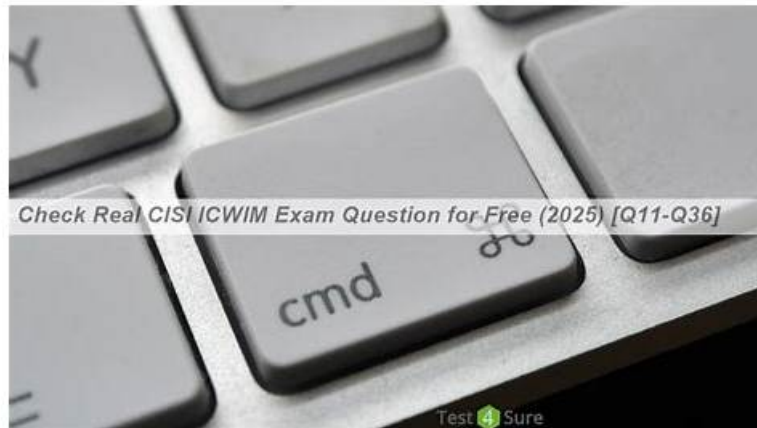


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q237-Q242):

NEW QUESTION # 237

Which of the following is a money laundering offence?

- A. Avoiding
- B. Producing
- C. Concealing
- D. Developing

Answer: C

Explanation:

Money laundering is the process of disguising the origins of illegally obtained money to make it appear legitimate. Concealing assets derived from criminal activities is a criminal offence under anti-money laundering (AML) laws.

* Definition: "Concealing" means hiding or disguising the true nature, location, source, ownership, or control of funds derived from

criminal activity.

* Legal Framework: The Financial Action Task Force (FATF) and UK Proceeds of Crime Act 2002 (POCA) classify "concealing" as an offence.

* Three Stages of Money Laundering:

* Placement: Introducing illicit funds into the financial system.

* Layering: Concealing the source via multiple transactions.

* Integration: Reintroducing "cleaned" funds into the economy.

Reference: CISI Wealth & Investment Management (AML), FATF Guidelines, UK POCA 2002.

NEW QUESTION # 238

Which of the following elements would be included in a recommendation report to a client?

- A. Protection
- B. Previous arrangements
- C. Inflation rate
- D. Interest rate

Answer: B

Explanation:

A recommendation report, often referred to as a suitability report, is designed to evidence why the adviser's recommendation is suitable for the client's needs, circumstances, objectives, and attitude to risk. A key part of that is documenting the client's current position, including their existing holdings and any previous or current arrangements that may be retained, replaced, consolidated, or amended. This provides the baseline against which the recommended action is justified and allows the adviser to explain the advantages, disadvantages, costs, and risks of changing from what the client already has. By contrast, general economic indicators such as the inflation rate or the prevailing interest rate may be relevant context in discussion, but they are not typically required "elements" of the recommendation report itself. "Protection" is a product area and could feature if the report is specifically about protection needs, but as a generic report content item, the most consistently expected inclusion is the client's existing or previous arrangements and how the recommendation interacts with them. This is also where replacement considerations and any loss of benefits are addressed.

NEW QUESTION # 239

An investor with £900,000 of investable assets would normally be categorized as:

- A. Very-high-net-worth
- B. Ultra-high-net-worth
- C. Mass affluent
- D. High-net-worth

Answer: D

Explanation:

Investor classifications are based on financial assets, typically excluding property.

* Why is Option B Correct?

* High-net-worth individuals (HNWIs) are those with £500,000 to £1 million in investable assets.

* Mass affluent investors usually have £100,000 to £500,000.

* Why Not Other Options?

* A (Mass affluent) # Below £500,000.

* C (Very-high-net-worth) # Typically £1 million to £5 million.

* D (Ultra-high-net-worth) # £30 million+ in assets.

Reference: FCA High-Net-Worth Client Classification, CISI Wealth & Investment Management.

NEW QUESTION # 240

One benefit of the Rules-Based model of regulation is that it:

- A. Offers a unique combination of private interests with government oversight
- B. Evolves quickly in fast-changing dynamic markets

- C. Provides a source of guidance on how firms and individuals are expected to act
- **D. Involves a high degree of prescriptive procedures and detailed rules, making it clear what individuals and firms must do to comply**

Answer: D

Explanation:

A Rules-Based model provides strict, prescriptive compliance requirements to ensure regulatory adherence.

* Why is Option C Correct?

* It removes ambiguity by outlining clear-cut rules that financial firms must follow.

* Example: The FCA's Conduct of Business Sourcebook (COBS) provides detailed guidelines on investment advice and suitability.

* Why Not Other Options?

* A (Evolves quickly) # Rules-based systems are rigid and slow to adapt.

* B (Guidance) # A Principles-Based system (not Rules-Based) provides general guidance.

* D (Combination of interests) # This relates more to self-regulation models.

Reference: FCA Regulatory Framework, CISI Wealth & Investment Management.

NEW QUESTION # 241

What is the most likely effect on the demand curve of an increase in consumer preference for a good?

- A. A leftward shift
- B. A downward movement
- C. An upward movement
- **D. A rightward shift**

Answer: D

Explanation:

* Effect of Increased Consumer Preference:

* When consumer preference for a good increases, demand rises at all price levels, leading to a rightward shift in the demand curve.

* The rightward shift reflects higher quantity demanded at each price point.

* Elimination of Other Options:

* A & B: Movements along the curve (upward or downward) occur due to price changes, not preference shifts.

* D: A leftward shift indicates reduced demand, contrary to the scenario presented.

References:

* ICWIM Module 3: Microeconomics: Demand and supply curve analysis.

NEW QUESTION # 242

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