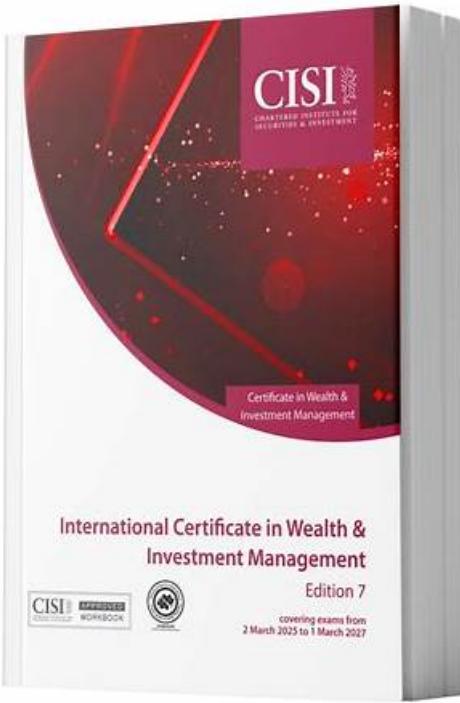


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## CISI International Certificate in Wealth & Investment Management Sample Questions (Q59-Q64):

### NEW QUESTION # 59

What is the first action an adviser takes to ensure that their advice is suitable for a client?

- A. Ensure recommendations are confirmed by a third party
- B. Draw attention to the cancellation period
- C. Offer the client a range of options
- D. **Gather sufficient information from the client**

#### Answer: D

Explanation:

The first step in financial planning is to gather sufficient client information before making any recommendations.

\* Key Information Required:

\* Income, expenses, and financial goals.

\* Risk tolerance and investment horizon.

\* Tax status and personal circumstances.

\* Regulatory Requirement:

\* The FCA's suitability rules mandate that advisers perform a full fact-finding process before offering advice.

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

### NEW QUESTION # 60

How would an active fund manager seek to avoid underperforming their peer group when deciding on asset allocation?

- A. Through the use of quantitative models
- B. **Through the use of asset allocation by consensus**
- C. By assessing the prospects for each main asset class
- D. By hedging currency and market risk

#### Answer: B

Explanation:

\* Active Fund Management

\* Active fund managers aim to outperform or avoid underperforming their peers by dynamically managing asset allocation.

\* Asset allocation by consensus ensures alignment with the strategies and expectations of the broader investment community, minimizing the risk of significant divergence from the peer group.

\* Why the Answer is A

\* Using consensus-driven allocation avoids extreme deviations in performance relative to peers, which is key for managers seeking to maintain competitive performance.

\* Why Other Options are Incorrect

\* B. Assessing prospects: This involves market analysis but does not specifically address peer performance.

\* C. Hedging risks: Focuses on risk management, not peer alignment.

\* D. Quantitative models: Useful for analysis but not tailored to peer group considerations.

\* ICWIM Study Guide, Chapter on Portfolio Management: Discusses consensus-driven asset allocation.

\* Active Fund Management Literature: Highlights peer-relative performance strategies.

References Thus, the correct answer is A. Through the use of asset allocation by consensus.

### NEW QUESTION # 61

The Arbitrage Pricing Theory (APT) assumes investors can sell short. This involves:

- A. **Selling something you do not own, intending to buy it back at a lower price later**
- B. Selling your shares and buying them back a short time later
- C. Not selling the whole of your shareholding in one trade
- D. Selling lots of securities over a short time frame

#### Answer: A

Explanation:

Short selling is a trading strategy where an investor sells borrowed securities, expecting the price to decline, and then repurchases them at a lower price.

- \* Why is Option B Correct?
  - \* Short sellers borrow shares, sell them at the current price, and later buy them back at a lower price to return to the lender, profiting from the price difference.
  - \* APT assumes investors can sell short to exploit mispricings in multiple risk factors.
  - \* Why Not Other Options?
  - \* A (Not selling the whole shareholding) # Short selling does not involve owning shares.
  - \* C (Selling & buying back shortly after) # Describes day trading, not short selling.
  - \* D (Selling many securities quickly) # Short selling is not about trading speed, but betting on price declines.
- # Reference: CFA Institute (Arbitrage Pricing Theory), CISI Wealth & Investment Management.

## NEW QUESTION # 62

What is a key feature of offshore trusts that can make them attractive to wealthy UK clients?

- A. The offshore trust is only liable for local taxes
- B. They are not publicly registered
- C. The offshore trust is usually a less complex product to understand
- D. The beneficiaries never have to pay inheritance tax

### Answer: A

Explanation:

Offshore trusts are often set up in jurisdictions with favorable tax regimes, making them appealing to wealthy UK clients. The key feature is that the trust is generally only liable for taxes in the jurisdiction where it is established.

Advantages include:

\* Potential tax deferral or reduction.

\* Privacy due to less stringent reporting requirements.

However, beneficiaries must still comply with UK tax laws, especially on distributions or gains brought into the UK.

## NEW QUESTION # 63

A stockbroking firm receives both buy and sell orders for the same security but from different clients. How can they best avoid a conflict of interest?

- A. Openly disclose all orders received to the clients
- B. Process the sell orders before the buy orders
- C. Place orders as they are received from the clients
- D. Withdraw their services for the transaction

### Answer: C

Explanation:

\* Avoiding Conflicts of Interest:

\* By placing orders in the order they are received, the firm ensures fairness and transparency.

\* This approach avoids any preferential treatment and complies with regulatory obligations.

\* Elimination of Other Options:

\* A: Withdrawing services would not address the conflict and is impractical.

\* C: Disclosing orders breaches confidentiality agreements.

\* D: Prioritizing sell orders introduces bias and conflict.

References:

\* ICWIM Module 5: Discussion on ethics and conflict of interest mitigation in trading.

## NEW QUESTION # 64

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