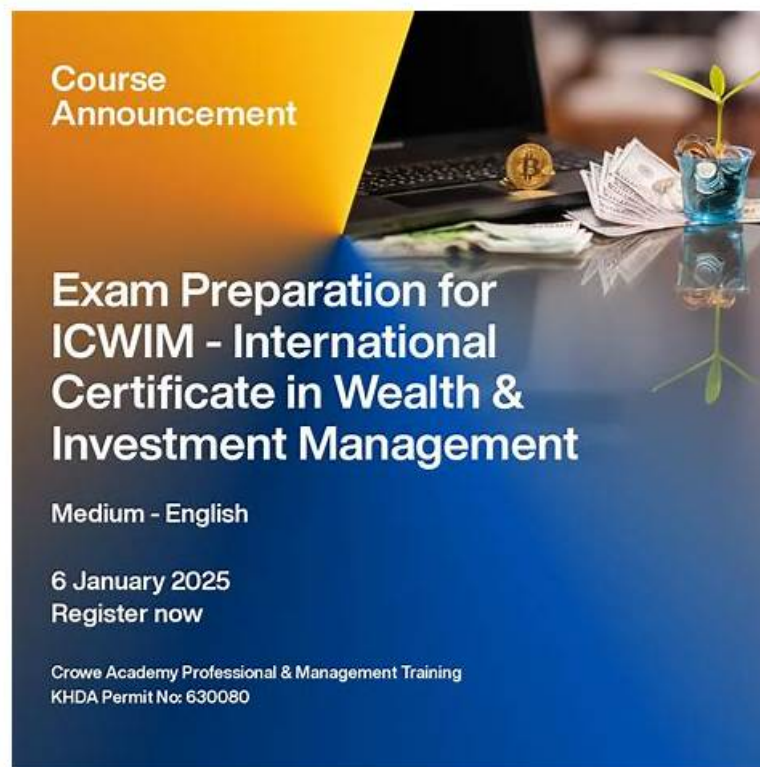


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q33-Q38):

NEW QUESTION # 33

A firm acting as agent makes money by:

- A. Charging their client a commission
- B. Profiting from the spread

- C. Providing advice
- D. Trading against its own order book

Answer: A

Explanation:

When a firm acts as an agent, it does not trade securities for its own account but facilitates transactions between buyers and sellers. The firm earns revenue by charging a commission to its clients for executing these transactions.

- * Profiting from the spread (A): This is typical for firms acting as principal, not as agent.
- * Providing advice (B): Advice is part of advisory services, not agency transactions.
- * Trading against its own order book (D): This describes proprietary trading, not agency.

References:

- * International Certificate in Wealth & Investment Management: Roles of market participants and distinctions between agent and principal roles.
- * Definitions of commission structures in agency services.

NEW QUESTION # 34

Which of the following is used to establish an investor's total return from a bond?

- A. Annual coupon
- **B. Yield to maturity**
- C. Price-to-book ratio
- D. Running yield

Answer: B

Explanation:

- * Yield to Maturity (YTM)
- * YTM is the total return an investor can expect from a bond if held to maturity, considering annual coupon payments and any difference between the purchase price and the bond's face value.
- * Why the Answer is D
- * YTM incorporates all cash flows, providing a comprehensive measure of total return.
- * Why Other Options are Incorrect
- * A. Running Yield: Considers only current income relative to price, not total return.
- * B. Annual Coupon: Ignores price changes and reinvestment potential.
- * C. Price-to-Book Ratio: Unrelated to bonds, applies to equities.
- * ICWIM Study Guide, Chapter on Fixed Income: Details YTM and its role in total return calculations.
- * Bond Investment Literature: Highlights the comprehensive nature of YTM.

References

NEW QUESTION # 35

In financial markets, SWIFT is used for:

- A. Risk management
- B. Online security
- **C. Money payments**
- D. Securities settlement

Answer: C

Explanation:

SWIFT (Society for Worldwide Interbank Financial Telecommunication) is a global messaging system used for secure international money transfers.

- * Why is Option C Correct?
- * SWIFT provides a standardized messaging system for banks to send secure international payment instructions.
- * It is used for cross-border wire transfers, forex transactions, and trade finance.
- * Why Not Other Options?
- * A (Risk management) # SWIFT is not a risk assessment tool.
- * B (Securities settlement) # Securities transactions are settled via clearing houses (e.g., DTCC, Euroclear), not SWIFT.

* D (Online security) # SWIFT transmits encrypted messages but is not an online security service.
Reference: SWIFT Organization, CISI Wealth & Investment Management.

NEW QUESTION # 36

Which commodity is categorized based on how sweet or sour it is?

- A. Natural gas
- B. Coffee
- C. Zinc
- **D. Oil**

Answer: D

Explanation:

Crude oil is classified as sweet or sour based on its sulfur content:

* Sweet crude # Low sulfur content (e.g., Brent Crude).

* Sour crude # High sulfur content (e.g., Venezuelan crude).

* Sweet crude is more desirable because it is easier to refine into gasoline and diesel.

* Why Not Other Options?

* A (Coffee) # Categorized by origin and bean type.

* B (Natural gas) # Classified by energy content.

* D (Zinc) # Graded by purity, not sweetness.

Reference: International Energy Agency (IEA), CISI Wealth & Investment Management (Commodity Markets).

NEW QUESTION # 37

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

Answer: D

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 # 38

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