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CFA Institute Sustainable Investing Certificate (CFA-SIC) Exam Sample Questions (Q445-Q450):

NEW QUESTION # 445

Regime-switching models for strategic asset allocation:

- A. Are based on historical data rather than forward-looking data
- B. Have the potential to capture dramatic shifts in the investment environment
- C. Fail to capture fat tails and skewness

Answer: B

Explanation:

Regime-switching models are used in strategic asset allocation to capture shifts in market conditions, such as economic recessions, financial crises, or climate-related disruptions. These models allow investors to adjust portfolio allocations based on different market regimes.

They do capture fat tails (A), meaning they can account for extreme events.

They incorporate both historical and forward-looking data (B).

Reference:

CFA Institute Guide to Regime-Switching Models

MSCI Strategic Asset Allocation in ESG Investing

Principles for Responsible Investment (PRI) Risk Management Framework

NEW QUESTION # 446

Among ESG data and research providers, traditional providers tend to:

- A. Focus on small and less-covered companies.
- B. Have a broader product offering and research focus.
- C. Be highly automated.

Answer: B

Explanation:

Traditional ESG research providers (Option C) like MSCI, Sustainalytics, and Refinitiv offer:

Comprehensive ESG ratings, data, and analytics.

Coverage of large-cap and mid-cap companies worldwide.

Option A (Highly automated) applies more to alternative providers (e.g., AI-driven ESG analytics).

Option B (Focus on small companies) is incorrect because large ESG providers mostly cover public, large-cap companies.

References:

PRI ESG Ratings Guide

MSCI ESG Research Methodology

Sustainalytics ESG Risk Ratings Framework

NEW QUESTION # 447

A family office is best categorized as an:

- A. asset manager.
- B. intermediary.
- C. asset owner.

Answer: C

Explanation:

A family office is typically categorized as an asset owner, managing the wealth of a high-net-worth family.

They often direct investment strategies, which may include ESG considerations. (ESGTextBook

[PallasCatFin], Chapter 7, Page 316)

NEW QUESTION # 448

For a board to be successful, the most important type of diversity relates to:

- A. Gender.
- B. Race.
- C. Thought.

Answer: C

Explanation:

While race and gender diversity are critical components of a well-functioning board, diversity of thought is the most important in ensuring effective decision-making, reducing groupthink, and improving governance.

Diversity of thought arises from board members with different backgrounds, professional experiences, and viewpoints, leading to better risk management and innovation.

Research (e.g., McKinsey's "Diversity Wins" 2020 report) indicates that companies with diverse perspectives outperform their peers financially and strategically.

Regulatory bodies and institutional investors (such as MSCI and ISS) increasingly assess cognitive and experiential diversity rather than just demographic diversity.

References:

McKinsey & Company, "Diversity Wins" (2020)

Harvard Law School Forum on Corporate Governance, "The Impact of Board Diversity on Governance" (2022)

NEW QUESTION # 449

Which of the following is most likely a characteristic of good corporate governance?

- **A. Independent non-executive directors must form a majority of the remuneration committee**
- B. The existing chair must lead the nominations committee in the search for the new chair
- C. Audit committees must be populated solely by independent non-executive directors

Answer: A

Explanation:

Good corporate governance ensures that remuneration committees are primarily composed of independent non-executive directors. This structure helps prevent conflicts of interest and aligns executive compensation with long-term shareholder value creation. ESG Reference: Chapter 5, Page 236 - Governance Factors in the ESG textbook.

NEW QUESTION # 450

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