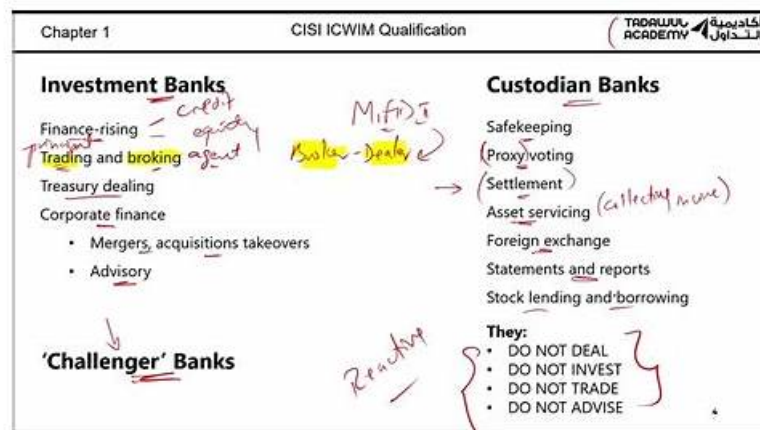


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q66-Q71):

NEW QUESTION # 66

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

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

Answer: D

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 # 67

When deciding on an appropriate benchmark, why would an index be chosen?

- A. To avoid the difficulty of constructing a benchmark
- B. To remove any tracking error from the measurements
- **C. If it represents a feasible investment alternative to the constructed portfolio**
- D. Because the client has stated that they are familiar with that particular index

Answer: C

Explanation:

A benchmark is a reference point used to compare the performance of an investment portfolio. The chosen index should accurately reflect the investment strategy and asset class.

* Why is Option D Correct?

* A benchmark must represent a realistic investment alternative to compare against the portfolio.

* If a portfolio invests in UK equities, an appropriate benchmark would be the FTSE 100 or FTSE All-Share Index.

* If a portfolio invests globally, a relevant benchmark could be the MSCI World Index.

* Why Not Other Options?

* A (Client familiarity) # While clients may know an index, this does not mean it is the best benchmark.

* B (Avoiding difficulty) # Constructing a benchmark must be based on investment strategy, not convenience.

* C (Removing tracking error) # No benchmark eliminates tracking error; it only measures it.

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

NEW QUESTION # 68

Which financial instrument is the corporate equivalent of a Treasury Bill?

- A. Bill of Exchange
- **B. Commercial Paper**
- C. Certificates of Deposit
- D. Bearer Securities

Answer: B

Explanation:

Commercial Paper (CP) is the corporate equivalent of a Treasury Bill and is used for short-term funding by companies.

* Key Features:

* Issued by corporations with high credit ratings.

* Unsecured, short-term debt instrument (maturity up to 270 days).

* Used to finance working capital or short-term obligations.

* Comparison to Treasury Bills:

* Treasury Bills (T-Bills) # Issued by governments (risk-free).

* Commercial Paper # Issued by corporations (higher risk).

Reference: Bank of England (Commercial Paper Market), CISI Wealth & Investment Management.

NEW QUESTION # 69

What term is used to describe a situation where clients give investment instructions to a firm without being given advice to do so?

- A. Discretionary
- B. Non-discretionary
- C. Robo-advice
- **D. Execution-only**

Answer: D

Explanation:

Execution-only trading refers to transactions where the firm executes trades without providing financial advice.

* Why is Option B Correct?

* The client makes all investment decisions independently.

* The financial firm does not assess suitability or risk tolerance.

* Common in DIY investing platforms (e.g., stockbrokers, online trading apps).

* Why Not Other Options?

* A (Discretionary) # The firm manages investments without client approval for each trade.

* C (Non-discretionary) # The firm provides advice, but the client makes the final decision.

* D (Robo-advice) # Automated investment platforms provide algorithm-based recommendations.

Reference: FCA Conduct of Business Rules (COBS 10), CISI Wealth & Investment Management.

NEW QUESTION # 70

What fiduciary responsibility does a financial adviser have for their clients?

- **A. Act in the best interests of their clients**
- B. Provide their services at a competitive fee
- C. Offer conservative advice with low risk
- D. Decrease the overall risk of their portfolio

Answer: A

Explanation:

A fiduciary duty requires a financial adviser to prioritise the client's best interests above their own.

* Core Responsibilities:

* Act with integrity and transparency when providing financial advice.

* Provide suitable recommendations based on the client's risk profile, objectives, and financial situation.

* Avoid conflicts of interest (or disclose them).

* Regulatory Requirement: The FCA and MiFID II mandate that advisers act in a client's best interests when offering financial services.

Reference: FCA Handbook (Principles for Businesses - Principle 6), CISI Code of Conduct.

NEW QUESTION # 71

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