Financial DNA®

Human Behavior Solutions for Financial Planning Performance
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Welcome to DNA Behavior International

DNA Behavior International is a worldwide leader in providing client centered human behavior solutions using cutting-edge technology platforms.

The DNA Behavior systems enable behavioral intelligence to be operationalized at the fingertips of leaders, sales teams, advisors, and service teams on a real time basis to deepen engagement in every human interaction and to enhance performance.
What DNA Behavior Does to Help Advisors

Know Engage Grow...

for Building Sustainable Performance

Does your business know its clients, advisors and employees well enough to understand their different life and financial decision-making patterns?

Do you have the processes, systems and scripts to provide customized experiences for different client styles?

Do you know how to better match advisory teams to clients for improving relationship connection?
What steps are you taking to unlock the potential of your clients, advisors and employees to bring more meaning to their life?
Financial DNA® is a hub of human behavior solutions used by financial advisors to discover the unique life and financial decision-making patterns that make up the financial personality of clients for helping them achieve their Quality Life goals to Live with Meaning™ using cutting-edge technology platforms.

Using Financial DNA enables financial advisors to navigate the financial planning risks caused by human behavior through discovering and aligning the different communication styles, behaviors, financial personalities and solution preferences of their diverse clients and advisory team. Thereby, improving Financial Planning Performance and overall Advisor Business Performance.
Research shows that 93.6% of financial planning is behavioral management of the client and 6.4% is tactical investment management. The role of the financial advisor is to “know the client” for helping them define their goals, and then ensuring their emotions do not get in the way of the planning strategy for achieving those goals.

Therefore, we provide a hub of human behavior solutions powered by our proprietary online Financial DNA Discovery Systems to “know, engage and grow” the clients for improving Financial Planning Performance.
The Value of Understanding Investor Behavior

Dalbar research shows that investors make 8%+ returns from investing in managed funds instead of investing directly themselves. This demonstrates that investor emotions get in the way of performance and validates the behavioral management role of advisors.

DNA Behavior research shows that advisors do not invest enough time in discovering client behavior given it is the primary driver of financial planning performance.

Source: DNA Behavior Research in February 2010 conducted with 100 advisors with total Assets Under Management of over $50m.
Focusing on the "finances first" can help advisors to achieve the first level of improved financial planning performance for their clients.

However, this approach is traditionally very "left brain" focused. In the new behavioral economy, it is important that the client is wholly understood in the financial planning process, so the more relational "right brain" must be taken into account as well.

Ultimately, high levels of both personal and family engagement are required with aligned financial motivations to achieve Financial Planning Performance.
Human differences are the cause of 87% of advisor business performance challenges, and learning to navigate them will be at the center of solving those problems.

We help financial advisors identify and meet the challenge of closing the “Behavior Performance Gap™” in their advisory business. The Behavior Performance Gap reflects the lost revenues and productivity caused by the failure to properly align the different communication styles, behaviors, preferences and solution needs of diverse clients and employees.

Our validated research shows that an advisor or client service representative will only be able to naturally engage at maximum 30% of their client base and will be “hit or miss” on the next 30%. This leaves a complete void of 40% who can only be connected with through sustained behavioral modification.
To get on the performance path, you need to quantify the costs of the advisory performance leakages across all areas of the financial planning process that are attributable to not properly identifying and managing behavioral differences of different employees and clients.
The Challenge: Navigating the Human Differences

Understanding and managing human behavior is at the core of the financial planning process and therefore an advisory business. The difficulty is that the human behavior issues are often hidden deep below the surface and not easily seen.
Closing the Behavior Performance Gap requires recognition that your clients, advisors and employees all have unique behaviors and preferences. These behavioral differences trigger different requirements for customized life long financial planning experiences which need to be delivered with higher levels of emotional engagement and improved service execution.
Our Financial DNA Solutions provide the systems to help financial advisors grow revenues, improve productivity and business value in the following areas:

1. Increasing the productive utilization of the advisor’s talents through greater self-awareness and focus on using their talents.

2. Building a connected team for improving service execution.

3. Undertaking deeper and more reliable discovery of the client's financial personality, including risk tolerance to provide customized experiences.

4. Predicting the client's real behavior when they are under financial and personal pressure.

5. Matching the advisory team and ideal clients to increase emotional engagement and the service experience.

6. Providing a structured financial planning process based on validated behavioral insights to keep clients focused and making more committed decisions.

