

Financial DNA[®]

Learned Behavior Discovery

Learned Behavior Summary Report for Chris Coddington

This report details how your instincts to investing may have been influenced by life experiences over time.

Introduction

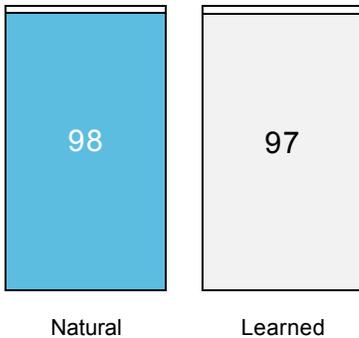
Each of the 5 graphs below reflects scores of key areas of your Natural and Learned Behaviors. Any areas with significant differences between the Natural Behavior and Learned Behavior should be discussion points between yourself and your advisor in building a financial plan and making investment decisions.

It's common to have differences in your Natural and Learned Behaviors. Your life experiences, financial circumstances, values, and education all have shaped your life. These differences between the Natural and Learned Behavior will provide powerful insights for you and your advisor to discuss as you craft your financial plan.

Your Natural vs. Learned Behaviors

Risk Behavior:

To what degree you will behaviorally take chances and also be able to tolerate the losses associated with higher levels of risk. Higher scores are associated with higher risk takers.



Your Natural Instincts
Risk taker and tolerant of losses

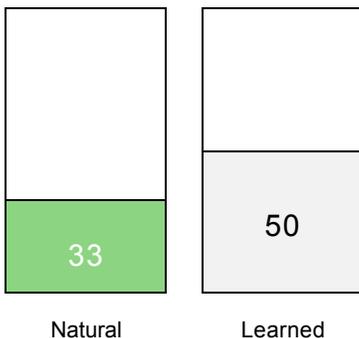


Note:

Your preference to risk is consistent in both the Natural and Learned Behavior Discoveries.

Financial Relationship Management:

To what degree and which areas the investor wishes to rely on professional advice and expertise. Higher scores indicate the more time and energy the client wishes to spend working with and managing the professionals, this is often also loosely correlated with how relationship oriented the client will tend to be in measuring the success of the relationship.



Your Natural Instincts
Prefers to maintain control of decisions and results driven

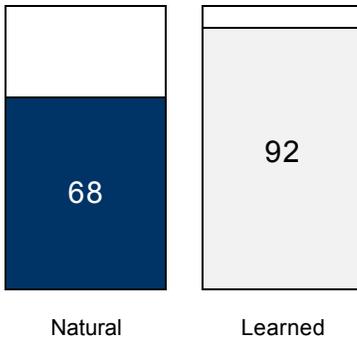


Note:

Significant Difference:
Discuss with your advisor how your service preferences may have changed over time.

Financial Planning Management:

To what degree an investor is financially organized and also able to follow a budget. Higher scores are associated with financially organized investors, that have tendencies to save money and follow budgets.



Your Natural Instincts
Saver and follows budgets

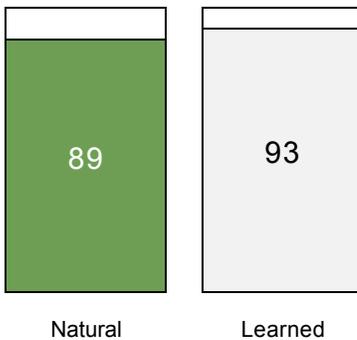


Note:

Significant Difference:
Discuss with your advisor how your financial management approach may have changed over time.

Wealth Building Motivation:

To what degree is an investor able to set and ambitiously pursue goals. Higher scores are associated with high goal-setting and ambitious investors.



Your Natural Instincts
Pursues goals and is often ambitious

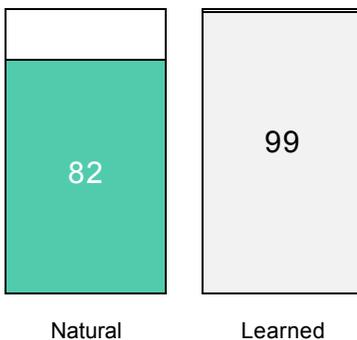


Note:

Your motivations for wealth building is consistent in both the Natural and Learned Behavior Discoveries.

Financial Emotional Intelligence:

To what degree you will be able to proactively manage your emotions when making financial and investment decisions. A higher score represents an emotionally intelligent investor that 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.



Your Natural Instincts
Likely to recognize and balance emotional impulses with logic



Note:

Significant Difference:
Discuss with your advisor how your financial emotional intelligence may have changed over time.

Investment Knowledge and Experience

When building a financial plan and making investment decisions, it's important that you and your financial advisor design a plan with investments that you fully understand. In the Learned Behavior Discovery Process, you answered a series of questions in relation to your investment knowledge and experience. Below are your answers to these questions. We have highlighted areas where you have indicated lower levels of knowledge or experience in red. We suggest that you and your advisor discuss these areas before building a financial plan.

General Investment Knowledge and Experience:

In the completion of the Learned Behavior Discovery, you indicated your experience in the following areas are: 1: Not at all 2: To a small extent 3: To a moderate extent 4: To a great extent 5: To a very great extent		Your Response
1	I have in-depth knowledge of the financial markets, investment options and strategies	5: To a very great extent
2	My experience in making international investments is extensive	5: To a very great extent
3	In the past, I have always been emotionally comfortable in volatile markets	5: To a very great extent

Figure 1: The above responses were provided by Chris Coddington in the completion of the Financial DNA Learned Behavior Discovery (Question 14), September 06, 2017.

Specific Knowledge & Experience of Asset Classes:

Below is a list of investment asset classes. In the below questions, please provide your experience and understanding level of each. 1: Not at all 2: To a small extent 3: To a moderate extent 4: To a great extent 5: To a very great extent		Have you invested in each of these assets?	Do you understand each of these assets?
1	Own home (principal residence)	5: To a very great extent	5: To a very great extent
2	Second residence (vacation home)	5: To a very great extent	5: To a very great extent
3	Property / Real Estate Investment	5: To a very great extent	5: To a very great extent
4	Own business	5: To a very great extent	5: To a very great extent
5	Individual Listed Stocks or Equities	5: To a very great extent	5: To a very great extent
6	Mutual / Managed / Index Funds	1: Not at all	5: To a very great extent
7	Venture capital	4: To a great extent	5: To a very great extent
8	International investment	4: To a great extent	5: To a very great extent
9	Derivatives	3: To a moderate extent	3: To a moderate extent
10	Bonds	1: Not at all	4: To a great extent

Figure 2: The above responses were provided by Chris Coddington in the completion of the Financial DNA Learned Behavior Discovery (Question 15), September 06, 2017.

Color Key:

Green indicates high levels of knowledge and experience, while Red indicates lower levels.

1: Not at all	2: To a small extent	3: To a moderate extent	4: To a great extent	5: To a very great extent
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Financial DNA:

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