Financial DNA®

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Introductory Training Program

DNA Behavior International
2019

KNOWING, ENGAGING AND GROWING YOU AND YOUR CLIENTS

Your ability to navigate the financial personality risks of your clients and build a client centered advisory firm will be greatly enhanced by using the Financial DNA tools and methodologies.

Our program will provide you with a comprehensive set of behavioral insights, practical methodologies and tools to be building robust financial plans and guiding your clients through volatile markets.

The key to helping your clients is to know who they are, engage them by communicating on their terms and also growing them by managing their inherent behavioral biases and making suitable recommendations.

The reality is that for your relationship with the client to have a greater chance of being sustainable on a long-term basis, it must go further than investment management, which is measured by the investment returns. Ultimately, influencing your client's behavior is the key to helping them achieve their goals.

Establishing this process is a proven way to grow your business with more referrals, justify your fees, and charge a higher retainer component.

We wish you every success on your journey to becoming a "Behaviorally Smart" Advisor.

The DNA Behavior Team

Financial DNA Introductory Training Program

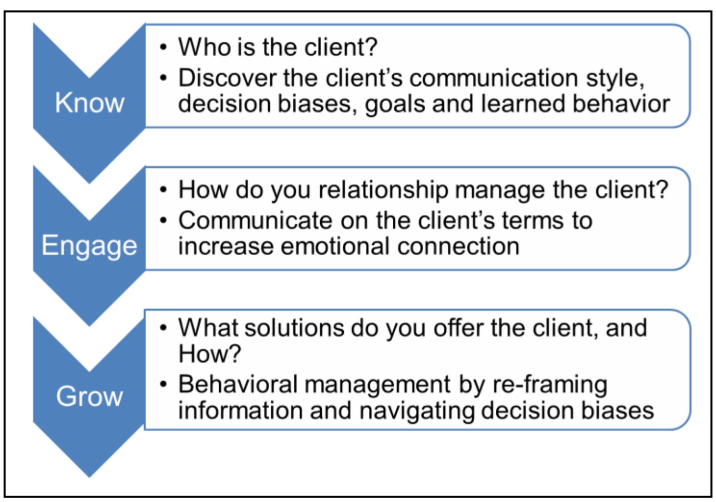
Financial DNA Introductory Training Program Overview

Learn to Comprehensively Know, Engage and Grow Every Client to Build a Client Centered Advisory Business

Summary of the Financial DNA Introductory Training Program

The following training program is a core component of the Financial DNA Behavioral Finance Subscription Package:

1. 30-minute DNA Administration System Training
2. 1 30-minute Coaching Session within the first 90 days for interpretation insights
3. Financial DNA Introductory Training Tools and Resources in the DNA Knowledge Center
4. (Optional for additional cost) 2 Day Financial Personality Management Classroom Training



Financial DNA Introductory Training Program

Admin System Training:

You will get a guided tour of your admin system and learn to schedule and view assessments for your clients. You will learn to customize the message coming from your system if you choose to and be introduced to tips and tricks that will make working with the DNA system easier for you.

Coaching Session:

During your coaching session you will get to talk to our coach/trainer about your questions with using the reports. We can walk you through each report in your package or jump straight to your specific questions and get you the confidence you need to use reports with your clients and stand out as an advisor.

Before your coaching session, we highly recommend that you do the following:

- Complete the Financial DNA Natural Behavior Discovery assessment.
- Have 5 clients, family or team members complete the Financial DNA Natural Behavior Discovery Process and practice debriefing with them.

Self-Paced Training:

With your Behavioral Finance Subscription package, you will have access to our Knowledge Center with the following resources (Note: Other subscription packages may have access to only some of the resources below):

Behavioral Finance
You will find the following training folders online in the admin system. You can access this material from the Facilitation Tools tab in your admin system. The training is laid out in the following structure. For details of training material, see Appendix A.

