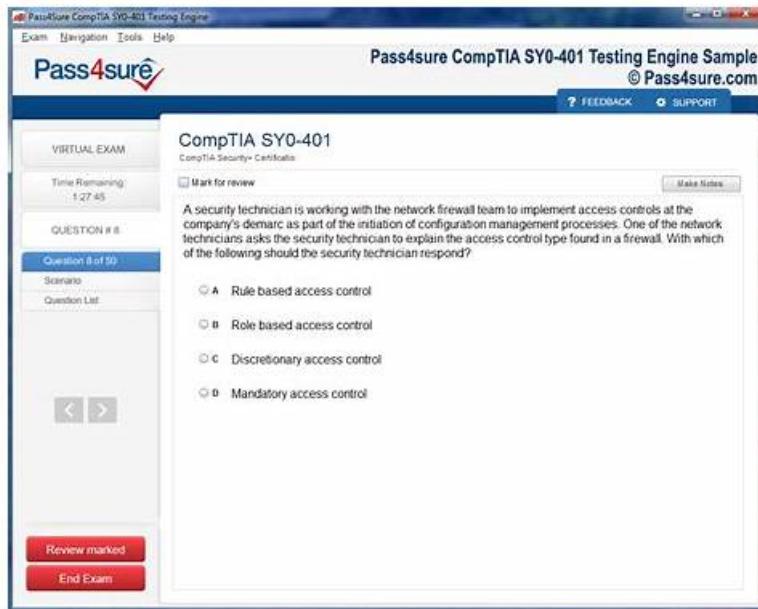


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## CISI International Certificate in Wealth & Investment Management Sample Questions (Q13-Q18):

### NEW QUESTION # 13

Under an accumulation and maintenance trust, when does the trustees' discretion over payments normally cease (if at all)?

- A. At the end of a prescribed period
- B. It continues indefinitely
- C. On the death of the settlor
- D. On the death of the life tenant

## Answer: A

Explanation:

- \* What is an Accumulation and Maintenance Trust?
- \* This is a trust designed primarily for minors or young beneficiaries.
- \* Trustees have discretion over income and capital distributions until a specified event or age, after which the discretion typically ceases.
- \* When Does Discretion Cease?
- \* Generally, trustees' discretion ends at the end of a prescribed period or when the beneficiary reaches a predetermined age, often 18 or 25.
- \* This ensures the trust complies with legal requirements, such as the rule against perpetuities in some jurisdictions.
- \* ICWIM Study Guide, Chapter on Trusts: Details the rules around accumulation and maintenance trusts.
- \* Trust Law Principles: Highlights limitations of trustee discretion.

References

## NEW QUESTION # 14

Critical illness cover will pay a lump sum in the event that a person suffers:

- A. A critical illness, however caused
- B. A closely defined critical illness
- C. Any critical illness
- D. A critical illness, provided they survive for 12 months

## Answer: B

Explanation:

Critical Illness Cover (CIC) provides a lump sum payout if the policyholder is diagnosed with a covered illness. The policy specifies which conditions qualify for a payout.

- \* Why is Option C Correct?
  - \* Policies list specific illnesses (e.g., cancer, stroke, heart attack) that qualify for coverage.
  - \* If an illness is not listed, no payout is made.
- \* Why Not Other Options?
  - \* A (Any critical illness) # Policies cover only certain conditions.
  - \* B (However caused) # Coverage depends on medical definitions, not just cause.
  - \* D (Survive for 12 months) # Most policies require survival for 14-30 days, not 12 months.

# Reference: FCA Insurance Regulations, CISI Wealth & Investment Management (Protection Planning).

## NEW QUESTION # 15

Which index tracking method requires a swap agreement?

- A. Optimisation
- B. Synthetic Replication
- C. Stratified Sampling
- D. Full replication

## Answer: B

Explanation:

Synthetic replication uses derivative contracts (swaps) to track an index without directly holding the underlying assets.

- \* Why is Option C Correct?
  - \* The fund manager enters into a swap agreement with an investment bank.
  - \* The bank provides the return of the target index, while the fund pays a fixed rate or cash return.
  - \* This is common for emerging markets or illiquid assets, where direct replication is difficult.
- \* Why Not Other Options?
  - \* A (Full replication) # Buys all index components, no swaps used.
  - \* B (Stratified sampling) # Buys representative index samples, no swaps.
  - \* D (Optimisation) # Uses mathematical models to track an index, no swaps.

# Reference: CFA Institute (Index Replication Strategies), CISI Wealth & Investment Management.

### NEW QUESTION # 16

According to economic theory, firms maximize profit by:

- A. Equating marginal revenue (MR) to marginal cost (MC)
- B. Reaching minimum efficient scale (MES)
- C. Creating economies of scale
- D. Balancing short-run costs against increasing and diminishing returns

**Answer: A**

Explanation:

# Reference: Microeconomic Theory (Profit Maximization), CISI Wealth & Investment Management.

### NEW QUESTION # 17

If an investor expects to receive a bullet payment, they are likely to be invested in a:

- A. Convertible bond
- B. Treasury bond
- C. Zero coupon bond
- D. Premium bond

**Answer: C**

Explanation:

\* Understanding Bullet Payments:

\* A bullet payment is a single payment of principal and interest at maturity.

\* Zero coupon bonds do not provide periodic interest payments, making them associated with bullet payments.

\* Elimination of Other Options:

\* A: Treasury bonds typically pay semiannual interest.

\* C: Convertible bonds may have periodic interest.

\* D: Premium bonds involve prize draws, not bullet payments.

References:

\* ICWIM Module 3: Coverage of fixed income securities and payment structures.

### NEW QUESTION # 18

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