7. Providing quality questions to ask clients to trigger personal and financial transformation.

8. Building the “corporate memory” with an online data base to increase client, spouse and family member retention.

9. Managing the influence of advisor bias on client decision-making.

10. Having greater confidence to ask for the right level of fees for the value of the service delivered.
Know, Engage and Grow Your Clients, Advisors and Employees

What sustainable financial planning and business performance gains will be created by knowing, engaging and growing your clients, advisors and employees?
Gains from Closing the Behavior Performance Gap

**Premium in terms of share of wallet, profitability, revenue, and relationship growth over the average client. Gallup 2009**

The Opportunity
What the Independent Research Says

**2009 Gallup Research shows** that when clients are fully engaged and have a strong emotional connection to the organization, they deliver an average **23% premium in terms of share of wallet**, profitability, revenue, and relationship growth over the average client.

Businesses that simultaneously engage BOTH their employees, and clients *emotionally* are likely to experience up to 2.4 times increase in financial performance.

**Fidelity research Oct 2011** – How you communicate to employees & clients is the single most important factor in sustaining engagement.

**UK Advisor Impact 2011 Research** – Only engaged clients refer business, loyal or satisfied clients do not!

**May 2012 Harvard Business Review** - sales increased 17% just by a salesperson mimicking the communication style of a potential customer.
Deconstruction of the Financial Planning Process

“Greater client discovery – increased time savings and results for advisor and client”

Before Behavioral Discovery

- Minimal Discovery
  - Based on limited knowledge
- Design a Plan
  - Based on limited knowledge
- Implement
  - Less commitment
  - More fear
  - Strategy more easily abandoned
- Monitor
  - Knowledgeable, confident and committed client

After Implementation

- Enhance Discovery
  - Provides basis for alignment & commitment
- Design a Plan
  - Earlier client buy-in
- Implement
- Monitor

"Know, Engage and Grow for Sustainable Performance"
Quantitative Benefits:

- Increased gross revenues of over 23% per annum from higher client engagement.
- Increased proportion of retainer fee income to 50% or more, leading to revenue stabilization.
- Increase advisor productivity from 40% to 80%.
- Increase team productivity by 70% from greater employee engagement and alignment.
- Improved bottom line profitability of over 240% per year from increased advisor and client engagement.
- Reduced cost of bad hires which can amount to 1.4 to 10 times of annual salary.
- Increase in equity value on business transfer of 30% to 100% because revenues are sustained at 80% of pre-succession levels instead of the normal 50%.

Qualitative Benefits:

- Improved advisor-client suitability.
- Brand differentiation.
- Building great relationships with clients, family and team.
- Higher quality services delivered - industry leadership.
- Mitigating product suitability risk - higher compliance.
- Improved information gathering.
Steps to Closing the Behavior Performance Gap

Know Self for Productivity
- Leverage Strengths
- Manage Struggles

Grow Team Engagement
- Match Talent to Role
- Execute as a Team

Transform Client Experience
- Match Team to Clients
- Customize Service
Financial DNA Solutions for Improving Financial Planning Performance

Re-Defining Success
To get what you’ve never had you must do what you’ve never done - Thomas Jefferson

Are you prepared to pursue a new path forward to help your advisors know the unique DNA style of their clients and match them to solutions offered?

We provide financial advisors with a hub of human behavior solutions powered by Financial DNA Discovery Systems to “Know, Engage and Grow” their clients for providing customized lifelong financial planning experiences on a scalable basis. This leads to the building of a client centered financial planning process and helping people to “Live with Meaning”.

DNA Relationship Performance
(With Communication DNA Discovery for Client Engagement)

DNA Financial Performance
(With Financial Personality Discovery for Building Financial Plans and Investment Policy Statements)

Financial DNA Natural Behavior Discovery
Powering Online Performance Solutions

DNA Personal Performance
(With Natural Behavior Discovery for Managing Client Behavior)

DNA Quality Life Performance
(With Quality Life Discovery for Setting Goals)
Our Financial DNA Solutions are fully integrated on a single technology platform utilizing intelligent processes.

The platform enables immediate access to powerful behavioral insights about clients, powerful questions, workbooks and other resources for driving financial planning performance on a scalable basis.

Our scalable turnkey Financial DNA Solutions have been helping advisors provide their clients with customized life long financial planning experiences since 1999 in over 47 countries and 6 languages.
The Need to Discover Your Clients Financial Personality

Traditional Risk Profiles are Flawed and Misleading

Traditional Investment Risk Profile

Financial Personality Discovery

Every person inherently has a unique Financial DNA® code representing their financial personality. A person’s natural born DNA behavioral style is shaped into their financial personality (including risk taking) by their current environment, life experiences, values and education.

