

Financial Personality Discovery

DNA Financial Performance Report
for
Chris Coddington



This report provides an in-depth analysis of your complete Financial DNA®, to identify how your financial personality will influence the financial and investment decisions that you make for sustainable financial performance.

Based on completing your:

Financial DNA Natural Behavior Discovery on: 01-October-2008
Financial DNA Financial Personality Discovery on: 12-February-2008

Introduction

Chris, the goal of this report is to provide you with greater awareness of your complete Financial DNA, to identify how your financial personality will influence the financial and investment decisions that you make for sustainable financial performance.

What is your Financial Personality?

You inherently have a unique Financial DNA code representing your Financial Personality. Your natural born behavioral style is shaped into your financial personality by your current environment, life experiences, values and education. This will impact every financial, business, work and life decision that you make.

This report will show, in particular, how your current learned propensity to make financial and investment decisions is aligned with your natural behavioral style. This greater awareness is intended to provide a framework to improve your financial decision-making confidence and management of your potential financial "blind spots."

The analysis in this report should be treated as feedback only and should not be solely relied upon in making financial and investment decisions. We strongly recommend that you discuss this report with your financial advisor before making any financial or investment decisions.

- **Section 1.1:** Snapshot Analysis of Your DNA Financial Performance Level
- **Section 1.2:** Financial DNA Natural Behavior Discovery Summary
- **Section 2:** Analysis of Your Financial DNA Risk Behavior
- **Section 3:** Financial Behavior Analysis. This starts by showing your top 10 Financial and Investment Planning review areas based on the greatest differences between your Current Learned Financial Behavior and Predicted Natural Behavior.
- **Sections 3.1 to 3.4:** Detailed Analysis of the differences between your Current Learned Financial Behavior for making financial decisions (per your Financial Personality Discovery) and your Predicted Natural Behavior (per your Financial DNA Natural Behavior Discovery) which will remain relatively consistent throughout your life. Therefore, it is relatively normal for there to be some differences between the outcomes of these discovery processes in specific areas at any one time as your current learned Financial Behavior will change based on the current environment you are living in, life experiences, values and education.

Predicted Natural Behavior: Identified by the Financial DNA Natural Behavior Discovery representing natural behaviors that were ingrained at birth to the age of 3 years old.

Current Learned Financial Behavior: Identified by the Financial Personality Discovery representing your current financial behaviors that have been influenced by circumstances, experiences and events throughout your life.

- **Section 4:** Your Investment Portfolio Parameters

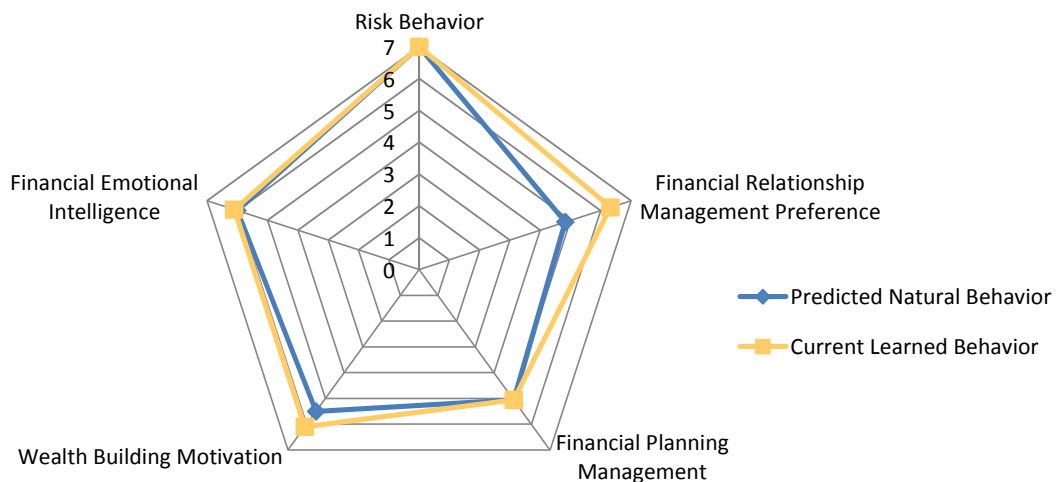
1.1 Snapshot Analysis of Your DNA Financial Performance

DNA Financial Performance: Based on the results of your Financial Personality Discovery we have measured your current level of DNA Financial Performance for making financial and investment decisions. DNA Financial Performance is the ability to confidently and wisely make the right committed financial and investment decisions on a sustainable basis to achieve your Quality Life goals. The graph below reflects 5 key areas of your Financial Performance in terms of both natural and learned behaviors. Any areas with significant differences between the Natural Behavior and Learned Behavior should be discussion points between yourself and your advisor in building a financial plan and making investment decisions.

