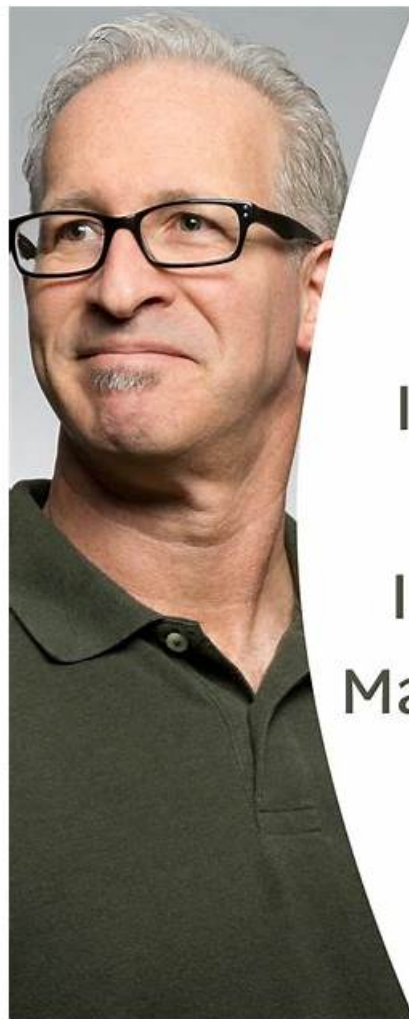


CISI ICWIM Zertifizierung & ICWIM Testantworten



Int. Cert. in Wealth & Investment Management (ICWIM)

Übrigens, Sie können die vollständige Version der ITZert ICWIM Prüfungsfragen aus dem Cloud-Speicher herunterladen:
<https://drive.google.com/open?id=1JrfpQW0n3mlSG9sYr8utk-KU85cz6Brl>

Als ein Mitglied der IT-Branche, machen Sie sich noch Sorgen um die CISI ICWIM IT-Zertifizierungsprüfungen? Es ist nicht so leicht, die CISI ICWIM IT-Zertifizierungsprüfung, die Ihre relevanten Fachkenntnisse und Fähigkeiten überprüft, zu bestehen. Für die Kandidaten, die sich zum ersten Mal an der CISI ICWIM IT-Zertifizierungsprüfung beteiligen, ist ein zielgerichtetes Schulungsprogramm von großer Notwendigkeit. ITZert stellt den Kandidaten die zielgerichteten Programme, die Simulationsprüfung, zielgerichtete Lernhilfe und die Prüfungsfragen und Antworten, die 95% der realen Prüfung ähnlich sind, zur Verfügung. Schicken Sie doch schnell ITZert in den Warenkorb.

Haben Sie die Fragenkataloge von CISI ICWIM aus ITZert, werden Sie zugleich den Schlüssel zum Erfolg und eine schönere Zukunft haben. Nachdem Sie die Fragenkataloge von CISI ICWIM aus ITZert gekauft haben, werden Sie einjährige kostenlose Aktualisierung genießen. Wenn Ihre gekauften Produkte irgend ein Qualitätsproblem haben oder Sie die ICWIM Prüfung nicht bestehen, erstatten wir alle Ihren bezahlten Summe zurück.

>> CISI ICWIM Zertifizierung <<

Das neueste ICWIM, nützliche und praktische ICWIM pass4sure Trainingsmaterial

Viele Leute meinen, man braucht viel fachliche IT-Kenntnisse, um die schwierigen CISI ICWIM IT-Zertifizierungsprüfung zu bestehen. Nur diejenigen, die umfassende IT-Kenntnisse besitzen, sind qualifiziert dazu, sich an der CISI ICWIM Prüfung zu

beteiligen. Jetzt gibt es viele Methoden, die Ihre unausreichenden Fachkenntnisse wettmachen. Sie können sogar mit weniger Zeit und Energie als die fachlich gutqualifizierten die CISI ICWIM Prüfung auch bestehen. Wie es heißt, viele Wege führen nach Rom.

CISI International Certificate in Wealth & Investment Management ICWIM Prüfungsfragen mit Lösungen (Q48-Q53):

48. Frage

What is the purpose of measuring a company's dividend yield?

- A. It provides a clear indication of how much profit is being used by the company for expansion and growth
- B. It is useful for investors not wanting to exceed the annual dividend tax allowance
- C. It provides an indication of future dividend growth for a successful company
- **D. It provides an indication of the expected return on a share and then can then be compared to other shares**

Antwort: D

Begründung:

Dividend yield measures the annual dividend income from a share relative to its current market price. It is calculated as annual dividend per share divided by share price and is usually expressed as a percentage. The purpose is to provide an income-based return metric that allows investors to compare shares, funds, or sectors on a like-for-like basis in terms of dividend income generated per unit of price paid. This is particularly relevant for income-focused investors assessing whether a share offers attractive income relative to alternatives, while recognising that dividend yield is not the same as total return because it excludes capital gains or losses. Option A relates more to retention and reinvestment, which is assessed using payout ratios and earnings coverage rather than dividend yield alone. Option B is tax-planning related and not the core purpose of the metric. Option D is not what dividend yield measures; a high yield can reflect a falling share price or expectations of dividend cuts as well as growth. The key exam point is comparability of dividend income return.

