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CISI International Certificate in Wealth & Investment Management Sample Questions (Q90-Q95):

NEW QUESTION # 90

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. Execution-only**
- C. Non-discretionary
- D. Robo-advice

Answer: B

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 # 91

Which type of individual is most likely to be subject to enhanced due diligence (EDD) checks?

- A. A company director
- B. A high-net-worth individual
- **C. A government official**
- D. A corporate client

Answer: C

Explanation:

Enhanced Due Diligence (EDD) is required for high-risk clients, particularly Politically Exposed Persons (PEPs), such as government officials.

* Why is Option C Correct?

* Government officials (PEPs) are considered higher risk due to their potential exposure to bribery or corruption.

* Financial institutions must conduct extra scrutiny on their financial transactions.

* EDD Requirements Include:

* Detailed background checks.

* Source of wealth verification.

* Ongoing transaction monitoring.

* Why Not Other Options?

* A (Company Director) # May require due diligence but not EDD unless a PEP.

* B (Corporate Client) # EDD applies if a company is in a high-risk jurisdiction.

* D (High-net-worth individual) # Wealth alone does not trigger EDD unless other risk factors exist.

Reference: Financial Action Task Force (FATF) Guidelines, CISI Wealth & Investment Management (AML).

NEW QUESTION # 92

What causes the price of a closed-ended investment company to trade at a premium or discount to net asset value (NAV)?

- A. The level of charges within the fund
- **B. Supply and demand**
- C. The tax status of the fund
- D. Current level of interest rates

Answer: B

Explanation:

* Price of Closed-Ended Investment Companies:

* These companies issue a fixed number of shares. Prices can trade at a premium or discount to NAV based on market demand and supply for their shares.

* Strong demand increases prices above NAV (premium), while weak demand decreases prices below NAV (discount).

* Elimination of Other Options:

* A: Charges affect long-term returns but not immediate pricing.

* B: Tax status is generally consistent and not a determinant of premiums or discounts.

* D: Interest rates indirectly affect demand but are not a direct cause.

References:

* ICWIM Module 3: Discussion on pricing mechanisms of closed-ended funds and NAV premiums /discounts.

NEW QUESTION # 93

In relation to the financial services industry, which one of the following statements regarding the European Union is true?

- **A. It aims to bring about a single market**
- B. It has the power of veto over national regulators

- C. It operates as a single regulator
- D. It delegates systemic risk control to the European Central Bank

Answer: A

Explanation:

- * The EU and Financial Services
 - * The European Union's goal is to establish a single market where financial services, goods, and capital can move freely between member states.
 - * This involves harmonizing laws and regulations across countries to reduce barriers to trade and investment.
 - * Why the Other Options are Incorrect
 - * A. Single regulator: The EU has no single financial regulator; financial regulation is shared across bodies like ESMA and EBA.
 - * C. Power of veto: The EU does not override national regulators; instead, it ensures compliance with its directives.
 - * D. ECB and systemic risk: The ECB handles systemic risk in the Eurozone but not for the entire EU, especially countries outside the Eurozone.
 - * ICWIM Study Guide, Chapter on Global Financial Markets: Covers the EU's role in creating a single market.
 - * EU Financial Directives: MiFID and others promote cross-border market access.
- References Thus, the correct answer is B. It aims to bring about a single market.

NEW QUESTION # 94

Why is the process of prioritising the protection needs of your client important?

- A. To protect your firm from risk
- **B. It allows you and the client to agree on an affordable plan**
- C. To establish the net worth of your client
- D. It provides an opportunity to establish a benchmark

Answer: B

Explanation:

- * Importance of Prioritizing Protection Needs:
- * The process ensures that the client's financial risks (e.g., loss of income, health issues) are addressed effectively within their budget.
- * Affordability is crucial to ensuring the plan can be implemented and sustained long-term.
- * Elimination of Other Options:
- * A: Establishing net worth is important but unrelated to prioritizing protection needs.
- * B: A benchmark is not the focus of protection planning.
- * C: The primary goal is the client's protection, not the firm's risk.

References:

- * ICWIM Module 2: Emphasis on understanding client affordability and agreeing on realistic financial plans.

NEW QUESTION # 95

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