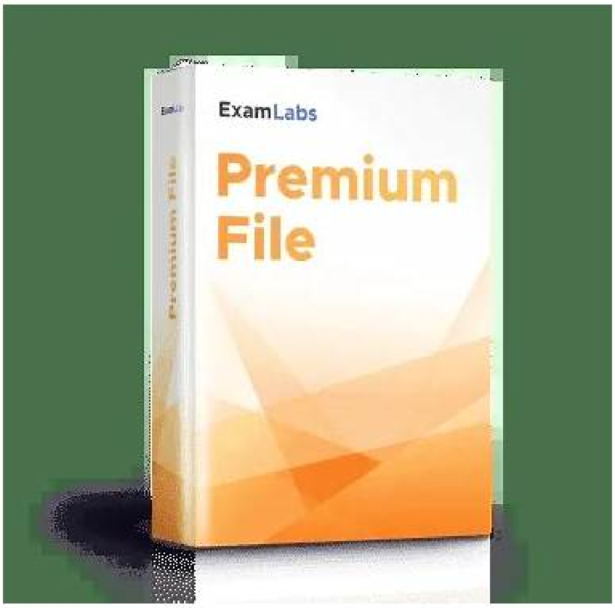
CISI ICWIM Questions [2025]



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CISI International Certificate in Wealth & Investment Management Sample Questions (Q24-Q29):

NEW QUESTION # 24
Why is the process of prioritising the protection needs of your client important?

- A. To establish the net worth of your client
- B. It provides an opportunity to establish a benchmark

- C. To protect your firm from risk
- D. It allows you and the client to agree on an affordable plan

Answer: D

Explanation:
The prioritisation of protection needs is crucial in financial planning as it ensures that a client's financial situation is safeguarded against unforeseen risks, such as illness, death, or loss of income. The "Know Your Customer" (KYC) process plays a key role in assessing financial obligations and affordability.
* Affordability & Suitability: The client and adviser must agree on an affordable plan that aligns with their financial capabilities.
* Risk Mitigation: Protecting against financial risks ensures stability before focusing on wealth accumulation.
* Regulatory Requirements: The Financial Conduct Authority (FCA) mandates that advisers ensure financial plans are affordable and suitable for clients (FCA Handbook).
* Industry Best Practices: Before recommending investments, advisers prioritise protection through life insurance, income protection, or critical illness cover.
# Reference: CISI Wealth & Investment Management (Client Protection Strategies), FCA Conduct of Business Sourcebook (COBS).

NEW QUESTION # 25
It is a regulatory requirement for financial advisers to explain any potential additional obligations for clients making a transaction in:

- A. Derivatives
- B. Commodities
- C. Bonds
- D. Equities

Answer: A

Explanation:
Derivatives (e.g., options, futures, swaps) carry high complexity and risk, requiring financial advisers to disclose additional obligations under regulatory guidelines.
* Why Required?
* High Leverage Risk: Clients may lose more than their initial investment.
* Margin Calls: Clients may be required to add additional funds if the position moves against them.
* Complex Nature: Not all retail investors understand derivative pricing and risk exposure.
* Regulation: The FCA Conduct of Business Sourcebook (COBS 14) requires full disclosure for derivative products.
# Reference: FCA Handbook (COBS 14), CISI Wealth & Investment Management.

NEW QUESTION # 26
Which type of individual is most likely to be subject to enhanced due diligence (EDD) checks?

- A. A government official
- B. A corporate client
- C. A high-net-worth individual
- D. A company director

Answer: A

Explanation:
Enhanced Due Diligence (EDD) is required for high-risk clients, particularly Politically Exposed Persons (PEPs), such as government officials.
* Why is Option C Correct?
* Government officials (PEPs) are considered higher risk due to their potential exposure to bribery or corruption.
* Financial institutions must conduct extra scrutiny on their financial transactions.
* EDD Requirements Include:
* Detailed background checks.
* Source of wealth verification.
* Ongoing transaction monitoring.
* Why Not Other Options?

* A (Company Director) # May require due diligence but not EDD unless a PEP.
* B (Corporate Client) # EDD applies if a company is in a high-risk jurisdiction.
* D (High-net-worth individual) # Wealth alone does not trigger EDD unless other risk factors exist.
# Reference: Financial Action Task Force (FATF) Guidelines, CISI Wealth & Investment Management (AML).

NEW QUESTION # 27
Stablecoins are less prone to price fluctuations because:

- A. They are highly illiquid
- B. They do not use blockchain technology
- C. Their price is in US Dollars
- D. Their value is pegged to underlying assets

Answer: D

Explanation:
* Stablecoin Characteristics:
* Stablecoins reduce price volatility by pegging their value to stable underlying assets like fiat currencies (e.g., USD) or commodities (e.g., gold).
* This backing creates confidence in their value stability.
* Elimination of Other Options:
* A: Stablecoins use blockchain technology.
* B: Pegging can occur in other currencies, not just USD.
* D: Stablecoins are designed for liquidity, contrary to being illiquid.
References:
* ICWIM Module 6: Explanation of cryptocurrency types and characteristics.

NEW QUESTION # 28
What is the first action an adviser takes to ensure that their advice is suitable for a client?

- A. Draw attention to the cancellation period
- B. Offer the client a range of options
- C. Gather sufficient information from the client
- D. Ensure recommendations are confirmed by a third party

Answer: C

Explanation:
* Suitability of Advice
* The first step in providing suitable advice is understanding the client's financial situation, goals, and risk tolerance.
* This is achieved bygathering sufficient informationthrough a fact-find process.
* Why the Answer is C
* Without detailed client information, advice cannot be tailored to individual circumstances, leading to regulatory non-compliance and potential mis-selling.
* Why Other Options are Incorrect
* A. Offer options: Comes later after understanding the client's needs.
* B. Cancellation period: A compliance requirement but irrelevant to suitability.
* D. Third-party confirmation: Not a standard part of the advice process.
* ICWIM Study Guide, Chapter on Client Engagement: Emphasizes information gathering as the first step.
* FCA Suitability Guidelines: Highlights the importance of a thorough fact-find.
References

NEW QUESTION # 29
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