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## CISI International Certificate in Wealth & Investment Management Sample Questions (Q75-Q80):

### NEW QUESTION # 75

The coupon on a bond has been expressed in real terms, rather than as a nominal amount. This is because:

- A. It is an unsecured instrument
- B. It is a bearer bond
- **C. It is an inflation-linked bond**
- D. Its redemption date is longer than 10 years

**Answer: C**

Explanation:

\* Real vs. Nominal Terms:

\* Inflation-linked bonds adjust their coupon payments and principal based on inflation rates.

\* Expressing the coupon in real terms ensures it reflects purchasing power rather than face value.

\* Elimination of Other Options:

\* B: Redemption date length is unrelated to coupon expression.

\* C & D: Security type (unsecured/bearer) does not dictate coupon terms.

References:

\* ICWIM Module 3: Explanation of bond types, including inflation-linked securities.

### NEW QUESTION # 76

Standard deviation is used when analysing portfolios because it:

- A. Makes it easier to track the performance against a benchmark
- **B. Allows for a comparison of volatility**
- C. Identifies profitable trades
- D. Identifies underperforming assets

**Answer: B**

Explanation:

Standard deviation measures the volatility of returns, helping investors compare the risk levels of different portfolios or assets. A higher standard deviation indicates greater uncertainty in returns, which can signify higher risk.

Reference:

ICWIM, Topic: Risk Management and Portfolio Analysis.

CFA Curriculum Risk Metrics and Standard Deviation.

### NEW QUESTION # 77

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

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

**Answer: B**

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 # 78

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. 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
- 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. 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**
- D. Banks would not buy their assets as they do not support Stablecoins

**Answer: C**

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 # 79

In the FX market standard spot settlement is:

- A. T+3
- **B. T+2**
- C. T+5
- D. T+10

**Answer: B**

Explanation:

In foreign exchange markets, spot refers to an exchange of two currencies for delivery on a standard settlement date rather than immediate delivery. The market convention for most major currency pairs is settlement two business days after the trade date, described as T+2. This convention exists to allow sufficient time for the confirmation of trade details, netting processes where relevant, and the movement of funds through payment systems across different jurisdictions and time zones. The key exam point is that FX spot is not same-day settlement; it is a defined market standard. While there are notable exceptions for certain currency pairs where local market practice differs, the standard convention tested is T+2 for spot FX.

Understanding settlement conventions is important because it affects cash management, funding, and settlement risk, especially when FX is used to support securities transactions that may have their own settlement cycles. In an advice and investment operations context, knowing the standard spot cycle helps avoid failed settlements and supports accurate valuation and liquidity planning.

### NEW QUESTION # 80

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