There will be normal differences at times because of financial market circumstances, experiences and education. Also, the differences will provide insights on what areas you need to continue focusing on in order to manage negative impacts of your behavior on financial and investment decisions made. This is the ideal starting point for making the financial and investment decisions to build your Quality Life and achieve your financial goals.

The following graph represents your DNA Financial Performance in the following areas based on a maximum score of 7 (which represents a high score, while a score of 1 represents a very low score).

DNA Financial Performance Category	Current Learned Financial Behavior (Financial Personality Discovery)	Predicted Behavior (Natural Behavior Discovery)
Risk Behavior	7.0	7.0
Financial Relationship Management Preference	5.5	4.2
Financial Planning Management	5.6	5.1
Wealth Building	6.1	6.6
Financial Emotional Intelligence	6.1	6.0
Overall DNA Financial Performance	6.1	5.8



Aligned Decision Making Behaviors

Closer distance between lines indicates higher personal alignment



Strong Decision Making Behaviors

Individuals with lines farthest from the center have the highest propensity to generate wealth when their behavior is properly managed.



Strong and Aligned Decision Making Behaviors

Investors with strong and aligned financial behaviors have the highest propensity to build wealth when their behavior is well managed.

1.2 Financial DNA Natural Behavior Discovery Summary

Your Financial DNA Natural Behavior Unique Behavior Type: Strategist

Strategists excel by blending their strong drive to reach goals with a desire for precision, accuracy and quality. As a result, they are equipped to be strategic players in situations where achieving results is a priority. They have an ability to achieve ambitious goals and concentrate on matter-of-fact, practical issues. They also have a detached, impartial approach that enhances their ability to make difficult decisions.

Your Performance Strengths

Knowing your strengths, you can increase your performance potential.

Ventures into new areas
Faces danger comfortably
Demonstrates courage
Favors logic over feelings
Comfortable making difficult decisions

Your Performance Struggles

Knowing your struggles, you can reduce your performance impediments.

May take unnecessary risks
May not see the dangers
May lack needed patience

Your Performance Environment Keys

The Performance Environment Keys indicate the required setting for your maximum performance.

Present me with opportunities
Present me with the risks and return
Keep the discussion positive
Anticipate my immediate responses and quick fixes
Speak/move at a quick pace

Engaging You in Conversation:

- What has been a success for you recently?
- What is your main goal right now?
- What projects are you currently working on?

Approach to the Financial Advisory Process

Strategists synthesize a broad array of facts, events and concepts in order to develop long-range plans and improve results. They typically see the larger vision well ahead of others and are often considered visionaries or entrepreneurs. They have the ability to succinctly determine objectives, and will expect their advisor to assist them in determining a strategic investment plan, and researching high-quality investment opportunities that will achieve their aims.

- Describe a time when your decision-making skills failed. How did that make you feel? What did you learn from this incident?
- Consider how easy it would be for a member of your family or your advisor to approach you about your decisions. Are you approachable? Will you listen to them?
- How are you progressing toward your goals? What accountability processes do you need to help you follow through on your goals?

Quality Life Behavioral Attitudes

Your natural motivations, desires and approach for building a Quality Life are often influenced by the strongest traits in your natural behavioral style. Based on the two strongest behavioral factors revealed in the Financial DNA Natural Behavior Discovery, your primary Quality Life Behavioral Attitudes are summarized in the table below.