The natural DNA Behavioral style remains stable over time and will drive a how person consistently responds to different events, thereby always influencing life and financial decision making.
Your Client’s Financial DNA (Financial Personality) is at the Core of their Life and Financial Decision-Making to Create Lasting Wealth

Therefore, the ability to manage the client’s financial personality and for advisors to understand the biases of their own style is of greater significance than the ups & downs of financial markets.

The biggest influence on life and financial decision-making will be the client’s financial personality (ie Financial DNA), including Natural Behavior and Risk Taking.
The Cycle of Risk Taking Behavior

Typically, investor decision-making will regularly change based on their emotional comfort with the markets and response to key events in their life. This can be reflected by a risk profile which changes based on the situation and therefore leading to a portfolio which is not sustainable for the long term.

The Financial DNA approach is to use the investors natural risk taking behavior as the foundation for building an investment portfolio. The natural risk taking behavior will better reflect the investors long term investment pattern as it will be aligned to their inherent emotional comfort levels.
The Required Financial DNA Discovery

1. Natural Behavior (including risk)
2. Learned Financial Behavior (including risk)
3. Life and Financial Preferences (including asset allocation)

Financial DNA Required To “Know Your Client”
Our Unique Financial DNA Discovery Process

Our discovery processes provide differential insights to communication, quality life and financial personality discovery which enhance the opportunities for transforming how investors, families and advisors make life, financial and investment decisions.

The differentiation of our behavioral discovery is having the ability to reliably predict how relationships and decisions are influenced by both a person's

- Natural DNA behavior; and
- Life and financial motivations

1. DNA Relationship Performance for Client and Employee Engagement

2. DNA Personal Performance for Managing Client Life and Financial Behavior

3. DNA Quality Life Performance for Setting Goals

4. DNA Financial Performance for Building Financial Plans and Investment Policy Statements

Communication DNA Discovery to engage others and tailor communication for building enhanced relationships

Financial DNA Natural Behavior Discovery to gain insights into how life and financial decisions are naturally made

Financial Personality Discovery to identify learned financial behaviors and preferences

Quality Life Discovery to identify life purpose and to set goals for building a Quality Life
What the Financial DNA Discovery Process Uncovers

The Financial DNA Discovery Processes Uncovers

- Natural DNA Behavior
- Life Purpose
- Goals
- Risk Tolerance
- Communication
- Asset Allocation
- Life and Financial Preferences
- Passions and Values
- Trust
- Learning Styles
The DNA “understanding people before numbers” approach changes the balance in your client’s life and financial planning and also in all your client relationships.

Our desire is your clients will say the following about the experience:

- I feel comfortable in being guided to self discover and share information
- I am liberated by the knowledge of my true life and financial motivations
- I feel heard and understood by my advisor and family members
- I am satisfied the best solution has been tailored to who I am
- I am confident that the right choices have been made
- I am emotionally committed to the decisions I have made
- I now have a financial plan to build a Quality Life
<table>
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<th>Current Risk Profile Paradigm</th>
<th>DNA Behavior Holistic Approach</th>
<th>New Generation of Financial Personality Discovery</th>
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<tr>
<td>Single Dimension Measurement</td>
<td>Multi Dimensional Measurement</td>
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<tr>
<td>Current Learned Behavior</td>
<td>Predictive Natural Behavior and Learned Behaviors</td>
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<tr>
<td>N/A</td>
<td>Quality Life Goals</td>
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<td>N/A</td>
<td>Financial Planning Management</td>
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<td>N/A</td>
<td>Asset Allocation Preferences</td>
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<td>N/A</td>
<td>Advisor Client Matching + Communication</td>
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<td>N/A</td>
<td>Learning Style</td>
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<td>Situational Questions and Personal Bias</td>
<td>Forced Choice Questions</td>
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<tr>
<td>Overweighting of Questions</td>
<td>Validated Psychometric Analysis</td>
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</tr>
<tr>
<td>Intelligence and Experience Bias</td>
<td>Age, Education and Wealth not relevant</td>
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The DNA Discovery Opportunities

1. Communication DNA Discovery:
   for DNA Relationship Performance

2. Financial DNA Natural Behavior Discovery:
   for an Introduction to DNA Personal Performance

3. Financial DNA Wealth Mentoring:
   for deeper Natural Behavior, Quality Life and Financial Personality Discovery

For advisors and clients who want an enhanced financial planning performance experience with deeper guided discovery.

