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## CISI International Certificate in Wealth & Investment Management Sample Questions (Q27-Q32):

### NEW QUESTION # 27

The Efficient Market Hypothesis (EMH) states that it is impossible to beat the market because:

- A. Fund managers already perform at optimum levels
- B. Not all participants can interpret information correctly
- C. All relevant information is in the price
- D. Investors do not always invest in a rational fashion

**Answer: C**

Explanation:

# Reference: Eugene Fama (EMH Theory), CISI Wealth & Investment Management.

### NEW QUESTION # 28

A professional trader was given some price-sensitive, unpublished information in relation to a major grain supplier. As a direct result they buy futures contracts on grain. Have they committed the offence of insider trading?

- A. Yes, regardless of profit or loss
- B. Only if they make a profit
- C. No, provided the futures contract is held to expiry
- D. No, futures on commodities are not defined as securities under insider trading regulations

**Answer: A**

Explanation:

Insider dealing arises when a person who possesses inside information uses it by acquiring or disposing of financial instruments, or by attempting to do so, or by recommending or inducing another person to deal.

Commodity derivatives such as exchange-traded futures can fall within the scope of market abuse regimes when traded on relevant venues, and the definition of inside information includes precise, non-public information likely to have a significant price effect. In this scenario the trader receives unpublished, price-sensitive information about a major grain supplier and then trades grain futures as a direct result. That is the hallmark of using inside information to deal. Importantly, the offence is based on the act of dealing while in possession of inside information, not on whether a profit is ultimately made. The holding period is also irrelevant; dealing can occur even if the contract is later held to expiry. The incorrect options contain common traps: treating commodity futures as outside scope, requiring profit, or implying that expiry removes the issue.

The correct conclusion is that insider trading has been committed regardless of the eventual outcome.

#### NEW QUESTION # 29

What is a key feature of offshore trusts that can make them attractive to wealthy UK clients?

- A. The beneficiaries never have to pay inheritance tax
- B. The offshore trust is only liable for local taxes
- C. The offshore trust is usually a less complex product to understand
- D. They are not publicly registered

**Answer: D**

Explanation:

A common attraction of offshore trusts for wealthy clients is confidentiality and privacy. In many offshore jurisdictions, trusts are not recorded on a public register in the same way that certain corporate entities may be, meaning details of the settlor, trustees, assets, and beneficiaries are not generally accessible to the public.

This privacy can be valued for legitimate reasons such as personal security, family confidentiality, and discretion over succession arrangements. The other options are typical exam traps. Offshore status does not mean the trust is only liable for local taxes; taxation depends heavily on the residence and domicile status of the settlor and beneficiaries, the location of assets, and anti-avoidance rules. Offshore trusts do not automatically remove inheritance tax exposure; tax outcomes are fact-specific and can still arise. Offshore trusts are also not inherently simpler to understand, as cross-border legal and tax considerations can increase complexity. The key feature tested is that offshore trusts can offer greater privacy through the absence of public registration.

#### NEW QUESTION # 30

Government spending, that is financed through borrowing, within an expansionary fiscal policy can have the effect of:

- A. Reducing the money supply
- B. Increasing banks' reserves
- C. Eliminating private sector spending
- D. Lowering interest rates

**Answer: C**

Explanation:

Expansionary fiscal policy involves the government increasing spending and or reducing taxes to stimulate aggregate demand. If higher government spending is financed by borrowing, the government competes with the private sector for available loanable funds. This can put upward pressure on market interest rates, particularly when the economy is nearer capacity or when investors demand higher yields to absorb additional government debt issuance. Higher interest rates can reduce private sector borrowing for consumption and investment, a mechanism commonly described as crowding out. In exam language, this is often framed as

government borrowing reducing or displacing private sector spending, especially private investment, because it becomes more expensive to finance projects and consumer credit. The option wording says eliminating, which is stronger than the standard phrasing, but among the choices it most closely reflects the crowding-out effect. The other options are inconsistent with borrowing-funded fiscal expansion: it would not typically lower interest rates, it does not mechanically reduce the money supply, and increasing banks' reserves is more directly associated with expansionary monetary policy operations rather than fiscal borrowing.

### NEW QUESTION # 31

In economics, costs are defined as:

- A. Minimum efficient scale (MES)
- B. Financial
- C. Normal profit
- D. Opportunity

**Answer: D**

Explanation:

\* Definition of Costs in Economics

\* Costs in economics are defined as opportunity costs, which represent the value of the next best alternative foregone when a decision is made.

\* Examples

\* If a business invests in Project A, the opportunity cost is the potential return from Project B, which was not pursued.

\* Why the Other Options are Incorrect

\* B. Financial: Financial costs are explicit, but economics considers opportunity costs as broader.

\* C. Normal Profit: Normal profit is a component of total costs but not the definition of "costs" itself.

\* D. MES (Minimum Efficient Scale): Refers to the production scale at which average costs are minimized, unrelated to cost definition.

\* ICWIM Study Guide, Chapter on Economic Principles: Emphasizes opportunity cost as the core definition.

\* Economic Textbooks: Widely recognize opportunity cost as the key concept in cost theory.

References Thus, the correct answer is A. Opportunity.

### NEW QUESTION # 32

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