	Quality Life Attitude 1 : Risk Taker Factor	Quality Life Attitude 2 : Fast-Paced Factor
Communication	High returns	Get to the point
Quality Life Outlook	Adventure	Change
Activity Passion	Being venturesome	Task focus
Life Values	Take your chances	Logic
Strength	Has courage	Rational
Blind Spot	Takes unnecessary risks	Impatient
Wealth Creation Philosophy	Optimistic	Calculated
Financial Attitude	Risk taker	High returns
Financial Goal Setting	Opportunistic	Dynamic
Planned Giving Motivation	Create new opportunities	Seeing outcomes

Financial Planning Insights

Based on combinations of the factors in your natural behavioral style, your natural approach to financial planning is set out in the table below.

Insight	L/M/H	Population% (1-100%)
Sets the Agenda for the Planning Process	HIGH	84%
Patiently Builds Long-term Relationships	LOW	4%
Focus on Bottom Line Results	HIGH	98%
Risk Propensity for Taking Chances	HIGH	99%
Risk Tolerance for Living With Losses	HIGH	99%
Sets Goals for Ambitious Plans	HIGH	96%
Pursues Goals to Stay Focused on the Plan	HIGH	96%
Comfort to Deal With Change and Make Decisions	HIGH	92%
New Idea Driven for Investing in Solutions and Products	HIGH	93%
Financially Organized and Follows Budgets	MEDIUM	62%
Need for Information, Research and Analysis	MEDIUM	66%
Spending Desire on Lifestyle Items	MEDIUM	31%
Need for Control Over Financial Planning Decisions	HIGH	92%

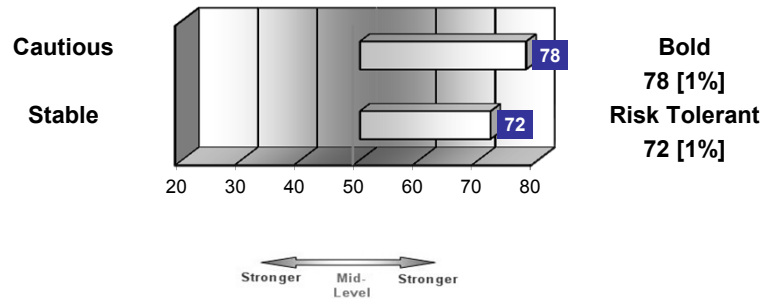
Section 2: Analysis of your Financial DNA Risk Behavior

Set out below is a summary of your risk behaviors based on the completion of your Financial DNA Discovery. The analysis distinguishes between your Current Learned Risk Behavior based on the Financial Performance Discovery and your Predicted Natural Risk Behavior based on the Financial DNA Natural Behavior Discovery.

Having a higher risk style will generally mean a greater capacity to make financial and investment decisions which lead to higher returns. However, we caution this will be subject to how other factors in your financial personality are managed on a continuous basis.

Section 2.1: Your Current Learned Financial Risk Behavior

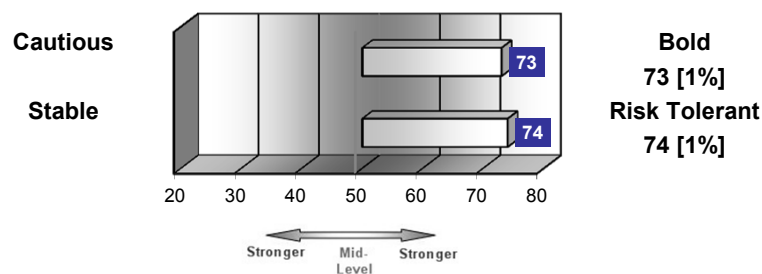
The following 2 factors representing your Current Learned Financial Risk style provide specific insights into the level of risk that you are willing take in the current circumstances in making investment decisions. These current preferred attitudes to investment risk are based on your approach to current life and financial circumstances, the life and financial experiences that you have had, also your financial values and beliefs that have developed since childhood and evolved with lifetime events, and then also your level of investment education.



If you have a score that is high on Bold this will indicate a high propensity to take risks in the current circumstances. This would reflect that you are feeling confident about the future and are approaching investments optimistically. A high score on Risk Tolerant will indicate a high tolerance for accepting the consequences of risks that you take. This means that you will be comfortable handling market fluctuations and also able to emotionally bear the consequences of realizing losses. If you have a score that is high on Cautious you will tend to be very careful in the risks you take. In this case, you would be hesitant about the future and would prefer a safety-first approach. A high score on Stable would mean that you prefer to live in a financially stable environment and are not willing to accept the insecurity that comes with taking risks.

