

CFA Level 1 Practice Questions for Portfolio Management.

1. Which of the following constraints would most likely appear in the unique needs and preferences section of a trust's investment policy statement? The portfolio is:

- A. subject to the prudent-man standard.
- B. prohibited from investing in tobacco companies.
- C. prohibited from holding less than 5% in cash instruments.

Answer: B

Unique needs and preferences include the prohibition of certain investments. The investment constraints of liquidity, tax concerns, and legal and regulatory factors adequately address the portfolio's other constraints.

2. Over time, the major source of investment return and risk can most likely be attributed to:

- A. stock selection.
- B. asset allocation.
- C. risk management.

Answer: B

The asset allocation decision explains about 90% of a fund's returns over time. Across all funds, asset allocation explains an average of 40% of the variation in fund returns, and slightly more than 100% of the average fund's level of return.

3. The risk-free interest rate is 5 percent, and the return on market portfolio is 8 percent. A stock with a beta of 0.5 that has an estimated rate of return of 7 percent is most likely:

- A. overvalued.
- B. undervalued.
- C. correctly valued.

Answer: B

The required return = $E(R) = RFR + \beta (E(R_M) - RFR) = 5 + 0.5(8 - 5) = 6.5$. But the estimated return is 7%. Therefore the stock is undervalued because its estimated return, given the risk, lies above the SML, i.e. $7\% > 6.5\%$.

Portfolio Management Sample Questions

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