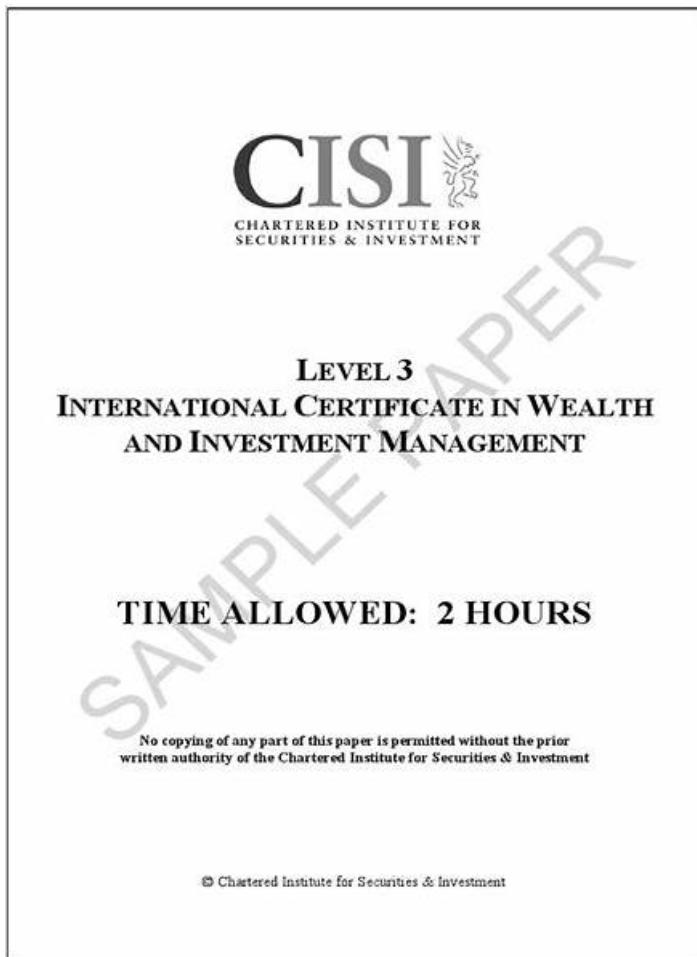


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## CISI International Certificate in Wealth & Investment Management Sample Questions (Q21-Q26):

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

SEARCH DISCUSS

\* 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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