For advisors and clients who want an introduction to integrating natural behavior insights in commencing the financial planning process.

For advisors and clients who want to increase engagement and build relationships.
When it comes to building meaningful and successful relationships with your clients, family, friends, and colleagues, effective communication is foundational.

Do you know how to adapt your communication style to relate with clients on their terms?

How do you tap into the strengths of clients to create more energy and improve your relationships?

Can you openly relate with clients to unlock blockages to effective life and financial decision-making?
Communication DNA Discovery Opens Up Relationship Performance

Common Relationship Performance Challenges

• Lack of self-awareness and confidence to communicate with others about what is important
• Understanding different behavioral styles to adapt your communication to meet the needs of others
• Inability to emotionally engage with others by actively demonstrating you understand their needs and care
• Knowing how to maintain energy in relationships through effective communication
• Recognizing the inherently different life and financial motivations of others
• Learning how to ask powerful questions of others that will make them feel appreciated

Completing the Communication DNA Discovery (12 Questions) taking 2 to 5 minutes is the first step for your prospects and clients to build Relationship Performance.

This process uncovers your natural preferences for how you wish to be communicated with by others. This is powerful information for you to know and also for others to know in building personal, family and business Relationship Performance based on greater trust and knowing what is important.
The DNA Relationship System enables businesses to build higher levels of emotional engagement by matching the behaviors and preferences of advisors and employees to the right clients and solutions via their website and business technology systems. The system is powered by the independently validated Communication DNA Discovery Process.

**DNA Advisor-Clients-Solutions Matching Methodology**

1. Leaders, Employees, Advisors
   - Grow human capital to improve service execution
   - Know employees and customers to customize experiences

2. Customers, Clients, Families
   - Engage customers and employees to improve connection

3. Products And Solutions

**Communication DNA Styles**

- **Goal-Setting**: • Big Picture
- **Lifestyle**: • Expressive
- **Stability**: • Warm
- **Information**: • Detailed

"Know, Engage and Grow for Sustainable Performance"
We provide a Hub of Human Behavior Solutions powered by Communication DNA Discovery which are implemented by financial advisors using the DNA Relationship System for increasing client and employee engagement across the business on an enterprise basis.
A Turnkey Online DNA Relationship System

The DNA Relationship System uses the independently validated Communication DNA Discovery Process with the capability to seamlessly integrate the 12 questions into your organization’s other data gathering processes. The responses to the questions are automatically processed by the DNA Discovery systems with reports produced segmenting the customers into **4 primary categories**.

![Diagram of DNA Relationship System]

**Turnkey Online System for Matching Employees-Clients-Solutions from Phone Call to Service Delivery**

**Tailored Communication**  •  **Unique Experiences**  •  **Increased Engagement**

There is a Consumer Report for the client (optional) and then more extensive Enterprise Reports with comprehensive data are available to the organization.

How the DNA Relationship System Works

The **DNA Relationship System** uses an intelligent online process to automatically connect the behavioral preferences of clients to the right choices via your website and business technology systems.

**How it Starts**

Our **turn-key online relationship system** seamlessly connects the preferences of your clients and prospects to the right employees and solutions via your website or intranet and CRM from phone call to service delivery.
What drives your client’s wealth creation, and how they make life and financial decisions? Are you aware of their natural strengths and blind spots?

The Financial DNA Natural Behavior Discovery Process uncovers your client’s natural behavior, and provides key behavioral insights into their natural life and financial decision-making style. The natural behavior is foundational to long term wealth creation because it is inherently stable over long periods. Therefore it provides a reliable prediction of how you will consistently make decisions throughout your life and through up and down markets.
The Financial DNA Natural Behavior Discovery process has 46 questions and takes 10 to 15 minutes to complete online. The outcome is the Financial DNA Natural Behavior Reports which provide comprehensive and practical analysis of your life and financial decision-making style in easy to understand language. The process has been independently validated and the data is extensively monitored on a continuous basis.

DNA Discovery addresses all dimensions of behavior in multiple areas.

