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International Certificate in Wealth Investment Management (ICWIM) Exam

1. What is the primary role of a wealth manager?

- A) To provide loans to clients
- B) To advise clients on investment strategies and wealth management
- C) To manage client taxes exclusively
- D) To facilitate client spending

Answer: B

Explanation: Wealth managers primarily focus on advising clients on various investment strategies and overall wealth management, helping clients achieve their financial goals.

2. Which of the following is NOT a characteristic of mutual funds?

- A) Pooled investment
- B) Daily pricing
- C) Direct ownership of securities
- D) Professionally managed

Answer: C

Explanation: Investors in mutual funds do not hold direct ownership of the underlying securities; instead, they own shares in the mutual fund itself, which in turn owns the securities.

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CISI International Certificate in Wealth & Investment Management Sample Questions (Q81-Q86):

NEW QUESTION # 81

Tax relief that prevents overseas profits from being taxed twice is called:

- A. Dividend Taxation Relief
- B. Overseas Taxation Relief
- **C. Double Taxation Relief**
- D. Double Taxation Agreement

Answer: C

Explanation:

Double Taxation Relief (DTR) ensures that income earned in a foreign country is not taxed twice-once in the country where the income is earned and again in the investor's home country.

* How It Works:

* If an investor pays foreign tax on overseas income, they can offset that tax liability against their domestic tax bill.

* The UK has Double Taxation Agreements (DTAs) with multiple countries to prevent double taxation on dividends, interest, and capital gains.

* Example:

* A UK investor receives £10,000 in dividends from US stocks and is charged a 15% withholding tax in the US.

* Under a UK-US tax treaty, the investor receives a tax credit for the amount paid in the US, reducing UK tax liability.

Reference: HMRC Double Taxation Agreements, CISI Wealth & Investment Management.

NEW QUESTION # 82

If a firm operating in a perfect free market is able to make supernormal profit in the short run, what is likely to occur in the long run?

- A. The government will regulate the market
- **B. Other firms will enter the industry until no economic profit is made**
- C. The firm will cut its prices until no economic profit is made
- D. It will continue to make supernormal profit

Answer: B

Explanation:

In a perfectly competitive market, short-term supernormal profits attract new firms into the industry, driving down profits to normal levels in the long run.

* Why is Option B Correct?

* Free market entry allows competitors to reduce market share and drive down prices.

* Eventually, firms earn only normal profits, meaning no economic profit remains.

* Why Not Other Options?

* A (Continue making supernormal profit) # Not possible in perfect competition, as new firms enter.

* C (Government regulation) # Market forces, not regulation, determine profit in perfect competition.

* D (Firm cuts prices) # Price reduction occurs due to new competition, not voluntary price cuts.

Reference: Microeconomic Theory (Perfect Competition), CISI Wealth & Investment Management.

NEW QUESTION # 83

Once an offshore foundation is established, who will normally be responsible for making ongoing decisions regarding the operational use of the foundation's assets?

- A. The beneficiaries
- **B. The council**
- C. The board of directors
- D. The trustees

Answer: B

Explanation:

- * Offshore Foundations
- * These legal entities are typically used for wealth preservation, estate planning, or philanthropic purposes.
- * Foundations are managed by a council, which is responsible for operational decisions and ensuring the foundation's goals are met.
- * Why the Answer is C
- * The council acts similarly to a board of directors but focuses specifically on the foundation's assets and objectives.
- * Why Other Options are Incorrect
- * A. Board of directors: Applies to companies, not foundations.
- * B. Trustees: Apply to trusts, not foundations.
- * D. Beneficiaries: Beneficiaries do not have decision-making authority.
- * ICWIM Study Guide, Chapter on Trusts and Foundations: Discusses the governance of offshore foundations.
- * Legal Principles of Foundations: Confirms the role of the council.

References

Thus, the correct answer is C. The council.

NEW QUESTION # 84

What is the most likely effect on the demand curve of an increase in consumer preference for a good?

- A. A rightward shift
- B. A leftward shift
- C. A downward movement
- D. An upward movement

Answer: A

Explanation:

- * Effect of Increased Consumer Preference:
 - * When consumer preference for a good increases, demand rises at all price levels, leading to a rightward shift in the demand curve.
 - * The rightward shift reflects higher quantity demanded at each price point.
- * Elimination of Other Options:
 - * A & B: Movements along the curve (upward or downward) occur due to price changes, not preference shifts.
 - * D: A leftward shift indicates reduced demand, contrary to the scenario presented.

References:

- * ICWIM Module 3: Microeconomics: Demand and supply curve analysis.

NEW QUESTION # 85

Which commodity is categorized based on how sweet or sour it is?

- A. Natural gas
- B. Zinc
- C. Oil
- D. Coffee

Answer: C

Explanation:

Crude oil is classified as sweet or sour based on its sulfur content:

- * Sweet crude # Low sulfur content (e.g., Brent Crude).
- * Sour crude # High sulfur content (e.g., Venezuelan crude).
- * Sweet crude is more desirable because it is easier to refine into gasoline and diesel.
- * Why Not Other Options?
 - * A (Coffee) # Categorized by origin and bean type.
 - * B (Natural gas) # Classified by energy content.
 - * D (Zinc) # Graded by purity, not sweetness.

Reference: International Energy Agency (IEA), CISI Wealth & Investment Management (Commodity Markets).

NEW QUESTION # 86

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