Section 2.2: Your Predicted Natural Risk Behavior

The following 2 factors representing your Predicted Natural Behavior Risk style indicate your attitude to risk based on your natural behavior. The natural behavior reflects the core of who you are, and will in general be consistent throughout your life regardless of changing circumstances, life events, education or new beliefs. Hence, your risk attitude will on an overall basis be highly predictable. This is important because people will often instinctively revert to their natural behavior when they are under pressure making "spur of the moment" decisions regardless of their lifetime learning and financial preferences.



If you have a score that is high on Bold this will indicate a strong natural inclination to take life and financial risks. You will evaluate most opportunities with optimism even if they are not pursued. A high Risk Tolerant score will indicate a strong natural ability to endure the changes and financial losses that will come from taking risks. If you have a score that is high on Cautious then you will naturally avoid taking chances and will focus on the pitfalls. A high Stable score indicates a strong natural desire for security in your life, and a safety-first approach will be adopted.

Section 3: Financial Behavior Analysis

The following summary shows the 10 areas where there are the greatest differences between your Current Learned Financial Behavior for making financial decisions based on the Financial Performance Discovery and your Predicted Natural Decision-Making Behavior based on your Financial DNA Natural Behavior Discovery. Some of these differences could be positive areas of development and others financial "blind spots." You should discuss these differences with your financial advisor, and their impact on your financial decision-making should be understood. Also, understanding why these differences exist will be important to improving your financial performance on a sustainable basis.

DNA Strand #	Financial Performance Planning and Review Areas	Current Learned Financial Behavior (Financial Personality Discovery)	Predicted Behavior (Natural Behavior Discovery)
8c	Accept factors beyond your control	HIGH	LOW
10a	Advisor relationship preference: advisor close to your own profile	HIGH	LOW
2a	Information requirement to perform detailed research	HIGH	MEDIUM
3c	Decision-making based on intuition	HIGH	MEDIUM
4b	Requirement for advice that is structured	HIGH	MEDIUM
11c	Values with respect to finance: investigative	HIGH	MEDIUM
12c	Preference of communication style of advisor: agreeable	MEDIUM	HIGH
15a	Motivation is to have enough for the basics of life	MEDIUM	LOW
15c	Motivation is to make a significant social contribution	MEDIUM	LOW
18c	Preference to value buying focus	MEDIUM	HIGH

Section 3.1: Relationship Management Preference Indicators

The following table shows those dimensions of your financial personality that influence how you would prefer to be related to and managed by your advisors and others during the financial planning process and in making key financial and investment decisions.

DNA Strand #	DNA Financial Performance Strands	Current Learned Financial Behavior (Financial Personality Discovery)	Predicted Behavior (Natural Behavior Discovery)	Significant Difference? (y/n)
1a	Level of control you require with your advisor	HIGH	HIGH	No
1b	Level of control you require with your associates	HIGH	HIGH	No
2a	Information requirement to perform detailed research	HIGH	MEDIUM	No
2b	Information requirement to review factual information	HIGH	MEDIUM	No
2c	Information requirement to review statistical information	MEDIUM	MEDIUM	No
4a	Requirement for advice that is analytical	MEDIUM	MEDIUM	No
4b	Requirement for advice that is structured	HIGH	MEDIUM	No
4c	Requirement for advice that is complex	HIGH	MEDIUM	No
4d	Requirement for advice that is creative	HIGH	MEDIUM	No
7a	Need for investment education	HIGH	N/A	N/A
7b	Need for financial education	HIGH	N/A	N/A
8c	Accept factors beyond your control	HIGH	LOW	Yes
10a	Advisor relationship preference: advisor close to your own profile	HIGH	LOW	Yes
10b	Advisor relationship preference: high degree of advice	HIGH	MEDIUM	No
10c	Advisor relationship preference: being offered vs. sold product	HIGH	HIGH	No
11c	Values with respect to finance: investigative	HIGH	MEDIUM	No
11e	Values with respect to finance: privacy	HIGH	HIGH	No
12a	Preference of communication style of advisor: direct	HIGH	MEDIUM	No
12b	Preference of communication style of advisor: friendly	HIGH	MEDIUM	No
12c	Preference of communication style of advisor: agreeable	MEDIUM	HIGH	No
12d	Preference of communication style of advisor: precise	MEDIUM	MEDIUM	No
15b	Motivation is to be recognized as successful	MEDIUM	MEDIUM	No
Overall Relationship Management Preference Score		5.5	4.2	