10 Unique Financial Life Styles based on 8 Factors and 24 Sub-factors of Natural Behavior

- Reliable measurement of natural hard-wired behaviors and learned behaviors
- Deeper behavioral insights: Trust, Pioneering, Risk, Creativity, Left / Right Brain
- Simple to understand and facilitate with integrated powerful questions
- Summary and detailed coaching reports for progressively deeper experience

Multiple DNA Behavior Brands Include

Scalability and Sustainability of Solutions
- For use across whole organizations and their clients
- Management tools
- Performance plans
- Technology integration
Complete Financial DNA Natural Behavior Discovery (46 Questions) taking 10-15 Minutes to “know”:

1. Decision-Making strength and struggles
2. Quality Life Attitudes
3. Financial Planning Drivers, including Risk Behavior
4. Investment Portfolio Grouping
5. Advisor-Client Compatibility
Financial DNA Natural Behavior Discovery

Knowing your natural behavior is the starting point to developing your financial planning as this is the core of who you are. The key is to learn how to productively use your strengths and then manage your struggles.

Further, we combine the behavioral factor information using proprietary algorithms to provide you with insightful work life attitudes and work place insights which indicate your behavioral performance drivers in an easy to read format.

### Quality Life Behavioral Attitudes

<table>
<thead>
<tr>
<th>Quality Life Attitude 1</th>
<th>Quality Life Attitude 2</th>
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<tbody>
<tr>
<td>Pioneer Factor</td>
<td>Risk Taker Factor</td>
</tr>
<tr>
<td>Quality Life Outlook</td>
<td>Being progressive</td>
</tr>
<tr>
<td>Health Creation Philosophy</td>
<td>Goal driven</td>
</tr>
<tr>
<td>Financial Attitude</td>
<td>Achievement driven</td>
</tr>
<tr>
<td>Financial Goal Setting</td>
<td>Ambitious</td>
</tr>
<tr>
<td>Activity Passion</td>
<td>Accepting challenges</td>
</tr>
<tr>
<td>Values</td>
<td>Taking action</td>
</tr>
<tr>
<td>Planned Gifting Motivation</td>
<td>Having high impact</td>
</tr>
<tr>
<td>Strength</td>
<td>Takes initiative</td>
</tr>
<tr>
<td>Risk-spot</td>
<td>Too focused</td>
</tr>
<tr>
<td>Communication</td>
<td>Provide big picture</td>
</tr>
</tbody>
</table>

### Financial Planning Insights

<table>
<thead>
<tr>
<th>Insight</th>
<th>L/M/H</th>
<th>Population% (0-100%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sets the Agenda for the Planning Process</td>
<td>HIGH</td>
<td>04%</td>
</tr>
<tr>
<td>Patience Builds Long Term Relationships</td>
<td>LOW</td>
<td>14%</td>
</tr>
<tr>
<td>Focus on Bottom Line Results</td>
<td>HIGH</td>
<td>79%</td>
</tr>
<tr>
<td>Risk Propensity for Taking Chances</td>
<td>HIGH</td>
<td>55%</td>
</tr>
<tr>
<td>Risk Tolerance for Living With Losses</td>
<td>HIGH</td>
<td>86%</td>
</tr>
<tr>
<td>Sets Goals for Ambitious Plans</td>
<td>HIGH</td>
<td>98%</td>
</tr>
<tr>
<td>Pursues Goals to Stay Focused on the Plan</td>
<td>HIGH</td>
<td>08%</td>
</tr>
<tr>
<td>Comfort to Deal With Change and Make Decisions</td>
<td>HIGH</td>
<td>79%</td>
</tr>
<tr>
<td>New Idea Driven for Investing in Solutions and Products</td>
<td>HIGH</td>
<td>92%</td>
</tr>
<tr>
<td>Financially Organized and Follows Budgets</td>
<td>MEDIUM</td>
<td>46%</td>
</tr>
<tr>
<td>Need for Information, Research and Analysis</td>
<td>MEDIUM</td>
<td>50%</td>
</tr>
<tr>
<td>Spending Desire on Lifestyle Items</td>
<td>MEDIUM</td>
<td>31%</td>
</tr>
<tr>
<td>Need for Control Over Financial Planning Decisions</td>
<td>HIGH</td>
<td>79%</td>
</tr>
</tbody>
</table>
A client’s natural behavior investment portfolio group is determined based on their Risk Propensity and Risk Tolerance Scores. However, based on learned behaviors and preferences a client may indicate a level which is above or below their natural behavior. This “Risk Behavior Gap” becomes the focus of the financial planning discussion to build the investment portfolio.
The key is to provide customized life-long financial planning experiences to your clients by matching them to the right advisory team through knowing their different behavioral styles, and then tailoring communication for higher levels of emotional engagement. This approach will also translate to superior client service execution.
Financial DNA Comparison Report

The Financial DNA Comparison Report helps you navigate the differences between 2 people by understanding their similar and opposite strength and struggles. The report also provides specific guidance on how the 2 people need to adapt their behavior when interacting with each other.

