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CISI ICWIM Exam Syllabus Topics:

Section	Objectives
Topic 1: Regulation and Ethics	- Regulatory environment in financial services - Conduct of business and compliance principles - Ethical standards in investment advice
Topic 2: Wealth Management Principles	- Client investment needs and objectives - Risk and return concepts - Portfolio construction basics

Topic 3: Investment and Financial Markets	- Structure of financial markets - Market participants and their roles - Asset classes and investment products
Topic 4: Investment Products and Suitability	- Equities, bonds, and collective investments - Taxation and charges overview - Suitability and client profiling

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CISI International Certificate in Wealth & Investment Management Sample Questions (Q173-Q178):

NEW QUESTION # 173
Why do investors demand a risk premium?

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

Answer: C

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 # 174
What term is used to describe a situation where clients give investment instructions to a firm without being given advice to do so?

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

Answer: C

Explanation:
Execution-only trading refers to transactions where the firm executes trades without providing financial advice.
* Why is Option B Correct?
* The client makes all investment decisions independently.
* The financial firm does not assess suitability or risk tolerance.
* Common in DIY investing platforms (e.g., stockbrokers, online trading apps).

* Why Not Other Options?
* A (Discretionary) # The firm manages investments without client approval for each trade.
* C (Non-discretionary) # The firm provides advice, but the client makes the final decision.
* D (Robo-advice) # Automated investment platforms provide algorithm-based recommendations.
# Reference: FCA Conduct of Business Rules (COBS 10), CISI Wealth & Investment Management.

NEW QUESTION # 175
When creating a portfolio for a risk-averse client, why would you select stocks with a beta of less than one?

- A. In order to produce a low-volatility portfolio
- B. So that the portfolio is easier to understand
- C. To produce a high-volatility portfolio
- D. So that the portfolio moves in line with the market

Answer: A

Explanation:
Stocks with abeta of less than oneare less volatile than the overall market. Including such stocks in a portfolio helps reduce its overall volatility, aligning with the risk-averse nature of the client.
* Easier to understand (A): Simplicity is not a factor in beta selection.
* Moves in line with the market (B): A beta of less than one means the portfolio moves less than the market.
* High-volatility portfolio (D): This would involve stocks with a beta greater than one, contrary to the client's risk profile.
References:
* International Certificate in Wealth & Investment Management: Beta as a measure of systematic risk and its implications for portfolio construction.
* CAPM (Capital Asset Pricing Model) principles on beta and risk.

NEW QUESTION # 176
Which of the following details used to determine the risk tolerance of a new client is best described as subjective?

- A. The family commitments of the client
- B. The client's preferred investment choice
- C. The client's current stage of life
- D. The timescale over which the client is able to invest

Answer: B

Explanation:
When assessing a client's risk tolerance, it is essential to distinguish between objective and subjective inputs.
Objective factors are observable or measurable constraints and circumstances that can be evidenced, such as the client's time horizon, financial commitments, and life stage, all of which influence capacity for loss and the appropriateness of different strategies.
Subjective factors relate to the client's personal attitudes, beliefs, and preferences, which can vary widely between individuals with similar financial profiles. A client's preferred investment choice is best classified as subjective because it reflects personal comfort, perceptions of risk, prior experiences, and behavioural biases. For example, a client may prefer property, ethical investments, cash, or equities regardless of whether those choices are optimal for their objectives. In contrast, family commitments are generally factual and can be assessed in terms of dependants and expenditure needs.
Timescale is a clear, objective constraint affecting volatility tolerance and liquidity needs. Current stage of life is also broadly objective and helps frame priorities such as retirement planning or education funding.
Therefore, the most clearly subjective detail is the client's preferred investment choice.

NEW QUESTION # 177
A bullet bond portfolio can have an advantage over a barbell bond portfolio because:

- A. It only invests in short-dated bonds
- B. A bullet portfolio does not require regular rebalancing
- C. It is always riding the yield curve
- D. The gross redemption yield is always higher

Answer: B

Explanation:
* Bullet Bond Portfolio
* Invests in bonds with maturities focused on a single date or time period (a "bullet").
* This structure eliminates the need for frequent adjustments as maturities naturally align with portfolio objectives.
* Barbell Bond Portfolio
* Invests in bonds with very short and very long maturities.
* Requires regular rebalancing to maintain the intended allocation, increasing transaction costs.
* Why the Answer is D
* A bullet portfolio simplifies management by focusing on a single maturity period, avoiding the complexity of rebalancing inherent in barbell strategies.
* ICWIM Study Guide, Chapter on Fixed-Income Strategies: Compares bullet and barbell portfolios.
* Bond Portfolio Management Principles: Highlights the operational advantages of bullet structures.
References

NEW QUESTION # 178
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