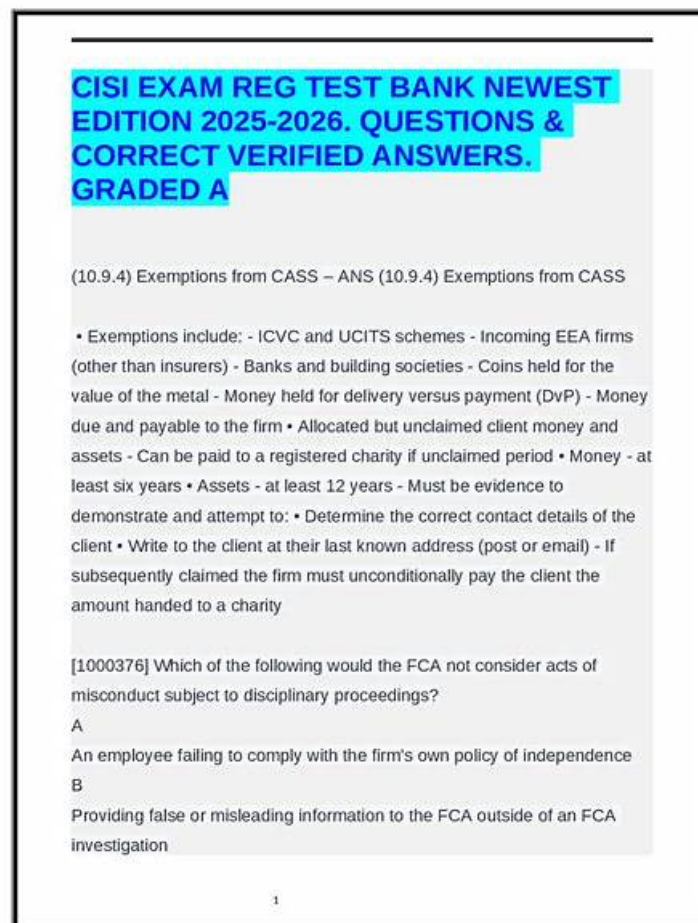


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will be answered quickly and professionally!

## CISI International Certificate in Wealth & Investment Management Sample Questions (Q47-Q52):

### NEW QUESTION # 47

What term is used to describe a situation where clients give investment instructions to a firm without being given advice to do so?

- A. Discretionary
- **B. Execution only**
- C. Robo-advice
- D. Non-discretionary

**Answer: B**

Explanation:

Execution-only refers to situations where clients make investment decisions without receiving advice from the firm. The firm's role is limited to executing the client's instructions, without providing recommendations or assessing suitability.

Key features:

- \* The firm does not offer advice.
- \* The client takes full responsibility for their investment decisions.

### NEW QUESTION # 48

Once an offshore foundation is established, who will normally be responsible for making ongoing decisions regarding the operational use of the foundation's assets?

- **A. The council**
- B. The trustees
- C. The board of directors
- D. The beneficiaries

**Answer: A**

Explanation:

\* Offshore Foundations

\* These legal entities are typically used for wealth preservation, estate planning, or philanthropic purposes.

\* Foundations are managed by a council, which is responsible for operational decisions and ensuring the foundation's goals are met.

\* Why the Answer is C

\* The council acts similarly to a board of directors but focuses specifically on the foundation's assets and objectives.

\* Why Other Options are Incorrect

\* A. Board of directors: Applies to companies, not foundations.

\* B. Trustees: Apply to trusts, not foundations.

\* D. Beneficiaries: Beneficiaries do not have decision-making authority.

\* ICWIM Study Guide, Chapter on Trusts and Foundations: Discusses the governance of offshore foundations.

\* Legal Principles of Foundations: Confirms the role of the council.

References Thus, the correct answer is C. The council.

### NEW QUESTION # 49

Which index could be used to measure inflation from the perspective of the seller?

- A. Consumer Price Index (CPI)
- B. Inflation Price Index
- **C. Producer Price Index (PPI)**
- D. Retail Price Index (RPI)

**Answer: C**

Explanation:

The Producer Price Index (PPI) measures inflation from the perspective of businesses (producers), reflecting the cost of goods

before they reach consumers.

- \* Why PPI?
- \* It tracks wholesale prices and raw material costs.
- \* Helps predict future consumer price inflation (CPI).
- \* Difference Between PPI & CPI:
- \* CPI measures inflation from the consumer's perspective (retail prices).
- \* PPI measures inflation from the producer's perspective (wholesale prices).
- # Reference: UK Office for National Statistics (ONS), CFA Institute (Inflation Indicators).

#### NEW QUESTION # 50

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

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

**Answer: D**

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 # 51

Why might a custom benchmark be required when measuring portfolio performance?

- A. To establish the size of the tracking error
- B. It is easier than using a pre-defined benchmark
- C. So that the portfolio can be measured in absolute terms
- D. The portfolio spans several different asset classes

**Answer: D**

Explanation:

A custom benchmark is necessary when a portfolio contains multiple asset classes, as no single index can fully represent its performance.

\* Why is Option D Correct?

\* A diversified portfolio (e.g., equities, bonds, commodities) needs a composite benchmark that reflects its asset allocation.

\* Example: A portfolio with 60% equities and 40% bonds might use a benchmark of 60% MSCI World Index and 40% Barclays Global Bond Index.

\* Why Not Other Options?

\* A (Easier than a pre-defined benchmark) # Custom benchmarks require more effort, not less.

\* B (Absolute performance measure) # Benchmarks compare performance relative to the market, not in absolute terms.

\* C (Tracking error measurement) # A benchmark helps measure tracking error, but the need for a custom benchmark arises due to asset diversity.

# Reference: CFA Institute (Benchmarking), CISI Wealth & Investment Management.

#### NEW QUESTION # 52

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