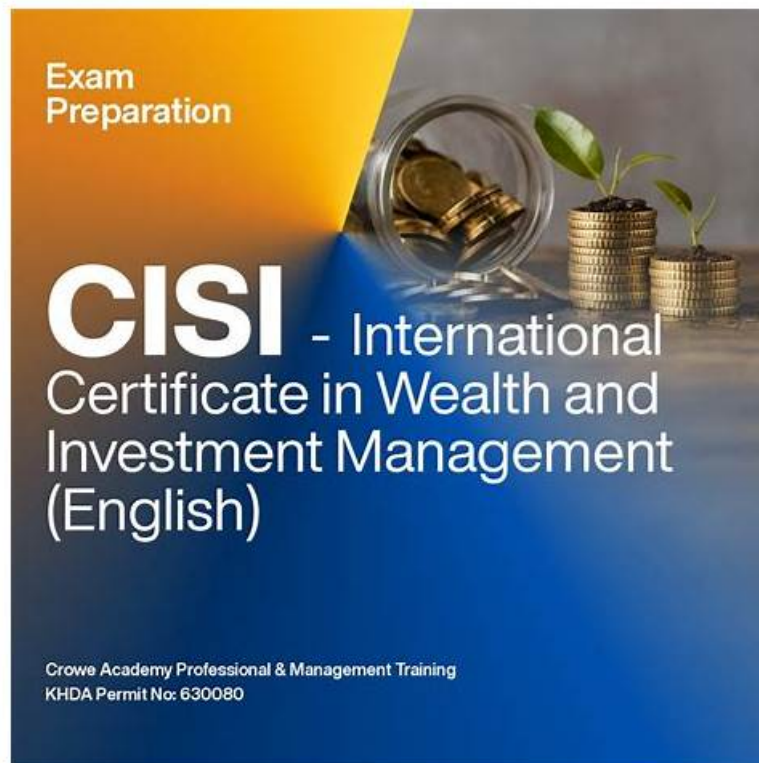


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Questions (Q13-Q18):

NEW QUESTION # 13

Which index tracking method requires a swap agreement?

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

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 # 14

Which of the following is an example of a mandatory corporate action with options?

- **A. Rights issue**
- B. Consolidation
- C. Share buyback
- D. Takeover acceptance

Answer: A

Explanation:

Reference: FCA Handbook (Corporate Actions), CISI Wealth & Investment Management.

NEW QUESTION # 15

Why would an investment manager conduct forward-looking security attribution?

- **A. To establish where future risks lie**
- B. In order to calculate future profits
- C. To quantify next year's annual charge
- D. In order to establish by how much they need to outperform the benchmark

Answer: A

Explanation:

Forward-looking security attribution focuses on identifying potential future risks in a portfolio by analyzing market trends, economic indicators, and security performance forecasts.

* Why is Option B Correct?

* Investment managers use quantitative models and stress testing to identify upcoming risks.

* Helps in adjusting asset allocation and implementing hedging strategies.

* Why Not Other Options?

* A (Calculate future profits) # Attribution focuses on performance breakdown, not profit forecasting.

* C (Quantify annual charge) # Fees are predetermined and not part of attribution analysis.

* D (Outperform benchmark) # Attribution measures risk sources, not outperformance targets.

Reference: CFA Institute (Performance Attribution), CISI Wealth & Investment Management.

NEW QUESTION # 16

What term describes the process that enables savings institutions to transform into banks?

- A. Demutualisation
- B. Swap
- C. Refinancing
- D. Peer-to-peer

Answer: A

Explanation:

Demutualisation refers to the process by which a mutual savings institution, such as a building society, converts into a publicly traded company or bank. This transformation allows the institution to raise capital through equity issuance and expand its services beyond mutual members.

Example:

* The Abbey National Building Society in the UK demutualised in the 1980s to become a bank.

NEW QUESTION # 17

A manufacturing company has increased its level of output to the point where marginal costs start to exceed average total costs. What does this indicate?

- A. Fixed costs are likely to fall
- B. The market has become saturated
- C. Productive capacity is constrained
- D. Variable costs are now negligible

Answer: C

Explanation:

Marginal cost (MC) is the cost of producing one additional unit of output. When MC exceeds average total cost (ATC), the firm has reached capacity constraints and is experiencing diminishing returns.

* Why is Option D Correct?

* As production increases, bottlenecks occur due to limitations in machinery, labor, or materials.

* This leads to higher variable costs per unit, making further expansion inefficient.

* Why Not Other Options?

* A (Fixed costs fall) # Fixed costs remain constant, only spread over more units.

* B (Market saturation) # Rising costs do not indicate market conditions.

* C (Variable costs negligible) # Variable costs increase, not decrease.

Reference: Microeconomics - Cost Structures, CISI Wealth & Investment Management.

NEW QUESTION # 18

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