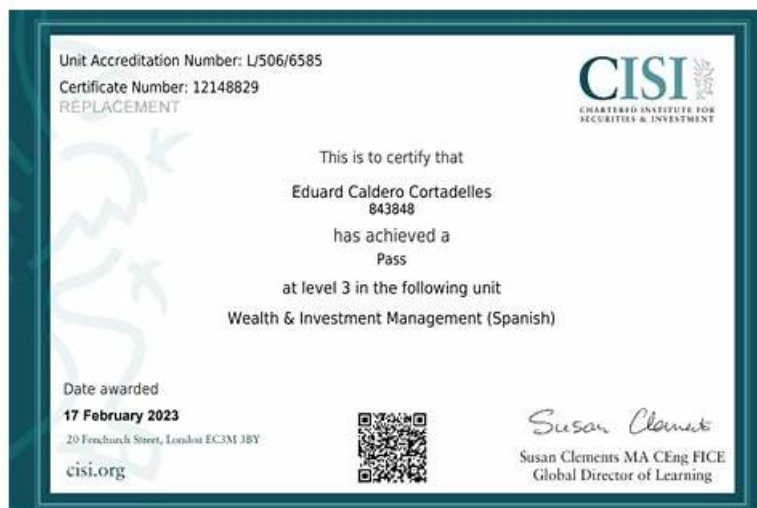


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q104-Q109):

NEW QUESTION # 104

The management of investment portfolios of collective investment schemes, pension funds, insurance funds, hedge funds, and private equity would normally be considered to fall into the scope of:

- A. Family offices
- B. The retail financial sector

- C. The wholesale financial sector
- D. Private banking

Answer: C

Explanation:

- * Wholesale Financial Sector Defined
- * Involves large-scale financial transactions and services for institutions like pension funds, hedge funds, and insurance funds.
- * Why the Answer is B
- * Managing portfolios of collective investment schemes and large funds is a hallmark of the wholesale sector, focused on institutional rather than retail clients.
- * Why Other Options are Incorrect
- * A. Retail financial sector: Caters to individual clients, not institutional portfolios.
- * C. Family offices: Focus on managing wealth for high-net-worth families.
- * D. Private banking: Primarily deals with individual high-net-worth clients.
- * ICWIM Study Guide, Chapter on Financial Market Segments: Differentiates wholesale and retail sectors.
- * Investment Management Literature: Describes wholesale services.

References

NEW QUESTION # 105

The Return on Capital Employed (ROCE) ratio can be used to:

- A. Calculate the return on ordinary shareholders' equity
- B. Determine the need for capital
- C. Assist in revaluing fixed assets
- D. Establish trends between accounting periods

Answer: D

Explanation:

Return on Capital Employed (ROCE) measures how efficiently a company uses its capital to generate profits.

Formula: $ROCE = \frac{\text{Operating Profit}}{\text{Capital Employed}} \times 100$

Why Use ROCE?

It helps in comparing performance over time (trend analysis).

Investors use it to assess capital efficiency.

Why Not Option D?

ROCE evaluates total capital (equity + debt), while Return on Equity (ROE) focuses only on shareholders' equity.

Reference: CFA Institute (Financial Ratios), CISI Wealth & Investment Management.

NEW QUESTION # 106

What term describes the process that enables savings institutions to transform into banks?

- A. Refinancing
- B. Peer-to-peer
- C. Demutualisation
- D. Swap

Answer: C

Explanation:

Demutualisation refers to the process by which a mutual savings institution, such as a building society, converts into a publicly traded company or bank. This transformation allows the institution to raise capital through equity issuance and expand its services beyond mutual members.

Example:

- * The Abbey National Building Society in the UK demutualised in the 1980s to become a bank.

NEW QUESTION # 107

An investor is going to use bonds to meet a future liability. Why are they considering a laddering strategy?

- A. Because they anticipate a fall in interest rates
- **B. In order to reduce their sensitivity to interest rate risk**
- C. To take advantage of changes in interest rates
- D. To benefit from market mispricing

Answer: B

Explanation:

A laddering strategy involves buying a range of bonds that mature at regular intervals across different dates, rather than concentrating all holdings at one maturity point. This approach reduces sensitivity to interest rate risk in a practical, portfolio-management sense because it spreads exposure across the yield curve and across time. As each bond matures, proceeds can be reinvested at then-current interest rates, which reduces the risk of locking the entire portfolio into an unfavourable rate environment. Laddering therefore helps manage reinvestment risk and smooths the impact of changing yields on the portfolio's income and capital values. It is especially relevant when the investor has a future liability because maturities can be aligned to expected cash needs, improving predictability of cash flows and reducing the chance that the investor will need to sell longer-dated bonds at an adverse price due to interest rate movements. The strategy is not primarily about market mispricing or making a directional bet on rates falling. Instead, it is about risk management through diversification of maturities and a staged reinvestment process, which supports meeting liabilities with greater stability.

NEW QUESTION # 108

Which of the following actions constitutes market abuse?

- A. A person who trades having read a tip online that is behind a paywall
- B. A market maker placing multiple trades in the same stock on consecutive days
- **C. An insider disclosing inside information to another person without good reason**
- D. An individual within a firm being made aware of inside information

Answer: C

Explanation:

Market abuse under the UK Market Abuse Regulation includes three broad categories: insider dealing, unlawful disclosure of inside information, and market manipulation. A clear example is an insider passing inside information to someone else without a legitimate reason in the normal exercise of their employment, profession, or duties. That behaviour is specifically captured as unlawful disclosure and is therefore market abuse. Simply being made aware of inside information inside a firm is not, by itself, an abusive act; what matters is whether the person then misuses it, for example by dealing, recommending, inducing others to deal, or disclosing it unlawfully. A market maker executing multiple trades over consecutive days is typical market activity and not abusive unless the orders are intended to mislead the market or distort price formation.

Trading after reading a tip online is not automatically market abuse either; it depends on whether the tip constitutes inside information and whether the trader knows, or ought to know, it is inside information. CISI exams typically reward choosing the option that most unambiguously fits the legal definition: unlawful disclosure by an insider without good reason.

NEW QUESTION # 109

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