Section 3.2: Financial Planning Management Indicators

The following table shows those dimensions of your financial personality that influence how you would prefer to manage the financial planning process and your approach to making financial and investment decisions.

DNA Strand #	DNA Financial Performance Strands	Current Learned Financial Behavior (Financial Personality Discovery)	Predicted Behavior (Natural Behavior Discovery)	Significant Difference? (y/n)
3a	Decision-making based on logic	HIGH	HIGH	No
3b	Decision-making based on optimism	HIGH	HIGH	No
3c	Decision-making based on intuition	HIGH	MEDIUM	No
3d	Rational (low emotional) decision-making	MEDIUM	HIGH	No
8b	Ability to make quick decisions	MEDIUM	HIGH	No
8d	Requirement for regular reporting	HIGH	MEDIUM	No
9a	Goal Orientation: long term	MEDIUM	HIGH	No
9b	Goal Orientation: strategic	HIGH	HIGH	No
11a	Values with respect to finance: realism	MEDIUM	HIGH	No
11d	Values with respect to finance: confront problems	HIGH	HIGH	No
13a	Management focus on budgeting	MEDIUM	MEDIUM	No
13b	Management focus on administration	MEDIUM	MEDIUM	No
13c	Management focus on order	MEDIUM	MEDIUM	No
13d	Management focus on saving	MEDIUM	MEDIUM	No
15a	Motivation is to have enough for the basics of life	MEDIUM	LOW	No
15c	Motivation is to make a significant social contribution	MEDIUM	LOW	No
17h	Preference to the asset allocation of lifestyle	MEDIUM	MEDIUM	No
Financial Planning Management Indicators		5.6	5.1	

Section 3.3: Wealth Building Motivation Indicators

The following table shows those dimensions of your financial personality that reflect your motivation for creating greater wealth through investments. These behavioral factors will influence how you make investment decisions to build wealth and will influence the structure of your investment portfolio.

DNA Strand #	DNA Financial Performance Strands	Current Learned Financial Behavior (Financial Personality Discovery)	Predicted Behavior (Natural Behavior Discovery)	Significant Difference? (y/n)
1c	Level of control you require with investment products	HIGH	HIGH	No
5	Investment confidence	HIGH	N/A	N/A
6	Knowledge of investments	HIGH	N/A	N/A
8a	Need to see results quickly	HIGH	HIGH	No
8c	Accept factors beyond your control	HIGH	LOW	Yes
11b	Values with respect to finance: new opportunities	MEDIUM	HIGH	No
14a	Ability to understand risk & return	HIGH	N/A	N/A
14b	Ability to be risk tolerant	HIGH	HIGH	No
14c	Ability to be bold	HIGH	HIGH	No
16a	Reaction to losses: acceptance	MEDIUM	HIGH	No
16b	Reaction to losses: rationalize	HIGH	HIGH	No
16c	Reaction to losses: focus on the upside interest	HIGH	HIGH	No
17f	Preference to the asset allocation of adventure	HIGH	HIGH	No
17g	Preference to the asset allocation of international	HIGH	N/A	N/A
18a	Preference to capital growth objective	HIGH	HIGH	No
18b	Preference to aggressive style	HIGH	HIGH	No
18c	Preference to value buying focus	MEDIUM	HIGH	No
18d	Preference to security need	MEDIUM	LOW	No
18e	Preference to income requirement	MEDIUM	LOW	No
18f	Preference to balanced portfolio	MEDIUM	LOW	No
Overall Wealth Building Indicators		6.1	6.6	

Section 3.4: Indicators of Financial Emotional Intelligence

The following table shows those behavioral factors that when "High" indicate you will be able more proactively manage your emotions when making financial and investment decisions. An emotionally intelligent investor will be able to more effectively recognize and balance the impulses of the logical and emotional parts of the brain so as to not make irrational spur of the moment decisions.

