

# CISI ICWIM Web-Based Practice Exam for Online Self-Assessment



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## CISI International Certificate in Wealth & Investment Management Sample Questions (Q70-Q75):

### NEW QUESTION # 70

If a financial adviser issues a report to a client which recommends a specific protection product, what item relating to this product will often be attached to this report?

- A. Policy schedule
- **B. Key features document**
- C. Terms of business letter
- D. Past performance table

**Answer: B**

Explanation:

When an adviser recommends a specific protection product, the client must be given clear, fair and not misleading information that explains what the product is, how it works, the key benefits, significant limitations, exclusions, and the main risks and charges. In

practice, this is typically delivered through a key features document, or equivalent product disclosure document, which is commonly attached to or provided alongside the suitability report. The policy schedule is usually produced only after application and acceptance and is a contract specific document, so it is not the standard attachment at the recommendation stage. A terms of business letter sets out how the firm operates, service scope, fees, and regulatory status, and is not product specific. A past performance table is also not appropriate for pure protection products such as term assurance, critical illness, or income protection, because these are not investment vehicles where performance history is relevant. CISI exam questions often test your ability to distinguish between firm level disclosures, client suitability narrative, and the mandatory product level disclosure that supports an informed decision.

#### NEW QUESTION # 71

Stablecoins were introduced to overcome the volatility issues associated with speculative cryptocurrencies. Many hold treasury securities and commercial paper as their reserves. What is the greatest concern in relation to this?

- A. If the underlying assets had to be sold rapidly, then the sheer size of their holdings would cause serious liquidity issues and potential contagion in credit markets
- B. If the underlying assets had to be sold rapidly, then the risk of a cyber breach would be significant and cause large losses for investors
- C. They are often referred to as virtual currencies to indicate that they are not issued or guaranteed by central banks and so are not fiat money
- D. Banks would not buy their assets as they do not support Stablecoins

**Answer: A**

Explanation:

Stablecoins are cryptocurrencies pegged to stable assets (e.g., USD, gold) and backed by reserves such as treasury bonds and commercial paper.

\* Why is Option B Correct?

\* If stablecoins faced mass withdrawals, they would need to liquidate large amounts of treasury securities or corporate debt.

\* This could trigger a liquidity crisis, impacting financial markets.

\* Example: The TerraUSD collapse in 2022 showed the risks of unstable reserves.

\* Why Not Other Options?

\* A (Cyber breach risk) # Security is important but not the biggest risk.

\* C (Not fiat money) # True, but this is not a risk, just a definition.

\* D (Banks not buying assets) # Banks may invest in reserves, but stablecoins operate outside traditional banking.

# Reference: Bank for International Settlements (Stablecoin Risks), CISI Wealth & Investment Management.

#### NEW QUESTION # 72

An investor with a liability due in eight years' time wants to purchase bonds to fund this liability. If a barbell strategy is adopted, a suitable initial portfolio would be:

- A. 2 bonds with 6-year durations and 2 bonds with 10-year durations
- B. 4 bonds with 8-year durations and 4 bonds with 10-year durations
- C. 6 bonds, each with 10-year durations
- D. 3 bonds, each with 8-year durations

**Answer: A**

Explanation:

A barbell strategy combines bonds at the short and long ends of the maturity or duration spectrum rather than concentrating holdings around the target date. The aim is to achieve an overall portfolio duration that matches the liability horizon while benefiting from diversification across different parts of the yield curve. Here the liability is due in eight years, so the portfolio's overall duration should initially be close to eight. Option C mixes 6-year and 10-year duration bonds. If held in equal proportions, the weighted average duration is 8 years, aligning the portfolio's interest rate sensitivity to the timing of the liability. This is consistent with liability-focused fixed income management: matching duration reduces the risk that changes in interest rates will cause the portfolio value to move in a way that jeopardises meeting the liability. Options A and D are not barbell constructions because they concentrate at, or close to, the target duration rather than splitting exposure between shorter and longer durations. Option B is too long in duration and would create a mismatch, increasing sensitivity to interest rate movements relative to an eight-year liability.

### NEW QUESTION # 73

Which of the following is a money laundering offence?

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

**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 # 74

How does the inclusion of a bond fund within a portfolio provide benefits over direct investing?

- A. A bond fund is more likely to match the exact needs of the client
- B. Bond fund charges will always be lower
- C. A bond fund provides a greater level of income
- D. It allows for diversification that would not otherwise be possible

**Answer: D**

Explanation:

Bond funds offer greater diversification than purchasing individual bonds, reducing risk exposure.

\* Why is Option B Correct?

\* Broad diversification # A bond fund spreads investments across multiple issuers, reducing default risk.

\* Professional management # Bond fund managers actively manage interest rate risk and credit risk.

\* Why Not Other Options?

\* A (Greater income) # Bond funds do not always provide higher income than direct bonds.

\* C (Lower charges) # Bond funds may have management fees that individual bonds do not.

\* D (Exact match to client needs) # Individual bonds may be better suited for specific income needs.

# Reference: CFA Institute (Fixed Income Investing), CISI Wealth & Investment Management.

### NEW QUESTION # 75

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