![Core Financial Life Drivers Chart]

![Financial Life Planning Drivers Chart]
Connecting Financial DNA to Behavioral Finance

Frank Butler

![Diagram showing financial DNA characteristics and behavioral traits.](image-url)
Are you the behavioral guide leading your clients to build Financial Planning Performance and to Live with Meaning?

“Wealth Mentoring” is a relational process that involves guiding others with wisdom to self-discover who they are and their priorities for building a Quality Life through a mutual sharing of their life journey.
Moving From Advisor to Wealth Mentor

Traditional Advisory Approach:
• Financial Planning Technician
• Investment Manager
• Financial Education

Wealth Mentoring Role:
• Behavioral Guide
• Quality Life Guide
• Wisdom Transferor
  • Collaborator
  • Sounding Board

We currently have Certified Wealth Mentors in Australia, Belgium, Brazil, Canada, India, Ireland, Malaysia, Singapore, The Netherlands, The United Kingdom and the United States.
Building The Painted Picture: A Wealth Mentor asks their client to imagine:

Transforming your life and finances in 3 years time whereby you are able to live a meaningful life and have sufficient planned free time to do what you enjoy with those who you love, and have sufficient capability to earn the income to live the life of your dreams.

What impact would this have on you and your family living an improved Quality Life?

“Wealth comes in many forms, and is not limited to greenbacks or the numbers in a bank account. Health is wealth. The love and support of friends and family is wealth. Knowledge is wealth. The service that others offer, the products we use – all are forms of wealth. Defining our wealth on the basis of bank account numbers alone creates an artificial experience of poverty. It is artificial because every day one lives and is supported by the universe. This is cause for thanksgiving.”

--Laurence G. Boldt
The Financial Planning Performance Workbook Used in Wealth Mentoring

1. Provides a structured framework for documenting the client’s Financial DNA Discovery.
2. Process for identifying who the client is, their life purpose and setting Quality Life Goals.
3. Questions and exercises for self discovery of what is a Quality Life for the client.

Our Definition of Financial Planning Performance for Clients:
“Guiding you to more confidently and wisely make committed life and financial choices by building Relationship, Quality Life and Financial Performance”.

This is achieved through understanding your unique financial personality – your “Financial DNA”, and then tailoring a financial strategy to help you Live with Meaning™. The process seeks to:
1. Recognize the impact of your past, present and future life on financial experiences;
2. Place your life at the core of the financial plan;
3. Bring an understanding of the meaning of money to your life; and
4. Provide wealth mentoring to guide you and enable you to build a “Quality Life”.

DNA Financial Planning Performance Workbook
Make The Right Choices for Building a Quality Life

Based on the Philosophy of Behavior Drives Performance

Name: DNA Behavior International
      5801-A Peachtree
      Dunwoody Rd.
      Suite 150
      Atlanta GA 30328
      Phone: 770.374.0311
      www.dnabehavior.com

Please note: This workbook may only be facilitated by a currently licensed Certified Wealth Mentor in conjunction with the Financial DNA® Discovery Process.
The Financial Planning Performance Goal

Optimize the Integration of the Clients Life and Finances

All decisions are inter-related

Finances

All decisions have a financial consequence

All decisions cause a chain reaction

Philanthropy

Career

Relationships

Health

Recreation

Financial DNA®

DNA Discovery → Facilitation of Discovery → Setting Quality Life Goals → Documentation & Accountability

Values

Behavioral Talents → Environment Experience

Financial DNA® Discovery

Life Purpose

Career → Relationships → Health → Recreation → Community → Finances

Financial Planning Performance Workbook

Financial DNA Discovery Process
The 6 Pillars of DNA Financial Planning
Performance Facilitated by Wealth Mentors

DNA Discovery Process Deliverables

DNA Step 1
CDNA Discovery
- Identify Communication Style
- Complete: 2 mins (12 Questions)
- Offer to prospects before first meeting

DNA Step 2
FDNA Natural Behavior Discovery
- Identify Natural Behaviors
- Complete: 10-15 mins (46 Questions)
- Reports:
  ✓ Summary Report
  ✓ Financial Planning
  ✓ Risk Management
  ✓ Wealth Mentoring

DNA Step 3
FDNA Quality Life Discovery
- Identify Current Quality Life Balance in 8 Key Areas
- Complete: 15-20 mins (80 Rating Items)
- Reports:
  ✓ Quality Life Performance
  ✓ Natural Behavior Summary

DNA Step 4
FDNA Financial Personality Discovery
- Identify Learned Financial Behaviors and Preferences
- Complete: 15-20 mins (29 Questions)
- Reports:
  ✓ Financial Performance
  ✓ Behavioral IPS
Each of the DNA Discovery steps may be completed at independent times and can be fully integrated to your firm's unique discovery process.

