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CISI International Certificate in Wealth & Investment Management Sample Questions (Q39-Q44):

NEW QUESTION # 39

Which class of mutual fund shares has a charging structure that avoids a front-end load?

- A. Class B
- **B. Class C**
- C. Class A
- D. Class D

Answer: B

Explanation:

Mutual funds often have different share classes with varying fee structures to suit different investor needs.

* Why is Option C Correct?

* Class C shares avoid front-end loads (initial sales charges).

* Instead, they charge higher ongoing fees (expense ratios) and may have a short-term exit fee if sold within a year.

* Why Not Other Options?

* A (Class A) # Typically front-end loaded, meaning investors pay a fee when buying the fund.

* B (Class B) # Usually back-end loaded, meaning fees apply when selling the fund.

* D (Class D) # Less common, but often low-cost institutional shares.

Reference: SEC Mutual Fund Share Classes, CISI Wealth & Investment Management.

NEW QUESTION # 40

Once a company reaches the point known as the minimum efficient scale, the "theory of the firm" suggests that the company should:

- A. Halt its output expansion
- **B. Decrease its unit price**
- C. Increase its unit price
- D. Accelerate its output expansion

Answer: B

Explanation:

* Minimum Efficient Scale:

* This is the point where a company achieves the lowest average cost per unit due to economies of scale.

* Once this level is reached, the firm can afford to lower prices to remain competitive and expand market share.

* Elimination of Other Options:

* A: Halting expansion would waste the cost advantages achieved.

* B: Accelerating output expansion could lead to diseconomies of scale.

* C: Increasing unit prices is counterintuitive at this stage.

References:

* ICWIM Module 3: Coverage of cost structures and the theory of the firm.

NEW QUESTION # 41

Which of the following is a money laundering offence?

- A. Producing
- **B. Concealing**
- C. Avoiding

- D. Developing

Answer: B

Explanation:

Money laundering is the process of disguising the origins of illegally obtained money to make it appear legitimate. Concealing assets derived from criminal activities is a criminal offence under anti-money laundering (AML) laws.

* Definition: "Concealing" means hiding or disguising the true nature, location, source, ownership, or control of funds derived from criminal activity.

* Legal Framework: The Financial Action Task Force (FATF) and UK Proceeds of Crime Act 2002 (POCA) classify "concealing" as an offence.

* Three Stages of Money Laundering:

* Placement: Introducing illicit funds into the financial system.

* Layering: Concealing the source via multiple transactions.

* Integration: Reintroducing "cleaned" funds into the economy.

Reference: CISI Wealth & Investment Management (AML), FATF Guidelines, UK POCA 2002.

NEW QUESTION # 42

When investors wish to sell units in mutual funds, there is a risk of the fund being gated. Why might this happen?

- A. Because the investor has not held the units past the 'lock-in' period
- B. To ensure any tax deferral benefits are not lost
- **C. To allow fund managers to raise enough funds to pay out to those wishing to sell their units**
- D. To ensure that the commission as a proportion of the fund remains small

Answer: C

Explanation:

* Fund Gating:

* Gating occurs when fund managers temporarily restrict redemptions to protect the remaining investors and ensure liquidity.

* This allows the fund to sell illiquid assets to generate sufficient cash for redemptions.

* Elimination of Other Options:

* A: Tax deferral benefits are irrelevant to gating.

* B: Commission proportions are unrelated to liquidity.

* C: Lock-in periods are predetermined and not linked to gating.

References:

* ICWIM Module 3: Focus on fund structures and liquidity management.

NEW QUESTION # 43

Which currency is most heavily traded on international markets?

- **A. US dollar**
- B. Euro
- C. British pound sterling
- D. Japanese yen

Answer: A

Explanation:

* Global Currency Trading

* The US dollar dominates the foreign exchange market due to its status as the global reserve currency.

* It is heavily used in international trade, financial transactions, and as a benchmark currency.

* Market Share

* The US dollar is involved in approximately 88% of all forex trades.

* Other currencies like the euro, Japanese yen, and British pound have significant market shares but are far behind the US dollar.

* ICWIM Study Guide, Chapter on Global Financial Markets: Highlights the US dollar as the most traded currency.

* Bank for International Settlements (BIS) Forex Market Surveys: Confirms trading dominance of the US dollar.

References

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