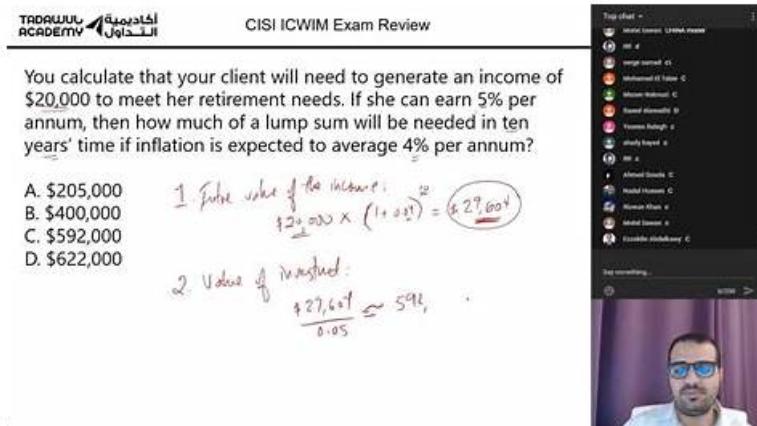


# Three Formats for CISI ICWIM Practice Tests: ICWIM Exam Prep Solutions



The image shows a screenshot of the CISI ICWIM Exam Review software. At the top, there is a logo for 'TRADAJUL ACADEMY' and the text 'CISI ICWIM Exam Review'. Below this, a math problem is displayed: 'You calculate that your client will need to generate an income of \$20,000 to meet her retirement needs. If she can earn 5% per annum, then how much of a lump sum will be needed in ten years' time if inflation is expected to average 4% per annum?'. Four options are listed: A. \$205,000, B. \$400,000, C. \$592,000, and D. \$622,000. Handwritten calculations are overlaid on the screen, showing the formula for future value of the income and the value of investment.

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## Latest CISI ICWIM Exam Objectives, ICWIM Updated Testkings

This is a CISI ICWIM practice exam software for Windows computers. This ICWIM practice test will be similar to the actual International Certificate in Wealth & Investment Management (ICWIM) exam. If user wish to test the CISI ICWIM study material before joining ValidDumps, they may do so with a free sample trial. This ICWIM Exam simulation software can be readily installed on Windows-based computers and laptops. Since it is desktop-based CISI ICWIM practice exam software, it is not necessary to connect to the internet to use it.

## CISI International Certificate in Wealth & Investment Management Sample Questions (Q154-Q159):

### NEW QUESTION # 154

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

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

**Answer: C**

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 # 155**

Why would a government's expansionary fiscal policy lead to a larger budget deficit?

- A. Private sector spending drops rapidly
- **B. Government spending is funded through borrowing**
- C. Less money is collected in taxes
- D. Interest rates fall faster than usual

**Answer: B**

Explanation:

Expansionary fiscal policy involves increased government spending and/or tax cuts to stimulate economic growth.

\* Why is Option D Correct?

\* If the government spends more than it collects in taxes, it must borrow money, increasing the budget deficit.

\* Governments issue bonds to finance the deficit.

\* Why Not Other Options?

\* A (Less tax revenue) # While tax cuts may reduce revenue, borrowing is the main reason for a budget deficit.

\* B (Falling interest rates) # Interest rates are monetary policy, not fiscal policy.

\* C (Drop in private spending) # Expansionary policy aims to increase private spending, not reduce it.

# Reference: UK Office for Budget Responsibility (OBR), CISI Wealth & Investment Management.

**NEW QUESTION # 156**

Unsecured negotiable bearer securities that are issued by companies with a full stock market listing are known as:

- A. Certificates of Deposit
- B. Treasury Bills
- **C. Commercial Paper**
- D. Bills of Exchange

**Answer: C**

Explanation:

Commercial Paper (CP) is a short-term, unsecured debt instrument issued by large, creditworthy corporations to finance short-term liabilities.

\* Why is Option B Correct?

\* CP is negotiable (can be sold on secondary markets).

\* It is unsecured (not backed by assets).

\* Maturity ranges from 1 day to 270 days.

\* Why Not Other Options?

\* A (Certificates of Deposit) # Issued by banks, not corporations.

\* C (Bills of Exchange) # Used for trade finance, not corporate funding.

\* D (Treasury Bills) # Issued by governments, not companies.

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

**NEW QUESTION # 157**

How does a negative interest rate policy (NIRP) aim to boost lending?

- A. Consumers are paid to borrow money
- B. Interest is not charged on loans
- **C. By penalising banks for holding surplus cash**
- D. By discounting the interest rate charged on loans

**Answer: C**

Explanation:

A Negative Interest Rate Policy (NIRP) is used by central banks to stimulate economic activity by penalising banks for holding excess reserves.

\* How It Works:

\* Instead of earning interest, banks pay to keep reserves with the central bank.

\* To avoid losses, banks increase lending to businesses and consumers.

\* This increases money supply, investment, and spending, boosting economic growth.

\* Real-World Example: The European Central Bank (ECB) and Bank of Japan implemented NIRP to encourage lending.

# Reference: ECB Negative Interest Rate Policy, CISI Wealth & Investment Management.

**NEW QUESTION # 158**

Treasury bills are normally issued with a minimum maturity of

- A. 1 year
- B. 3 years
- C. 1 month
- **D. 3 months**

**Answer: D**

Explanation:

\* Treasury Bills Defined

\* Treasury bills (T-bills) are short-term government debt securities issued at a discount and redeemed at face value at maturity.

\* They are typically issued with maturities of 3 months (most common), 6 months, and 1 year.

\* Why the Answer is B

\* While T-bills can have shorter or longer maturities, 3 months is the standard minimum maturity for most markets, including the UK and US.

\* ICWIM Study Guide, Chapter on Fixed Income Securities: Covers treasury bill characteristics.

\* Debt Market Literature: Confirms typical T-bill maturities.

References

**NEW QUESTION # 159**

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