Facilitating the 6 Pillars of DNA Financial Planning Performance

<table>
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<tr>
<th>Initial Client Engagement Meeting</th>
<th>First Meeting Post-Client Engagement</th>
<th>Second Meeting Post-Client Engagement</th>
<th>Third Meeting Post-Client Engagement</th>
<th>Fourth Meeting Post-Client Engagement</th>
<th>Ongoing Meetings Post-Implementation</th>
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<tr>
<td><strong>Pillar 1:</strong> Relationship Performance—Advisor - Client Engagement</td>
<td><strong>Pillar 2:</strong> Personal Performance—Self Awareness</td>
<td><strong>Pillar 3:</strong> Quality Life Performance—Goal Setting</td>
<td><strong>Pillar 4:</strong> Financial Performance—Financial Preferences</td>
<td><strong>Pillar 5:</strong> Financial Performance—Investment Preferences</td>
<td><strong>Pillar 6:</strong> Quality Life Performance—Quality Life Decisions</td>
</tr>
</tbody>
</table>

However, the discovery process can be designed on the basis that all clients complete the Communication DNA Discovery upfront, and then the other processes are utilized on a progressive basis as needed over 1 to 3 years based on transition events.

With our DNA Behavior Discovery systems approach we are able to utilize strategic behavioral insights to help investors and families build tailored Quality Life Performance Plans and Behavioral Investment Policy Statements to better guide them in making the right choices for a Quality Life.
What does a Quality Life look like to you?

One definition is that a Quality Life means successfully integrating finances into a balanced life, and in so doing, having the courage to live according to your unique design, in harmony and without regret.

Learn with Quality Life Discovery to uncover your Quality Life Drivers and set goals based on your life purpose.
Quality Life Discovery

Common Quality Life Performance Challenges

• Developing your strengths for increased personal and financial performance.
• Identifying the blind-spots that are getting in the way of your success.
• Having the insights to openly relate to others on their terms.
• Building the framework to identify your purpose for setting Quality Life Goals.
• Understanding the steps you need to take to be more confident in your decisions.
• Having the confidence to choose between the many options in your life.

Participation in our Quality Life Discovery Process, will help you set goals with greater financial clarity and build a Quality Life based on identifying your life purpose.

*This process takes 15 to 20 mins and involves rating online 80 Quality Life drivers across 8 areas that, in addition to your financial behaviors, are core to your life purpose and setting your Quality Life Goals. This process is foundational to building Quality Life Performance.
The key to financial success is confidently making committed long-term decisions and not reacting in the “spur of the moment” to life and market events.

Learn with Financial Personality Discovery to build a Behavioral Investment Policy Statement to guide your decisions and improve Financial Performance.
Common Financial Performance Challenges

- Being able to reliably predict how you will react to life and market events
- Having a customized financial advisory service experience based on you
- Lack of quality questions that trigger personal and financial transformation.
- Ability to stay focused on achieving life and financial goals.
- Lack of a structured process to discover your life purpose and set goals
- Difficulty in confidently make committed long term investment decisions
- Managing the influence of advisor bias on client decision-making

By participating in our Financial Personality Discovery Process, you will receive your DNA Financial Performance Report and DNA Behavioral IPS.

*This process takes 15 to 20 mins and involves completing 29 questions online, taking 15 to minutes. It reveals 18 "strands" of your complete financial personality - your "Financial DNA". This is foundational to your financial and investment planning for building Financial Performance, and therefore having the financial resources to live a Quality Life.
1. Establishes the investment objectives, process and polices for investing a portfolio.

2. Includes an asset allocation based on the client’s financial personality, Quality Life goals and financial capabilities.

3. Protection against spur of the moment emotional decisions based on short term market events.
# How Financial DNA Is Used

**Behavioral Discovery.....Navigating Human Differences.....Closing the Behavior Performance Gap....Increasing Revenues and Productivity**

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Certified Wealth Mentor Training

Do your clients find it difficult to confidently make committed, long-term decisions?

Do you need a more structured process to help your clients discover their life purpose and set goals?

Are you interested in increasing your advisory fees by 20% per annum on a sustainable basis?

