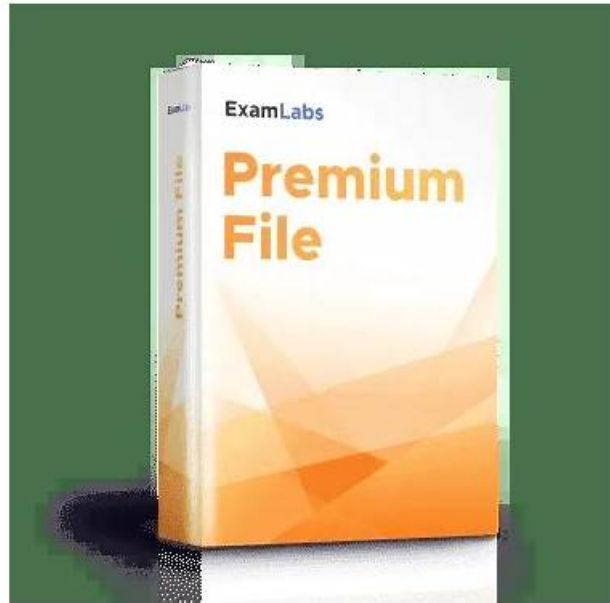


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q10-Q15):

NEW QUESTION # 10

An investor deposits £1,000 into an account that pays 3% per annum. If interest is compounded annually, how much will be in the

account after 5 years?

- A. £1,157.63
- B. £1,276.28
- C. £1,159.27
- D. £1,150.00

Answer: C

Explanation:

Reference: Compound Interest Formula, CISI Wealth & Investment Management.

NEW QUESTION # 11

Shareholder protection ensures sufficient funds are available to purchase the shareholding of a major shareholder on their death. It does this by:

- A. Providing term assurance to all of the company's employees
- B. Being written into the Articles of Association
- C. Establishing a policy on each of the shareholding directors' lives
- D. Investing in the shares of the company

Answer: C

Explanation:

Shareholder protection insurance is a crucial financial planning tool for businesses. It ensures that if a major shareholder dies, the remaining shareholders have the funds necessary to buy out the deceased's shares, preventing business disruption.

* How It Works:

* Each major shareholder is insured via a life insurance policy (answer C).

* If a shareholder dies, the insurance pays out a lump sum to allow the surviving shareholders to buy the deceased's shares.

* This prevents shares from being passed to family members who may not be involved in the business.

* Why Not Other Options?

* A (Investing in shares of the company) # This does not create liquidity to buy shares on a shareholder's death.

* B (Providing term assurance to employees) # This applies to employee benefits, not shareholder buyouts.

* D (Articles of Association) # These govern company rules but do not provide funding to purchase shares.

Reference: FCA Guidelines on Business Protection, CISI Wealth & Investment Management (Business Continuity Planning).

NEW QUESTION # 12

A fiduciary relationship normally arises between:

- A. A lawyer and client
- B. A husband and wife
- C. A company and its suppliers
- D. A head of state and its government

Answer: A

Explanation:

Reference: CISI Code of Ethics, CFA Standards of Professional Conduct.

NEW QUESTION # 13

Which of the following is categorised as a soft commodity?

- A. Lumber
- B. Natural gas
- C. Copper
- D. Oil

Answer: A

Explanation:

Performance attribution analysis evaluates the performance of a portfolio by breaking it into components attributed to specific investment decisions. These include:

* Asset Allocation: The decision on the proportion of the portfolio allocated to different asset classes (e.g., stocks, bonds).

* Sector Choice: Selecting specific sectors (e.g., technology, healthcare) within asset classes.

* Security Selection: Choosing individual securities within the selected sectors.

Risk analysis, while critical for investment management, is not typically part of standard performance attribution frameworks.

References:

* International Certificate in Wealth & Investment Management: Portfolio performance evaluation section.

* Standard attribution models: Brinson, Hood, and Beebower model widely used in performance attribution.

NEW QUESTION # 14

What is the main source of funding for private equity firms?

- **A. Institutional investment**
- B. Initial public offerings
- C. Management buyouts
- D. Placings

Answer: A

Explanation:

Private equity firms raise capital primarily from institutional investors such as pension funds, insurance companies, and sovereign wealth funds.

* Why is Option A Correct?

* Institutional investors provide large capital commitments for private equity funds.

* Private equity firms pool these funds to acquire and restructure companies.

* Why Not Other Options?

* B (Management buyouts) # A buyout strategy, not a funding source.

* C (Initial public offerings, IPOs) # Private equity firms exit investments through IPOs, but this is not a funding source.

* D (Placings) # Common in public equity markets, not private equity.

Reference: CFA Institute (Private Equity Structures), CISI Wealth & Investment Management.

NEW QUESTION # 15

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