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CISI International Certificate in Wealth & Investment Management Sample Questions (Q72-Q77):

NEW QUESTION # 72
Why do investors demand a risk premium?

- A. To compensate them for accepting additional risk
- B. So that they can outperform the benchmark
- C. To cover the tax payments on profitable trades
- D. To cover the expenses of the fund manager

Answer: A

Explanation:
A risk premium is the additional return investors require for taking on higher risk.
* Formula: Risk Premium=Expected Return#Risk-Free Rate\text{Risk Premium} = \text{Expected Return} - \text{Risk-Free Rate}Risk Premium=Expected Return#Risk-Free Rate
* Why It Exists:
* Riskier investments (e.g., stocks, high-yield bonds) must offer higher returns to attract investors.
* Lower-risk assets (e.g., government bonds) have lower expected returns.
* Example:
* If a government bond yields 2%, but an equity portfolio yields 8%, the equity risk premium is 6%.
# Reference: CFA Institute (Risk and Return), CISI Wealth & Investment Management.

NEW QUESTION # 73
Which type of individual is most likely to be subject to enhanced due diligence (EDD) checks?

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

Answer: A

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 # 74
The concept of the Sharpe ratio is to measure the:

- A. Effect the annual charge has on fund performance
- B. Amount of performance attributable to a benchmark
- C. Return above a risk-free rate
- D. Ability of the fund manager in different scenarios

Answer: C

Explanation:
* Sharpe Ratio Defined
* The Sharpe ratio measuresrisk-adjusted return, specifically the excess return over the risk-free rate per unit of volatility.
* Formula: Sharpe Ratio=Portfolio Return - Risk-
Free RateStandard Deviation of Portfolio Returns\text{Sharpe Ratio} = \frac{\text{Portfolio Return - Risk-Free Rate}}{\text{Standard Deviation of Portfolio Returns}} Sharpe Ratio=Standard Deviation of Portfolio ReturnsPortfolio Return - Risk-Free Rate
* Why the Answer is B
* The ratio quantifies the return generated for each unit of risk taken, relative to the risk-free rate.
* Why Other Options are Incorrect
* A. Benchmark performance: The Sharpe ratio does not measure performance relative to a benchmark.
* C. Annual charge effect: Unrelated to fund expenses.
* D. Manager ability: Focuses on risk-adjusted returns, not managerial skill.
* ICWIM Study Guide, Chapter on Risk-Adjusted Metrics: Explains the Sharpe ratio.
* Portfolio Management Literature: Highlights its use in assessing performance.
ReferencesThus, the correct answer isB. Return above a risk-free rate.

NEW QUESTION # 75
Offshore foundations are often used as a suitable alternative to which similar type of arrangement?

- A. Trusts
- B. Credit unions
- C. Limited liability partnerships
- D. SICAVs

Answer: A

Explanation:
Offshore foundations are often considered alternatives totrusts, as both are used for wealth structuring, asset protection, and estate planning. However, unlike trusts, foundations are independent legal entities and can provide greater control to the founder.
* Limited liability partnerships (A): LLPs are business entities, not typically used for wealth management.
* Credit unions (B): These are financial cooperatives, unrelated to wealth structuring.
* SICAVs (D): SICAVs are investment funds, not wealth-structuring vehicles.
References:
* International Certificate in Wealth & Investment Management: Comparison of trusts and offshore foundations in wealth management.
* Legal structures and their applications in estate and tax planning.

NEW QUESTION # 76
A manufacturing company has increased its level of output to the point where marginal costs start to exceed average total costs.
What does this indicate?

- A. Variable costs are now negligible
- B. Productive capacity is constrained
- C. Fixed costs are likely to fall
- D. The market has become saturated

Answer: B

Explanation:
Marginal cost (MC) is the cost of producing one additional unit of output. When MC exceeds average total cost (ATC), the firm has reached capacity constraints and is experiencing diminishing returns.
* Why is Option D Correct?
* As production increases, bottlenecks occur due to limitations in machinery, labor, or materials.
* This leads to higher variable costs per unit, making further expansion inefficient.
* Why Not Other Options?
* A (Fixed costs fall) # Fixed costs remain constant, only spread over more units.

* B (Market saturation) # Rising costs do not indicate market conditions.
* C (Variable costs negligible) # Variable costs increase, not decrease.
# Reference: Microeconomics - Cost Structures, CISI Wealth & Investment Management.

NEW QUESTION # 77
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