About the Training
The Certified Wealth Mentor Training Program teaches advisors, coaches, professionals and other consultants how to discover and facilitate predictive life and financial behavior insights to transform their advisory performance. You will learn how to deploy the 6 pillars of DNA Financial Planning Performance using the internationally recognized Financial DNA Discovery Process as a core part of building a client centered advisory process for which you can charge value added fees.

What You Get
Two days live experiential training and a series of three webinars to learn how to discover unique life and financial behavior insights for guiding your clients to build a DNA Financial Performance Plan and maximize their human potential. In addition, you will receive 6 months unlimited use of all stages of the Financial DNA Discovery Process and access to all facilitation tools and powerful questions books in our online Certified Wealth Mentor Resources.
Certified Wealth Mentor Resources

- **Wealth Mentor Community Membership**
- About Financial DNA Presentation and Booklet
- Financial DNA Discovery Resource Guide (Interpretation, Powerful Questions)
- Client Engagement Process Book
- Financial Planning Performance Workbook
- Unlocking Quality Life Performance Guide
- Wealth Mentoring Tools
- DNA Behavior Discovery Administration System
- Advisor Website Introduction
- Financial DNA Investor Brochures
- Newsletters, Whitepapers, Video’s, CD’s, Podcasts
Standard DNA Pricing for Advisors

**Communication DNA Discovery**
- **Yr 1:** $750 per advisor ($65 per month) with 1.5 hr Webinar Training
- **Ongoing:** $375 per advisor ($33 per month)

**Financial DNA Natural Behavior Discovery**
- **Yr 1:** $1100 per advisor ($100 per month) with 2.0hr Webinar Training
- **Ongoing:** $550 per advisor ($50 per month)

**Financial DNA Certified Wealth Mentoring**
- **6 Months:** $3000 per advisor ($540 per month) with 2 days Classroom Training, Webinars, Tools
- **Ongoing:** $2500 per advisor ($225 per month)
Hub of Human Behavior Solutions for Advisor Business Performance

We provide a hub of stand-alone human behavior solutions utilizing Business DNA Discovery Systems to help advisory businesses "Know, Engage and Grow" their diverse advisors and employees for providing customized life long experiences on a scalable basis. These solutions lead to the building of a high performance client centered business and helping people to Live with Meaning™.

The solutions help you to navigate the human differences of diverse advisors and employees for closing the "Behavior Performance Gap" by:
1. Increasing personal productivity through leveraging strengths and managing struggles;
2. Growing team productivity by matching talent to the role and executing as a team;
3. Increasing revenues through transforming the client experience by matching the team to clients and providing customized services.
## Uniqueness of the DNA Behavior Approach to Doing Business

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About DNA Behavior International

DNA Behavior International is the worldwide leader in providing customer centered human behavior solutions to businesses for navigating human differences.

Human behavioral issues hidden deep below the surface are connected to many business challenges. The failure to resolve these issues leads to a “Behavior Performance Gap” which is quantifiable in terms of lost revenues and productivity.

Our human behavior solutions are used to close the Behavior Performance Gap in your business by discovering and aligning the different communication styles, behaviors and solution preferences of diverse customers and employees. In this process, we help people to “Live with Meaning” by unlocking their human potential.

DNA Behavior’s differential “understanding people before numbers” approach is to help businesses build a corporate memory bank of independently validated DNA behavioral data for matching employees to customers and solutions offered on a continuous basis.

The outcome is more highly engaged customers and employees leading to the building of a high performance customer centered business and helping people to live with meaning. Our belief is that “behavior drives performance”.

We started research on our proprietary products in 1999. Since then we have developed 8 online DNA Behavior Discovery Processes and related DNA Human Behavior Solutions for building sustainable performance. The DNA Behavior Discovery Processes have been researched and developed by a highly qualified team which has 100+ years of combined academic and professional behavioral discovery development experience. There have been over 50 man years of development time invested.

Since 2001 we have developed a client base of over 2000 leading international corporations, Fortune 500 companies, financial services businesses and family businesses. Our solutions have been delivered in over 47 countries and in 6 languages.

Typically, our solutions are delivered on an enterprise basis, starting in one area and ultimately being utilized by the employees and customers on a repeat basis across the whole business. With our focus on technology and intelligent processes our systems become an integral part of how a business manages its employees and serves its customers.
For more information about Financial DNA:

Contact:
DNA Behavior International
5901-A Peachtree Dunwoody Rd
Suite 150
Atlanta, GA 30328
(770) 274-0311

inquiries@dnabehavior.com

http://www.financialdna.com