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CFA Institute Sustainable Investing Certificate (CFA-SIC) Exam Sample Questions (Q294-Q299):

NEW QUESTION # 294

Which of the following represents the majority of the largest asset owners?

- A. Sovereign wealth funds.
- B. **Pension funds.**
- C. Insurance companies.

Answer: B

Explanation:

Pension funds (Option A) are the largest asset owners globally because:

They manage trillions in retirement savings, making them major institutional investors.

They have long-term investment horizons, leading to significant ESG influence.

Option B (Insurance companies) manage large assets but are smaller than global pension funds.

Option C (Sovereign wealth funds) are substantial but fewer in number compared to pension funds.

References:

OECD Pension Funds in Figures Report

PRI Largest Asset Owners Study (2022)

World Bank: Global Pension and Insurance Investment Trends

NEW QUESTION # 295

Asset owners can reflect ESG considerations through corporate engagement by:

- A. using ESG criteria to identify investment opportunities through a thematic approach.
- B. **discussing ESG issues with an investee company's board.**
- C. working with regulators to design a more stable financial system.

Answer: B

Explanation:

Asset owners can reflect ESG considerations through corporate engagement by discussing ESG issues with an investee company's board. This direct engagement allows asset owners to influence corporate behavior, encourage better ESG practices, and address specific ESG concerns that may impact long-term value creation.

This approach is integral to active ownership and stewardship strategies.

NEW QUESTION # 296

Among ESG data and research providers, traditional providers tend to:

- A. **Have a broader product offering and research focus.**
- B. Focus on small and less-covered companies.
- C. Be highly automated.

Answer: A

Explanation:

Traditional ESG research providers (Option C) like MSCI, Sustainalytics, and Refinitiv offer:

Comprehensive ESG ratings, data, and analytics.

Coverage of large-cap and mid-cap companies worldwide.

Option A (Highly automated) applies more to alternative providers (e.g., AI-driven ESG analytics).

Option B (Focus on small companies) is incorrect because large ESG providers mostly cover public, large-cap companies.

References:

PRI ESG Ratings Guide

MSCI ESG Research Methodology

Sustainalytics ESG Risk Ratings Framework

NEW QUESTION # 297

Single-tier boards are typical in:

- A. Germany.
- **B. the UK.**
- C. China.

Answer: B

Explanation:

Single-tier boards combine executives and non-executives in a single board structure, a typical arrangement in the UK and other Anglo-American governance models. In contrast, Germany uses a two-tier system with separate supervisory and management boards, while China often follows more hybrid approaches depending on corporate form and sector.

NEW QUESTION # 298

Which of the following ESG investment approaches is most likely applicable when investing in sovereign debt?

- A. Collaborative engagement
- **B. ESG tilting**
- C. Active private engagement

Answer: B

Explanation:

ESG tilting is an investment approach applicable when investing in sovereign debt. It involves adjusting the weightings of sovereign bonds in a portfolio based on ESG scores, thereby favoring countries with better ESG performance. This method aligns investment decisions with ESG criteria while maintaining diversification and managing risk within sovereign bond portfolios.

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NEW QUESTION # 299

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