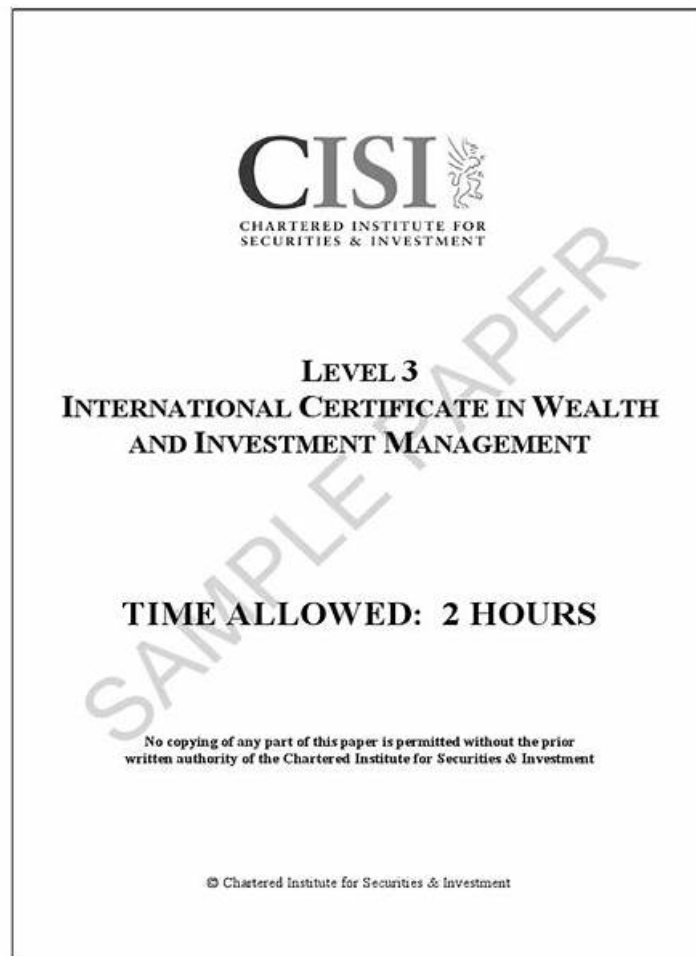


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q21-Q26):

NEW QUESTION # 21

Why would an investment manager conduct forward-looking security attribution?

- A. In order to calculate future profits
- **B. To establish where future risks lie**
- C. In order to establish by how much they need to outperform the benchmark
- D. To quantify next year's annual charge

Answer: B

Explanation:

Forward-looking security attribution focuses on identifying potential future risks in a portfolio by analyzing market trends, economic indicators, and security performance forecasts.

* Why is Option B Correct?

* Investment managers use quantitative models and stress testing to identify upcoming risks.

* Helps in adjusting asset allocation and implementing hedging strategies.

* Why Not Other Options?

* A (Calculate future profits) # Attribution focuses on performance breakdown, not profit forecasting.

* C (Quantify annual charge) # Fees are predetermined and not part of attribution analysis.

* D (Outperform benchmark) # Attribution measures risk sources, not outperformance targets.

Reference: CFA Institute (Performance Attribution), CISI Wealth & Investment Management.

NEW QUESTION # 22

An investor would regard a company's Interest Cover ratio as significant because it provides:

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

Answer: B

Explanation:

Interest Cover Ratio measures how easily a company can meet interest payments on its debt.

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$$\text{Interest Cover Ratio} = \frac{\text{EBIT}}{\text{Interest Expense}}$$

* Why is Option A Correct?

* A higher ratio means a company comfortably covers interest costs.

* A low ratio signals higher financial risk and potential default risk.

* Why Not Other Options?

* B (Interest rate paid) # The ratio assesses coverage, not cost of debt.

* C (Debt vs equity breakdown) # This is measured by the debt-to-equity ratio.

* D (Cash for dividends) # Interest cover assesses debt serviceability, not dividend affordability

Reference: CFA Institute (Financial Ratios), CISI Wealth & Investment Management.

NEW QUESTION # 23

What financial principle requires an adviser to gather extensive information from a client before making a recommendation?

- **A. Know Your Customer**
- B. Transparency of trading
- C. Risk reduction

- D. Disclosure

Answer: A

Explanation:

The Know Your Customer (KYC) principle is a regulatory requirement ensuring that financial advisers gather comprehensive client information before making recommendations.

* Why KYC Is Important:

- * It helps in identifying the client's financial goals, risk tolerance, and investment suitability.
- * It prevents fraud and money laundering by verifying the client's identity.
- * It ensures that recommendations are appropriate based on the client's circumstances.

* Regulatory Requirement:

- * FCA (Financial Conduct Authority) rules require firms to follow KYC processes before providing financial services.
- * MiFID II (Markets in Financial Instruments Directive) mandates thorough suitability assessments.

Reference: FCA Handbook (COBS 9 - Suitability), CISI Wealth & Investment Management.

NEW QUESTION # 24

Why might a custom benchmark be required when measuring portfolio performance?

- **A. The portfolio spans several different asset classes**
- B. It is easier than using a pre-defined benchmark
- C. To establish the size of the tracking error
- D. So that the portfolio can be measured in absolute terms

Answer: A

Explanation:

A custom benchmark is necessary when a portfolio contains multiple asset classes, as no single index can fully represent its performance.

* Why is Option D Correct?

* A diversified portfolio (e.g., equities, bonds, commodities) needs a composite benchmark that reflects its asset allocation.

* Example: A portfolio with 60% equities and 40% bonds might use a benchmark of 60% MSCI World Index and 40% Barclays Global Bond Index.

* Why Not Other Options?

* A (Easier than a pre-defined benchmark) # Custom benchmarks require more effort, not less.

* B (Absolute performance measure) # Benchmarks compare performance relative to the market, not in absolute terms.

* C (Tracking error measurement) # A benchmark helps measure tracking error, but the need for a custom benchmark arises due to asset diversity.

Reference: CFA Institute (Benchmarking), CISI Wealth & Investment Management.

NEW QUESTION # 25

A fund manager would be keen to improve the alpha of a fund because:

- **A. It has not outperformed the benchmark**
- B. As alpha improves, so does beta
- C. The fund will be easier to manage
- D. It will become more attractive to risk-averse clients

Answer: A

Explanation:

Alpha (#) measures a fund's excess return relative to its benchmark. A positive alpha indicates outperformance, while a negative alpha means underperformance.

* Why is Option A Correct?

* A fund manager aims to improve alpha to outperform the benchmark (e.g., S&P 500, FTSE 100).

* If a fund's alpha is negative, it has not beaten the benchmark, indicating poor active management.

* Why Not Other Options?

* B (Easier to manage) # A high-alpha strategy often requires active management, which can be complex.

- * C (Improves beta) # Alpha is independent of beta (systematic risk).
- * D (Attractive to risk-averse clients) # High alpha does not necessarily mean low risk.
- # Reference: CFA Institute (Alpha & Beta), CISI Wealth & Investment Management.

NEW QUESTION # 26

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