DNA Strand #	DNA Financial Performance Strands	Current Learned Financial Behavior (Financial Personality Discovery)	Predicted Behavior (Natural Behavior Discovery)	Significant Difference? (y/n)
3d	Rational (low emotional) decision-making	MEDIUM	HIGH	No
5	Investment confidence	HIGH	N/A	N/A
6	Knowledge of investments	HIGH	N/A	N/A
8c	Accept factors beyond your control	HIGH	LOW	Yes
11a	Values with respect to finance: realism	MEDIUM	HIGH	No
11d	Values with respect to finance: confront problems	HIGH	HIGH	No
14a	Ability to understand risk & return	HIGH	N/A	N/A
14b	Ability to be risk tolerant	HIGH	HIGH	No
16a	Reaction to losses: acceptance	MEDIUM	HIGH	No
16b	Reaction to losses: rationalize	HIGH	HIGH	No
Overall Financial Emotional Intelligence Indicators		6.1	6.0	

Section 4: Your Investment Portfolio Parameters

The structure of your investment portfolio is determined based on a blend of your Current Learned Financial Behavior Risk Discovery scores and your Predicted Natural Behavior Risk Discovery scores. This Blended Risk Behavior score is used to determine which Standard Investment Portfolio Group will be used to build your behavioral portfolio. There are a total of 7 Standard Investment Portfolio Groups, with 7 being the highest. Each Standard Investment Portfolio Group contains specific investment parameters that form the foundation for your actual portfolio. Your Standard Investment Portfolio Group, and hence your investment parameters, may change as you experience significant life and financial transitions.

Your Standard Investment Portfolio: Group 7

Your Blended Risk Behavior T-Score: 75

Population Relativity of Your T-score: 2%

	Group 1	Group 2	Group 3	Group 4	Group 5	Group 6	Group 7
T-Score	<30	30-40	41-44	45-55	56-59	60-70	>70
Pop % in this category	2%	14%	15%	38%	15%	14%	2%

Standard Core Portfolio for: Group 7

Core portfolio structure: Aggressive

Defense: 10% Defensive

Growth: 90% Growth

Standard Portfolio Attributes for: Group 7

10 year return Expectations: >3x STMM (Short Term Money Market)

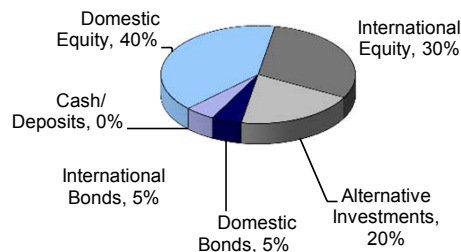
Downside Sensitivity: 50% fall

Borrowing to Invest: <75%

Section 4.1: Standard Investment Portfolio Allocation for Group 7

The mix of asset classes for the Standard Investment Portfolio Allocation based on your Blended Risk Profile is set out below:

	Possible Range for Group 7	Standard Allocation for Group 7
Fixed Income Allocation	0 to 20%	10%
Domestic Bonds	0 to 20%	5%
International Bonds	0 to 20%	5%
Cash/ Deposits	0 to 20%	0%
Equity Allocation	50 to 100%	70%
Domestic Equity	25 to 95%	40%
International Equity	10 to 50%	30%
Alternative Investments	0 to 30%	20%
Total Asset Allocation		100%

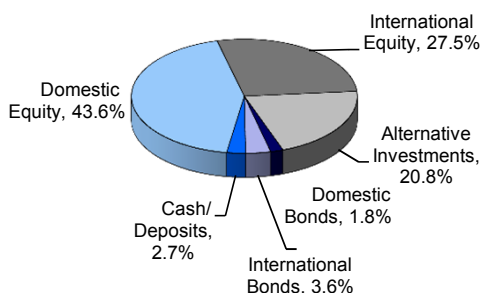


Section 4.2: Your Preferred Weighted Investment Portfolio Allocation

Your Preferred Weighted Investment Portfolio Allocation reflects adjustments made to your Standard Investment Portfolio Allocation based on specific asset class preferences identified in your Financial Performance Discovery. This portfolio allocation does not represent your current actual portfolio allocation. Your future portfolio allocation will be determined after discussions with your financial advisor in the overall context of your financial and investment planning.

