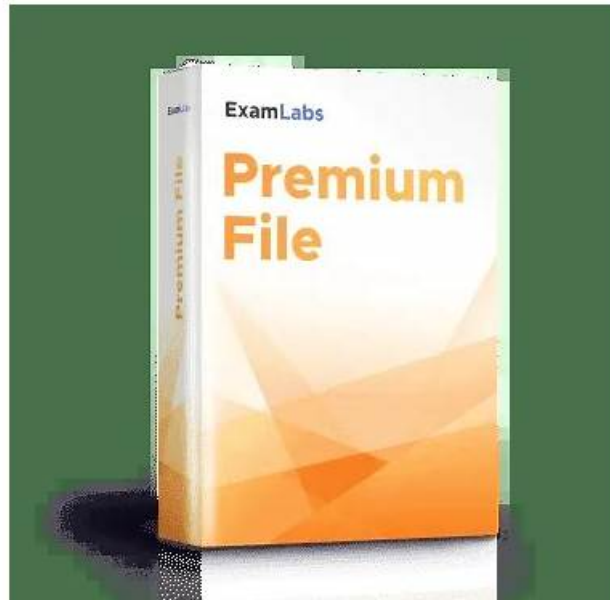


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## CISI International Certificate in Wealth & Investment Management Sample Questions (Q127-Q132):

### NEW QUESTION # 127

Your client estimates that they will require £50,000 of income annually to live off when they retire. Personal plus state pension will provide £40,000. They wish to retire in 25 years' time. It is estimated that they can earn 5% per annum, and inflation has been forecast at 2%. Interest rates are currently 1.5%. Allowing for inflation, what lump sum would they need to accrue to supplement their pension?

- A. £252,401
- **B. £328,120**
- C. £546,869
- D. £468,745

**Answer: B**

Explanation:

To calculate the required lump sum, we need to determine the present value (PV) of future withdrawals, adjusted for inflation and investment growth.

A screenshot of a paper AI-generated content may be incorrect.

#### Step 1: Calculate Required Additional Annual Income

$$£50,000 - £40,000 = £10,000 \quad (\text{annual shortfall})$$

#### Step 2: Adjust for Inflation (Real Value in 25 Years)

Using the future value formula:

$$FV = PV \times (1 + \text{inflation rate})^{\text{years}}$$

$$FV = 10,000 \times (1.02)^{25} = 10,000 \times 1.64 = £16,400$$

This means in 25 years, they will need £16,400 annually to maintain their purchasing power.

#### Step 3: Determine Required Lump Sum

Using the present value of annuity formula:

$$PV = \frac{\text{Annual Income Needed}}{\text{Investment Return} - \text{Inflation Rate}}$$

$$PV = \frac{16,400}{0.05 - 0.02} = \frac{16,400}{0.03} = £328,120$$

### NEW QUESTION # 128

A fiduciary relationship normally arises between:

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

**Answer: A**

Explanation:

A fiduciary relationship arises when one party is legally obligated to act in the best interest of another. This relationship is characterized by trust and confidence. A classic example is the relationship between a lawyer and their client, where the lawyer must prioritize the client's interests above their own.

\* Husband and wife (A): This is generally not a fiduciary relationship but rather a personal relationship.

\* Company and suppliers (C): This is a contractual, not fiduciary, relationship.

\* Head of state and government (D): This is a political or constitutional relationship, not fiduciary.

References:

\* International Certificate in Wealth & Investment Management: Fiduciary duties and examples.

\* Legal definitions of fiduciary relationships in professional settings.

### NEW QUESTION # 129

An investor would regard a company's interest cover ratio as significant as it provides:

- A. A summary of how much liquid cash an organisation has for funding dividend payments
- B. A breakdown of how much debt a company has in relation to equity
- **C. An indication of the extent to which the company can service its debts**
- D. An indication of what interest rate the company is paying

**Answer: C**

Explanation:

- \* Interest Cover Ratio Defined
- \* This ratio measures a company's ability to meet its interest obligations with its operating earnings.
- \* Formula:  $\text{Interest Cover Ratio} = \frac{\text{Earnings Before Interest and Taxes (EBIT)}}{\text{Interest Expense}}$
- \*  $\{\text{Interest Cover Ratio}\} = \frac{\{\text{Earnings Before Interest and Taxes (EBIT)}\}}{\{\text{Interest Expense}\}}$
- \* Interest Cover Ratio = Interest Expense / Earnings Before Interest and Taxes (EBIT)
- \* Why the Answer is A
- \* A high interest cover ratio indicates strong debt-servicing capacity, which is crucial for investors assessing financial stability.
- \* Why Other Options are Incorrect
- \* B. Interest rate: The ratio does not indicate the interest rate being paid.
- \* C. Debt-to-equity: Refers to leverage, not interest coverage.
- \* D. Liquid cash for dividends: Unrelated to interest coverage.
- \* ICWIM Study Guide, Chapter on Financial Ratios: Covers interest cover as a debt-servicing measure.
- \* Corporate Finance Principles: Discusses its importance for creditworthiness.

References

### NEW QUESTION # 130

Establishing sufficient details about a client in order to give advice is known as:

- A. Determining attitude to risk
- B. Giving information on status disclosure
- **C. Following know your customer procedures**
- D. Assessing suitability and affordability

**Answer: C**

Explanation:

- \* Know Your Customer (KYC)
  - \* A regulatory process requiring firms to collect sufficient information about a client to ensure advice is appropriate.
  - \* It involves understanding the client's financial situation, goals, and risk tolerance.
  - \* Why the Answer is D
  - \* Establishing sufficient client details is the essence of KYC. It ensures compliance with regulations and prevents mis-selling.
  - \* Why Other Options are Incorrect
  - \* A. Suitability and affordability: Part of KYC but does not encompass all aspects.
  - \* B. Attitude to risk: A component of KYC but not the full procedure.
  - \* C. Status disclosure: Refers to informing the client about the advisor's regulatory status, not client profiling.
  - \* ICWIM Study Guide, Chapter on Regulatory Compliance: Details KYC as a cornerstone of financial advice.
  - \* FCA Guidelines: KYC is a mandatory process in the UK's financial services.
- References Thus, the correct answer is D. Following know your customer procedures.

### NEW QUESTION # 131

One benefit of the Rules-Based model of regulation is that it:

- A. Evolves quickly in fast-changing dynamic markets
- B. Offers a unique combination of private interests with government oversight
- C. Provides a source of guidance on how firms and individuals are expected to act
- **D. Involves a high degree of prescriptive procedures and detailed rules, making it clear what individuals and firms must do to**

**Answer: D**

Explanation:

A Rules-Based model provides strict, prescriptive compliance requirements to ensure regulatory adherence.

\* Why is Option C Correct?

\* It removes ambiguity by outlining clear-cut rules that financial firms must follow.

\* Example: The FCA's Conduct of Business Sourcebook (COBS) provides detailed guidelines on investment advice and suitability.

\* Why Not Other Options?

\* A (Evolves quickly) # Rules-based systems are rigid and slow to adapt.

\* B (Guidance) # A Principles-Based system (not Rules-Based) provides general guidance.

\* D (Combination of interests) # This relates more to self-regulation models.

# Reference: FCA Regulatory Framework, CISI Wealth & Investment Management.

## NEW QUESTION # 132

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