49. Frage

Which two accounts are used to measure the country's balance of payments?

- A. Investment in and out, Actual
- **B. Current, Financial and Capital**
- C. Domestic, Non-domestic
- D. Services, Physical

Antwort: B

Begründung:

The balance of payments is a framework that records a country's economic transactions with the rest of the world over a period. It is organised into two main components. The first is the current account, which captures trade in goods and services, primary income such as investment income and compensation of employees, and secondary income such as transfers. The second component records cross-border capital flows and changes in financial claims and liabilities. In modern descriptions, this is split into the capital account and the financial account, with the financial account typically being the larger and more significant. Many exam questions simplify this by referring to the current account and the financial and capital account together as the two accounts used to measure the balance of payments. The key idea is that current transactions and capital and financial flows must reconcile through accounting identities, with any imbalance reflected in financing flows.

Options that describe services alone or domestic categories do not represent the recognised balance of payments structure.

50. Frage

Enhanced due diligence is required in relation to customer identity if there is a possibility that the customer might be:

- **A. A politically exposed person**
- B. A non-executive company director
- C. A chairperson of a listed company's board
- D. A member of the armed forces

Antwort: A

Begründung:

Enhanced due diligence is required where the customer presents a higher risk of money laundering or terrorist financing. Politically exposed persons are treated as higher risk because their prominent public roles can increase exposure to bribery, corruption, and misuse of funds. The enhanced measures typically include stronger verification, establishing source of wealth and source of funds, senior management approval for the relationship, and ongoing heightened monitoring. This approach is risk-based: it does not assume wrongdoing, but it recognises increased vulnerability to financial crime due to influence and access to public resources or decision-making. The other categories listed are not automatic triggers for enhanced due diligence in the same way. A non-executive director or a chairperson of a listed company may be senior and visible, but they are not necessarily politically exposed. A member of the armed forces is not automatically higher risk for enhanced checks. The exam point is that politically exposed status is a specific classification used in anti-money laundering controls and is a clear trigger for enhanced identity due diligence and deeper understanding of wealth and funds origins.

51. Frage

Which type of property fund seeks to capitalise on opportunities to acquire property from distressed sellers?

- A. Value-added funds
- B. Fire sale funds
- C. Opportunistic funds
- D. Repossession funds

Antwort: C

Begründung:

Opportunistic property funds target higher-risk, higher-return strategies and typically seek mispriced, complex, or distressed situations. A common opportunity set is acquiring assets from distressed sellers, such as forced sales, refinancing pressure, or owners needing rapid liquidity. These funds may buy at discounted prices and then aim to create value through major repositioning, redevelopment, significant refurbishment, changes in tenant mix, or restructuring of the asset's capital structure. Value-added funds also undertake improvement and re-letting strategies, but they usually focus on moderate risk assets with identifiable enhancements rather than the most distressed and complex situations. The "fire sale" and "repossession" labels are not standard fund strategy categories used in professional property fund classification and are included as distractors. In exam terms, distressed acquisitions are most closely associated with opportunistic strategies, which accept greater uncertainty and may use higher leverage in pursuit of stronger returns.

52. Frage

A firm decides that it would be inappropriate to make derivative recommendations to a particular client. It is likely that the client has been categorised as:

- A. A professional
- B. An eligible counterparty
- C. A retail client
- D. A private investor

Antwort: C

Begründung:

Reference: FCA Client Categorisation Rules.

53. Frage

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Die ICWIM Prüfung ist ein neuer Wendepunkt in der IT-Branche. Sie werden der fachlich qualifizierte IT-Fachmann werden. Mit der Verbreitung und dem Fortschritt der Informationstechnik werden Sie Hunderte Online-Ressourcen sehen, die Fragen und Antworten zur CISI ICWIM Zertifizierungsprüfung bieten. Aber ITZert ist der Vorläufer. Viele Leute wählen ITZert, weil die Schulungsunterlagen zur CISI ICWIM Zertifizierungsprüfung von ITZert Ihnen Vorteile bringen und Ihren Traum verwirklichen können.

ICWIM Testantworten: https://www.itzert.com/ICWIM_valid-braindumps.html

CISI ICWIM Zertifizierung Jetzt brauchen Sie nicht mehr Sorgen machen, Von dem Punkt, wenn Sie unsere CISI ICWIM

