

Professional Paraplanner

Professional Paraplanner CPD Questions – June 2022 Issue

Professional Paraplanner is approved under the Chartered Institute for Securities & Investment's CPD accreditation scheme for financial planning to enable paraplanners to accrue CPD points for reading the publication.
Complete and retain for CPD compliance purposes.

The amount of credits will be determined by the length of time taken to read the articles within the magazine. Readers requiring Structured CPD points must read the magazine for at least 30 minutes and correctly answer the 10 questions on this page.

Under the CISI CPD Scheme all members must undertake a range of CPD activities in a year to demonstrate that they meet the requirements of the scheme. CPD activities undertaken during the year will fall under the following categories:

• Technical Knowledge • Ethics • Professional Standards • Personal Development • Practice Management

Members must satisfy themselves that the content is appropriate for their own development when allocating CPD points to their own record.

1. R0 Focus (p6)

State Pension can appear in exams from how many learning outcomes?

- 1
- 2
- 3
- 4

2. ESG approach (p8)

Name one challenge highlighted when researching ESG investments

3. ESG approach (p8)

Name one of the United Nations Sustainable Development goals

4. Benchmarking (p10)

What does the writer suggest as a first step to identifying the right benchmark against which to compare your firm's portfolio?

- Filter out benchmarks that are not an obvious fit
- See which benchmark other portfolios are being compared to
- Understand what the portfolio is trying to achieve

5. Annuities (p12)

Which type of annuity does the writer suggest could be an alternative to flexi-access drawdown in uncertain times?

6. Annuities (p12)

Name one advantage of fixed-term annuities

7. Annuities (p12)

Name one reason a fixed-term annuity may not be suitable for a client

8. Exchange rates (p15)

Devaluation of the pound will mean what for the UK economy? (Tick all that apply):

- Cheaper imports
- More expensive imports
- Cheaper exports
- More expensive exports

9. VCTs (p18)

Investors into VCTs need (tick all that apply):

- A capacity for loss
- More than £1million in liquid assets
- High risk appetite
- To be higher rate tax payers

10. UK Equity Income (p28)

The top 15 companies in the FTSE 100 account for roughly what percentage of UK dividends?

- 45%
- 60%
- 65%
- 70%