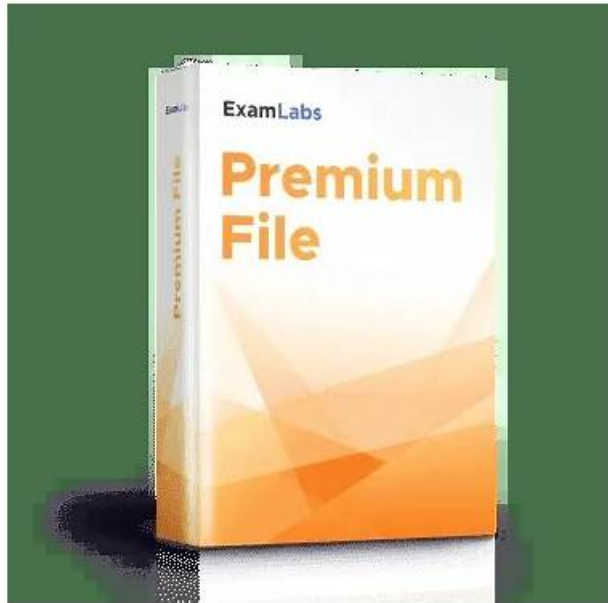


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q129-Q134):

NEW QUESTION # 129

The concept of the Sharpe ratio is to measure the:

- A. Ability of the fund manager in different scenarios

- B. Amount of performance attributable to a benchmark
- C. Effect the annual charge has on fund performance
- **D. Return above a risk-free rate**

Answer: D

Explanation:

Sharpe Ratio Defined

The Sharpe ratio measures risk-adjusted return, specifically the excess return over the risk-free rate per unit of volatility.

Formula: $\text{Sharpe Ratio} = \frac{\text{Portfolio Return} - \text{Risk-Free Rate}}{\text{Standard Deviation of Portfolio Returns}}$

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.

References Thus, the correct answer is B. Return above a risk-free rate.

NEW QUESTION # 130

An approach which applies a theoretical price to a company's shares by discounting the company's expected future cash flow into infinity. This statement is describing the:

- A. Net asset value
- B. Economic value added
- C. Market value added
- **D. Dividend valuation model**

Answer: D

Explanation:

The dividend valuation model values equity by estimating the present value of future cash flows to shareholders, typically dividends, discounted back at the required rate of return. In its classic form, the model assumes dividends continue indefinitely and therefore discounts an infinite stream of expected future dividends, making it a perpetual valuation approach. Where dividends are expected to grow at a constant rate, the model is commonly expressed using a perpetuity-with-growth structure, linking the theoretical share price to next period's dividend, the required return, and the growth rate. The key exam point is recognising that equity value can be framed as the discounted value of cash flows to shareholders over an indefinite horizon.

Net asset value is an asset-based valuation, often used for funds or asset-rich firms, not an infinite cash flow discounting model.

Market value added and economic value added are performance and value creation measures linked to capital employed and cost of capital, rather than a direct share pricing model based on discounting dividends forever. Therefore, the description aligns to the dividend valuation model.

NEW QUESTION # 131

Which of the following is a money laundering offence?

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

Answer: A

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 # 132

Which one of the following is true of fundamental analysis? It seeks to establish:

- A. Long-term volume trends of a security
- B. Long-term price trends of a security
- C. The intrinsic value of a security
- D. The momentum of share prices

Answer: C

Explanation:

Fundamental analysis involves evaluating a security to determine its intrinsic value by examining factors such as financial statements, economic conditions, and industry trends. The goal is to identify whether the security is undervalued or overvalued compared to its current market price.

NEW QUESTION # 133

In what circumstances would a central bank use its foreign reserves in the currency markets?

- A. When influencing the short-term interest rate
- B. To influence the nation's currency
- C. To control the money supply
- D. To lower the rate of inflation

Answer: B

Explanation:

* Central Bank Actions with Foreign Reserves

* Central banks use foreign reserves to intervene in currency markets to stabilize or influence their nation's currency exchange rate.

* This can involve buying or selling foreign currencies.

* Why the Answer is C

* Currency interventions aim to manage exchange rate volatility, maintain competitiveness, or stabilize the currency during economic shocks.

* Why Other Options are Incorrect

* A. Inflation: Not directly controlled through currency market interventions.

* B. Money supply: Managed through monetary policy tools like open market operations.

* D. Short-term interest rates: Controlled through domestic monetary policy, not foreign reserves.

* ICWIM Study Guide, Chapter on Monetary Policy: Explains the use of foreign reserves for currency stabilization.

* Central Banking Principles: Discusses currency interventions.

References Thus, the correct answer is C. To influence the nation's currency.

NEW QUESTION # 134

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