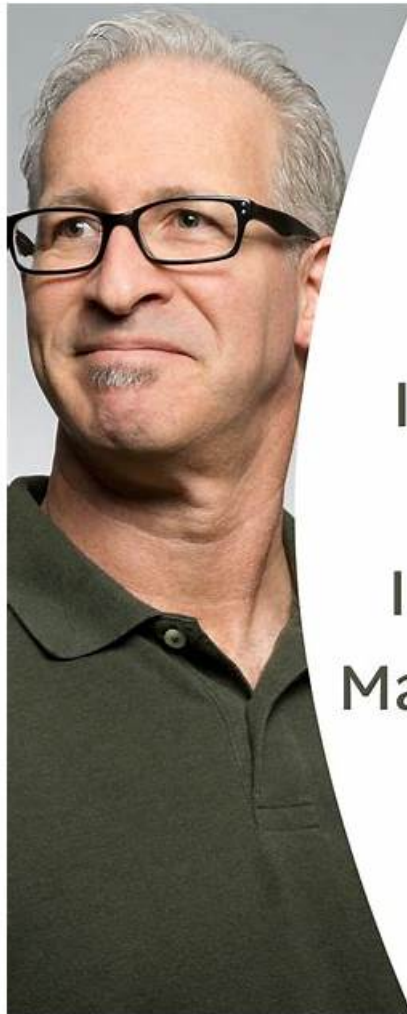


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q78-Q83):

NEW QUESTION # 78

A firm acting as an agent makes money by:

- A. Profiting from the spread
- B. Providing advice
- C. Charging their client a commission
- D. Trading against its own order book

Answer: C

Explanation:

When a firm acts as an agent, it executes trades on behalf of clients and earns a commission for each transaction.

* Why is Option C Correct?

* Agents do not take ownership of securities but facilitate transactions.

* They charge a fixed fee or percentage-based commission for each trade executed.

* Why Not Other Options?

* A (Profiting from the spread) # Market makers profit from bid-ask spreads, not agents.

* B (Providing advice) # Advice is provided by investment advisers, not agents.

* D (Trading against its own order book) # Agents do not take opposing positions; this applies to principal trading.

Reference: FCA Handbook (Market Conduct Rules), CISI Wealth & Investment Management.

NEW QUESTION # 79

If a firm operating in a perfect free market is able to make supernormal profit in the short run, what is likely to occur in the long run?

- A. It will continue to make supernormal profit
- B. The firm will cut its prices until no economic profit is made
- C. The government will regulate the market
- D. Other firms will enter the industry until no economic profit is made

Answer: D

Explanation:

In a perfectly competitive market, short-term supernormal profits attract new firms into the industry, driving down profits to normal levels in the long run.

* Why is Option B Correct?

* Free market entry allows competitors to reduce market share and drive down prices.

* Eventually, firms earn only normal profits, meaning no economic profit remains.

* Why Not Other Options?

* A (Continue making supernormal profit) # Not possible in perfect competition, as new firms enter.

* C (Government regulation) # Market forces, not regulation, determine profit in perfect competition.

* D (Firm cuts prices) # Price reduction occurs due to new competition, not voluntary price cuts.

Reference: Microeconomic Theory (Perfect Competition), CISI Wealth & Investment Management.

NEW QUESTION # 80

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

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

Answer: D

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 # 81

Which type of corporate action can only occur if a resolution is passed to forgo pre-emption rights?

- A. Placing
- B. Share buyback
- C. Stock split
- D. Warrant exercise

Answer: A

Explanation:

A placing is a method of issuing new shares to specific investors rather than offering them to existing shareholders. For a placing to proceed, existing shareholders' pre-emption rights (the right to buy new shares before others) must be waived, which requires a resolution to be passed.

NEW QUESTION # 82

For a key person protection policy, a company will:

- A. Be required to pay ever-increasing premiums
- B. Be insured against staff moving to a competitor
- C. Need to establish an insurable interest
- D. Seek to be covered for an undefined sum of money

Answer: C

Explanation:

Key person protection is a type of business insurance where a company takes out a life insurance policy on a key employee, such as a CEO or top executive.

* Why is Option D Correct?

* An insurable interest must exist # The company must demonstrate financial loss if the key person dies or becomes incapacitated.

* The policy protects against lost revenue, recruitment costs, and operational disruption.

* Why Not Other Options?

* A (Ever-increasing premiums) # Premiums may increase, but this is not a requirement.

* B (Protection against staff leaving) # Key person insurance does not cover resignations.

* C (Undefined sum) # The insured amount is calculated based on business impact.

Reference: FCA Business Protection Regulations, CISI Wealth & Investment Management.

NEW QUESTION # 83

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