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CISI International Certificate in Wealth & Investment Management Sample Questions (Q30-Q35):

NEW QUESTION # 30

Equities have a higher risk/reward profile when compared to many other asset classes. Their use within a portfolio stems from:

- A. Their low volatility when compared to bonds
- B. The ability to align liabilities with profits from equities
- C. Their lower cost compared to other assets
- D. The potential to counter inflationary effects

Answer: D

Explanation:

Equities are often used to hedge against inflation because they represent ownership in real assets that can grow in value. Companies generally have the ability to pass on inflationary costs to consumers, which can preserve or enhance their profitability and the equity value.

* Lower cost (B): Equities may incur higher transaction and management costs than other asset classes.

* Align liabilities (C): While equities offer returns, liability alignment is more relevant to fixed-income assets.

* Low volatility (D): Equities are more volatile than bonds or cash, making this statement incorrect.

References:

- * International Certificate in Wealth & Investment Management: Equities as inflation hedges and their risk/reward profile.
- * Historical analysis of equity performance in inflationary periods.

NEW QUESTION # 31

Last year's monthly returns for Portfolio A were 7%, 5%, -3%, 5%, 9%, 0%, 3%, 6%, -7%, -8%, 5%, 1%. What was the portfolio's modal rate of return to the nearest whole percentage point?

- A. 0
- B. 1
- C. 2
- D. 3

Answer: A

Explanation:

* Understanding Modal Rate of Return:

- * The mode is the most frequently occurring value in a dataset.
- * Portfolio A's monthly returns: 7%, 5%, -3%, 5%, 9%, 0%, 3%, 6%, -7%, -8%, 5%, 1%.
- * 5% appears three times, more than any other value.

* Elimination of Other Options:

- * No other return appears more than once.

References:

- * ICWIM Module 3: Statistical measures in portfolio performance.

NEW QUESTION # 32

Which term is used to describe a dividend payment made by a company with insufficient earnings to do so?

- A. An ex-dividend payment
- B. A proxy dividend payment
- C. An uncovered dividend payment
- D. A scrip dividend payment

Answer: C

Explanation:

* What is an Uncovered Dividend?

- * An uncovered dividend payment occurs when a company pays a dividend despite having insufficient earnings to support the payout.
- * The dividend is effectively "uncovered" by profits, meaning the company might be using reserves, taking on debt, or liquidating assets to fund the dividend.

* Why Companies Pay Uncovered Dividends

- * To maintain investor confidence and avoid negative signals to the market.

* Investors may interpret a dividend cut as a sign of financial trouble, so companies sometimes prioritize dividends even at a financial strain.

* Other Options Explained

* A. Ex-dividend payment: Refers to the status of a stock when a dividend has already been declared, and new buyers are not entitled to the dividend.

* B. Proxy dividend payment: No such widely recognized term in this context.

* C. Scrip dividend payment: A dividend paid in the form of additional shares rather than cash.

* Example

* A company reports \$500,000 in profits but declares a \$1,000,000 dividend, funding the shortfall through borrowing. This is an uncovered dividend.

* ICWIM Textbook, Chapter on Corporate Actions: Discusses uncovered dividends and their implications.

* Corporate Finance Standards: Defines uncovered dividends and contrasts them with scrip and ex- dividends.

References

NEW QUESTION # 33

Which of these banks are likely to have relatively few legacy issues?

- A. Central bank
- B. Online bank
- C. Retail bank
- D. Challenger bank

Answer: D

Explanation:

Challenger banks are newer, digital-first institutions that operate with modern technology, avoiding the legacy issues that traditional banks face.

* Why is Option B Correct?

* They lack outdated IT systems that traditional banks struggle to upgrade.

* They focus on digital banking services, reducing operational inefficiencies.

* Examples: Monzo, Starling Bank, Revolut.

* Why Not Other Options?

* A (Central bank) # Not a commercial bank; deals with monetary policy, not retail banking infrastructure.

* C (Online bank) # Some online banks are part of traditional banks, inheriting legacy issues.

* D (Retail bank) # Large banks have aging IT systems, regulatory burdens, and high costs.

Reference: UK Financial Conduct Authority (FCA) - Challenger Banks Report, CISI Wealth & Investment Management.

NEW QUESTION # 34

In relation to the financial services industry, which one of the following statements regarding the European Union is true?

- A. It delegates systemic risk control to the European Central Bank
- B. It aims to bring about a single market
- C. It has the power of veto over national regulators
- D. It operates as a single regulator

Answer: B

Explanation:

* The EU and Financial Services

* The European Union's goal is to establish a single market where financial services, goods, and capital can move freely between member states.

* This involves harmonizing laws and regulations across countries to reduce barriers to trade and investment.

* Why the Other Options are Incorrect

* A. Single regulator: The EU has no single financial regulator; financial regulation is shared across bodies like ESMA and EBA.

* C. Power of veto: The EU does not override national regulators; instead, it ensures compliance with its directives.

* D. ECB and systemic risk: The ECB handles systemic risk in the Eurozone but not for the entire EU, especially countries outside the Eurozone.

* ICWIM Study Guide, Chapter on Global Financial Markets: Covers the EU's role in creating a single market.

* EU Financial Directives: MiFID and others promote cross-border market access.

References Thus, the correct answer is B. It aims to bring about a single market.

NEW QUESTION # 35

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