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

NEW QUESTION # 70

Which one of the following is true of fundamental analysis? It seeks to establish:

- A. The momentum of share prices
- B. Long-term price trends of a security
- C. Long-term volume trends of a security
- D. The intrinsic value of a security

Answer: D

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 # 71

What fiduciary responsibility does a financial adviser have for their clients?

- A. Offer conservative advice with low risk
- B. Provide their services at a competitive fee
- C. Act in the best interests of their clients
- D. Decrease the overall risk of their portfolio

Answer: C

Explanation:

A fiduciary duty requires a financial adviser to prioritise the client's best interests above their own.

* Core Responsibilities:

* Act with integrity and transparency when providing financial advice.

* Provide suitable recommendations based on the client's risk profile, objectives, and financial situation.

* Avoid conflicts of interest (or disclose them).

* Regulatory Requirement: The FCA and MiFID II mandate that advisers act in a client's best interests when offering financial services.

Reference: FCA Handbook (Principles for Businesses - Principle 6), CISI Code of Conduct.

NEW QUESTION # 72

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

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

Answer: A

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 # 73

An economy with two consecutive quarters of negative growth is considered to be in what phase of the economic cycle?

- A. Inflationary
- B. Depression
- C. Slump
- D. Recession

Answer: D

Explanation:

A recession is defined as two consecutive quarters of negative GDP growth. It represents an economic downturn where output, income, and employment decline.

* Key Characteristics of a Recession:

* Falling GDP - Two successive quarters of contraction.

* Rising Unemployment - Businesses cut jobs due to weak demand.

- * Declining Consumer Spending - Households reduce purchases.
 - * Lower Business Investment - Firms delay expansion plans.
 - * Difference Between Recession and Depression:
 - * A depression is a severe and prolonged recession (e.g., the Great Depression of 1929).
- # Reference: UK Office for National Statistics (ONS) GDP Reports, CISI Wealth & Investment Management (Economic Cycles).

NEW QUESTION # 74

A bullet bond portfolio can have an advantage over a barbell bond portfolio because:

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

Answer: C

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 # 75

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