Your Preferred Portfolio Allocation

Fixed Income Allocation	8.1%
Domestic Bonds	1.8%
International Bonds	3.6%
Cash/ Deposits	2.7%
Equity Allocation	71.1%
Domestic Equity	43.6%
International Equity	27.5%
Alternative Investments	20.8%
Total Asset Allocation	100%



Section 4.3: Tactical Portfolio Structure Indicators

The following table provides a framework for making tactical choices within your Preferred Weighted Investment Portfolio:

Tactical Portfolio Indicators	Current Learned Behavior (Financial Personality Discovery)	Predicted (Natural Behavior Profile)
Equity Allocation Split:		
Stocks	MEDIUM	N/A
Real Estate	HIGH	N/A
Asset Structure Preferences in Portfolio Asset Allocation:		
Managed Funds Preference:	LOW	N/A
International Asset Allocation:	HIGH	N/A
Non-Core Asset Allocation:		
Adventure Asset Preference	HIGH	HIGH
Lifestyle Asset Preference	MEDIUM	MEDIUM
Equity Investment Propensity:		
Capital Growth Objective	HIGH	HIGH
Aggressive Style	HIGH	HIGH
Value Buying Focus	MEDIUM	HIGH
Security Need	MEDIUM	LOW
Income Requirement	MEDIUM	LOW
Balanced Portfolio Preference	MEDIUM	LOW

Financial DNA Natural Behavior Report:

The purpose of this instrument is educational. It is designed to help people identify their natural behavioral strengths and struggles for making life, financial and investment decisions. The Financial DNA Natural Behavior Report should not be used to identify, diagnose, or treat psychological, mental health, and/or medical problems. Additionally, if this report is used to evaluate personnel, the user should seek adequate legal counsel to ensure compliance with applicable local, state and federal employment laws. The user assumes sole responsibility for any actions or decisions that are made as a result of using this aid to self-discovery. By using the Financial DNA Natural Behavior Report you expressly waive and relinquish any and all claims of any nature against DNA Behavior International, any affiliated companies, and/or their employees arising out of or in connection with the use of this survey.

Financial DNA Financial Performance Report:

The Financial DNA Financial Performance Report has been developed with the express purpose of extracting information from you that may provide assistance to you and advisors, and other persons with whom you have financial dealings. This report does not recognize the influence of your financial capacity or capability to make financial decisions.

The Financial DNA Natural Behavior Report and the DNA Financial Performance Report and all ancillary information provided to you by completing the Financial DNA Discovery Process is to be regarded as feedback only. The feedback provided by the process should be discussed with your financial advisor before making any decision.

As a result of you participating in the Financial Personality Discovery Process:

(i) DNA Behavior International does not purport to have provided you with general securities recommendations or personal securities recommendations.

(ii) DNA Behavior International has not provided you with investment or securities advice on any matter that may impact the investment or financial decisions, or any other decisions that you may make, at any time in the future.

Should you require investment or securities advice of any nature, please contact your financial advisor.

Next Steps

1. Behavioral Investment Policy Statement Preparation

The next step in the financial planning process is to use the insights from this DNA Financial Performance Report and commence building a Behavioral Investment Policy Statement (IPS). The IPS will allow you and your advisor to agree on specific investment decisions and the strategies by which to attain your overall life and financial goals. A sound long-term plan will protect your investment portfolio from spur-of-the-moment decisions in reaction to short-term market trends.

2. Quality Life Discovery Completion

The Quality Life Discovery Process uncovers a number of your quality life drivers that in addition to your financial behaviors, are core to your life purpose and setting your goals. The key areas uncovered are life purpose, career, finances, health and recreation, community, relationships, confidence and wisdom. This discovery will provide a stronger foundation to your financial plan and Behavioral Investment Policy Statement.

3. Further Financial Education

We have a number of education programs available for investors and financial advisors to enhance their understanding of the Financial DNA solutions and how to use them in the financial planning process. Please contact us at inquiries@dnabehavior.com for more information and access to these programs.