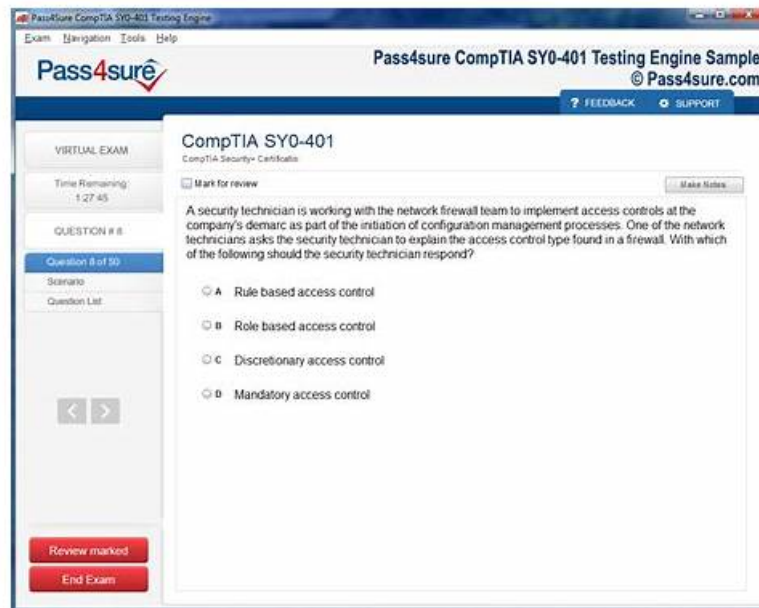


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q18-Q23):

NEW QUESTION # 18

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 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 # 19

Which of the following is a key property of fiat currency?

- A. It operates in an exchange rate mechanism
- B. It is pegged to the US dollar
- C. It has been devalued
- **D. It has been declared legal tender**

Answer: D

Explanation:

Fiat currency is money that derives its value primarily from government decree and public confidence rather than from being directly convertible into a commodity such as gold. A key property is that it is declared legal tender, meaning it must be accepted for payment of debts within the jurisdiction and is recognised by the state for settling transactions and paying taxes. This legal tender status supports general acceptability and underpins the monetary system. The other options are not defining characteristics. Devaluation can happen to any currency under certain conditions and is not specific to fiat systems. Operating in an exchange rate mechanism describes a policy arrangement between currencies, not a property of fiat currency itself. Being pegged to the US dollar is a specific exchange rate policy that some countries adopt, but many fiat currencies float freely or use other regimes. The examinable concept is that fiat money is not backed by intrinsic commodity value and is sustained by legal framework, monetary policy credibility, and trust. Therefore, being declared legal tender is the correct key property.

NEW QUESTION # 20

A fiduciary relationship normally arises between:

- **A. A lawyer and client**
- B. A company and its suppliers
- C. A head of state and its government
- D. A husband and wife

Answer: A

Explanation:

Reference: CISI Code of Ethics, CFA Standards of Professional Conduct.

NEW QUESTION # 21

What type of funds are exchange traded commodities ETCs?

- A. Alternative investment funds
- B. Closed ended
- C. Investment trusts
- **D. Open ended**

Answer: D

Explanation:

Exchange traded commodities are designed to track a commodity or a commodity index and are traded on a stock exchange in a similar way to exchange traded funds. The key structural point is that the supply of units can typically expand or contract through a creation and redemption process linked to market demand, with authorised counterparties able to bring new units to market or remove units from circulation. This mechanism helps the market price stay close to the value of the underlying exposure and is characteristic of open ended structures. Closed ended vehicles, such as investment trusts, have a fixed number of shares and can therefore trade at a premium or discount to net asset value. In contrast, exchange traded commodity structures are generally

intended to minimise persistent premiums or discounts by allowing issuance and cancellation. For exam purposes, the most appropriate classification among the options is open ended, reflecting their ability to adjust the number of units in response to demand and the way they are used as a listed, low friction route to commodity exposure.

NEW QUESTION # 22

A stockbroking firm receives both buy and sell orders for the same security but from different clients. How can they best avoid a conflict of interest?

- A. Withdraw their services for the transaction
- B. Process the sell orders before the buy orders
- C. Place orders as they are received from the clients
- D. Openly disclose all orders received to the clients

Answer: C

Explanation:

When a firm receives competing client orders in the same security, a conflict of interest can arise if the firm favours one client over another, for example by selecting which order gets priority, timing execution to benefit a preferred client, or allocating fills unfairly. The most appropriate control is to follow a clearly documented order handling and execution policy that treats clients fairly and applies objective prioritisation, commonly time priority. Placing orders as they are received is the clearest expression of fair sequencing and reduces discretion, which is where conflicts typically arise. Withdrawing services is unnecessary and could disadvantage clients. Disclosing all orders to clients would breach confidentiality and is not required or appropriate. Processing sell orders before buy orders creates a systematic bias and is not fair unless there is a justified, disclosed rule that applies consistently and does not disadvantage clients. The exam focus is that conflicts are best managed by robust policies, consistent processes, and fair treatment, rather than selective disclosure or arbitrary sequencing.

NEW QUESTION # 23

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