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CISI International Certificate in Wealth & Investment Management Sample Questions (Q106-Q111):

NEW QUESTION # 106

Your client estimates that they will require £50,000 of income annually to live off when they retire. Personal plus state pension will provide £40,000. They wish to retire in 25 years' time. It is estimated that they can earn 5% per annum, and inflation has been forecast at 2%. Interest rates are currently 1.5%. Allowing for inflation, what lump sum would they need to accrue to supplement their pension?

- A. £252,401
- B. £328,120
- C. £546,869
- D. £468,745

Answer: B

Explanation:

To calculate the required lump sum, we need to determine the present value (PV) of future withdrawals, adjusted for inflation and investment growth.

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Step 1: Calculate Required Additional Annual Income

$$£50,000 - £40,000 = £10,000 \quad (\text{annual shortfall})$$

Step 2: Adjust for Inflation (Real Value in 25 Years)

Using the future value formula:

$$FV = PV \times (1 + \text{inflation rate})^{\text{years}}$$
$$FV = 10,000 \times (1.02)^{25} = 10,000 \times 1.64 = £16,400$$

This means in 25 years, they will need £16,400 annually to maintain their purchasing power.

Step 3: Determine Required Lump Sum

Using the present value of annuity formula:

$$PV = \frac{\text{Annual Income Needed}}{\text{Investment Return} - \text{Inflation Rate}}$$
$$PV = \frac{16,400}{0.05 - 0.02} = £328,120$$

NEW QUESTION # 107

Which type of individual is most likely to be subject to enhanced due diligence (EDD) checks?

- A. A corporate client
- **B. A government official**
- C. A high-net-worth individual
- D. A company director

Answer: B

Explanation:

Enhanced Due Diligence (EDD) is required for high-risk clients, particularly Politically Exposed Persons (PEPs), such as government officials.

* Why is Option C Correct?

* Government officials (PEPs) are considered higher risk due to their potential exposure to bribery or corruption.

* Financial institutions must conduct extra scrutiny on their financial transactions.

* EDD Requirements Include:

* Detailed background checks.

* Source of wealth verification.

* Ongoing transaction monitoring.

* Why Not Other Options?

* A (Company Director) # May require due diligence but not EDD unless a PEP.

* B (Corporate Client) # EDD applies if a company is in a high-risk jurisdiction.

* D (High-net-worth individual) # Wealth alone does not trigger EDD unless other risk factors exist.

Reference: Financial Action Task Force (FATF) Guidelines, CISI Wealth & Investment Management (AML).

NEW QUESTION # 108

Under Islamic law, charging or receiving interest is:

- A. Murabaha
- B. Ijara
- C. Sukuk
- **D. Haram**

Answer: D

Explanation:

In Islamic finance, charging or receiving interest is prohibited because it is classified as *riba*, which is not permitted under Sharia principles. The correct term describing something that is forbidden is *haram*. The other options are not descriptions of permissibility; they are types of Islamic finance structures or instruments.

Sukuk are often described as Islamic certificates that are structured to provide returns linked to underlying assets or activities rather than interest payments on debt. *Ijara* refers to leasing arrangements where returns are generated through rent, again linked to an asset and use of that asset. *Murabaha* is a cost-plus sale structure, commonly used to provide financing through a mark-up on a tangible purchase and sale transaction rather than interest on a loan. The exam focus is usually the principle: returns should be connected to permissible trade, ownership, risk-sharing, or asset-backed activity, not money lending that generates money solely with time. Therefore, charging or receiving interest is prohibited and is correctly identified as *haram*.

NEW QUESTION # 109

Which of the following instruments is currently outside of those covered by insider dealing rules?

- A. Warrants
- **B. Commodities**
- C. Bonds
- D. Depositary Receipts

Answer: B

Explanation:

Commodities (e.g., gold, oil, agricultural products) are not covered by insider dealing regulations, as they are physical assets rather than securities.

Why Are Commodities Exempt?

Insider trading laws apply to securities markets, not physical goods.

Price movements in commodities are driven by supply and demand, not company disclosures.

Regulation of Commodities:

While insider trading rules don't apply, market manipulation laws still govern commodities (e.g., FCA MAR rules).

Reference: FCA Market Abuse Regulation (MAR), CISI Wealth & Investment Management.

NEW QUESTION # 110

Which of the following is a characteristic of a perfectly competitive industry?

- A. Firms face barriers to entry or exit from the industry
- B. Numerous heterogeneous products are produced by all firms in the industry
- C. There are a range of market prices at which all output produced by any one firm can be sold
- **D. There is an infinite number of consumers who all face the same market price**

Answer: D

Explanation:

* Perfectly Competitive Industry Characteristics:

* Perfect competition assumes identical (homogeneous) products, no barriers to entry or exit, and numerous buyers and sellers where all face a uniform market price.

* Firms are price takers, unable to influence prices individually.

* Elimination of Other Options:

* A: Homogeneous, not heterogeneous, products are a key characteristic.

* B: Perfect competition assumes free entry and exit.

* C: Prices are uniform, not variable.

References:

* ICWIM Module 3: Microeconomics and market structures

NEW QUESTION # 111

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