

Option C, "Evaluate material risks and opportunities for their operations," aligns with the Evaluate phase of the LEAP framework, making it the correct answer.

References: The detailed explanation of the LEAP framework and its phases can be found in the documents provided by the Taskforce on Nature-related Financial Disclosures (TNFD) and supported by various references within the CFA ESG Investing curriculum and other related ESG documentation .

#### NEW QUESTION # 108

Which of the following initiatives is most closely associated with the increased prevalence of antimicrobial resistance?

- A. The Bangladesh Accord
- B. Access to Medicine Index
- **C. Farm Animal Investment Risk and Return**

**Answer: C**

Explanation:

\* Understanding Antimicrobial Resistance (AMR):

AMR occurs when bacteria, viruses, and some parasites become resistant to treatments such as antibiotics, antivirals, and antimalarials.

This resistance makes standard treatments ineffective, leading to persistent infections, increased mortality, and easier spread of diseases.

\* FAIRR Initiative:

The Farm Animal Investment Risk and Return (FAIRR) initiative focuses on the risks and opportunities related to intensive livestock production.

FAIRR particularly addresses the increased prevalence of antimicrobial resistance due to poor antibiotic stewardship in intensive farming practices.

\* Role of FAIRR:

FAIRR engages with companies to improve their antibiotic usage practices, aiming to reduce the spread of AMR.

This initiative emphasizes the ethical implications of animal welfare and the significant health risks posed to humans by AMR.

\* Comparison with Other Initiatives:

The Bangladesh Accord focuses on improving safety standards in the Bangladeshi garment industry.

The Access to Medicine Index assesses how pharmaceutical companies are making medicine more accessible in low- and middle-income countries.

Only FAIRR is directly associated with addressing antimicrobial resistance through better management of antibiotic use in farming.

\* Reference:

FAIRR's focus on AMR is detailed in the 2021 final book on ESG and sustainable investing.

#### **NEW QUESTION # 109**

Which of the following is most likely a direct impact of the tighter regulation of pollution on a company's financial performance?

- **A. Higher provisions only**
- B. Lower financing costs only
- C. Both higher provisions and lower financing costs

**Answer: A**

Explanation:

Tighter pollution regulations typically lead to higher provisions, as companies must allocate more resources to comply with environmental laws and manage potential liabilities. Lower financing costs may be a long-term benefit but are not an immediate impact of increased regulation.

ESG Reference: Chapter 3, Page 148 - Environmental Factors in the ESG textbook.

#### **NEW QUESTION # 110**

Which of the following is most likely an effect of an aging population?

- **A. Increased ratio between the active and inactive part of the workforce**
- B. Reduced healthcare expenditures
- C. Increased business risk for the consumer goods sector

**Answer: A**

Explanation:

An aging population leads to a higher dependency ratio, meaning there are fewer working-age individuals relative to retirees. This increases fiscal pressure on pension systems, healthcare, and social services, potentially impacting economic growth.

Contrary to option A, healthcare expenditures increase with an aging population. Business risks in the consumer goods sector (B) may change but do not universally rise.

References:

\* United Nations World Population Prospects (2022)

\* OECD Report on Aging and Economic Growth

\* World Bank Aging and Dependency Ratio Analysis

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### NEW QUESTION # 111

Which of the following is an environmental megatrend that has a severe social impact?

- A. Mass migration
- B. Globalization
- C. Urbanization

**Answer: A**

Explanation:

Mass migration is an environmental megatrend that has a severe social impact. Environmental changes, such as climate change, natural disasters, and resource depletion, can force large populations to migrate, leading to significant social consequences.

Displacement and Refugees: Environmental degradation and climate-related events can displace millions of people, creating large numbers of refugees and internally displaced persons. This leads to humanitarian crises and puts pressure on host communities and countries.

Social and Economic Strain: Mass migration can strain social and economic systems in both the areas people migrate from and to. It can lead to increased competition for jobs, housing, and resources, and can also cause social tensions and conflicts.

Cultural Impact: Migration can impact cultural dynamics, leading to changes in community structures and potential conflicts over cultural integration and identity. The social fabric of both sending and receiving regions can be significantly affected.

Reference:

MSCI ESG Ratings Methodology (2022) - Discusses the social impacts of environmental megatrends, including mass migration, highlighting the challenges and risks associated with large-scale human displacement.

ESG-Ratings-Methodology-Exec-Summary (2022) - Provides insights into the social and economic implications of environmental changes and the resulting migration patterns.

### NEW QUESTION # 112

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