1. Self-Paced Training - training documents and videos
2. Handbooks and Event Guides – handbooks and event guides to help you facilitate events or debriefs
3. Case Studies – example reports
4. Additional Videos – additional training/explanation videos to deepen your understanding

Financial DNA Introductory Training Program

2 Day Financial Personality Training Class (optional for additional fee):

The 2-day Financial Personality Training class is held in Atlanta twice a year. This training involves in depth coverage of the behavioral factors and has been re-vamped to include more case studies and live demonstrations and practice with the tools. During class you will get to observe and participate in scenarios like those you might face with clients and get hands on practical advice about how to work with clients as well as get feedback on your delivery and approach with using the tools.

This 2-day training course is the foundation for advanced training available for Wealth Mentor packages and certification from DNA Behavior.

The Financial Personality Training program outline is included below. For details on dates and pricing for Financial Personality Training please visit our website at https://financialdna.com/financial-advisor-training/

1. The Financial DNA Solution – Solving the Financial Planning Challenge
2. The Meaning of Financial DNA – Understanding Financial Personality
3. The Financial DNA Discovery Model – Revealing Financial Personality Insights
4. Financial Behavior Report
5. Financial DNA 10 Unique Styles – Understanding Overall Behavior at a High Level
6. Communicating on the Client's Terms
7. Identifying the Influence of Spending and Goal Drive on Decision Making
8. Leveraging Insights from the Reports through Facilitation
9. Financial Summary Report
10. Understanding Strengths and Struggles Driving Natural Behavior
11. Identifying the Risk Profile
12. Building a Behavioral Investment Portfolio
13. Measurement of Behavioral Finance Biases
14. Case Studies review
15. Client Engagement
16. Deploying the Financial DNA Discovery Process
17. Overview of Wealth Mentor and Comparison Reports for going deeper with Clients
18. Guiding your Clients through the Financial Planning Life-Cycle
19. Financial DNA Family (Group) Report
20. Communication DNA Discovery Process
21. Enhancing Interactions and Meetings
22. Financial DNA Learned Behavior
23. Implementation of Financial DNA in Your Practice

Financial DNA Introductory Training Program Appendix A

1. Self-Paced Training

Documents

Name	Description
DNA Unlocking Financial Planning Performance Guide	Details on each style, what they need/want and how to flex to work well with each style
FDNA Training Debrief Guide	Key points to review when walking someone through a discovery report.
All Factors_StrengthsStrugglesEnvironmentKeys	Quick Guide to strengths and struggles of each factor
Financial Behavior Starter Training v3	Slides to accompany the videos in the Video folder
Financial Behavior Training Guide	Details on how to review and interpret the financial behavior report.

Videos

Name	Description
2. The Meaning of Financial DNA	Overview of the FDNA solution and why it was developed
3. DNA Discovery Model	Overview of the model for the discovery
4. Natural Behavior Summary Report	Review of the FDNA Summary Report
5. Financial DNA Discovery Facilitation	How FDNA can be used to work with specific individuals and meet them where they are
6. Financial DNA 10 Unique Styles	Overview of the unique DNA styles
7. Financial DNA Factor Scores	Discussion of some of the FDNA reports and scoring *Note some reports shown in training may not be available in your current package
8. Additional Financial DNA Summary Report Elements	Further discussion of the FDNA Summary report
9. Identifying the Risk Profile	Discussion of risk profiling with FDNA
10. Building a Behavioral Investment Portfolio	Discussion on building an investment portfolio based on client needs
11. Measurement of Behavioral Finance Biases	Discussion of behavioral biases we have around finance.
12. Financial DNA case studies	Case study review using FDNA Report
16. Financial DNA Natural Behavior Discovery - Comparison	Reviewing a comparison report with FDNA
25. Financial DNA Learned Behavior	Review of Learned behavior assessment and report.

2. Handbooks and Event Guides

Name	Description
Advisor Powerful Questions Book	Book of questions for you as an advisor to review with your clients in various situations.

3. Case Studies

Name	Description
Williams Family Group Report	Here you have a combined listing of a scenario and report to help you practice how you might approach a situation with your client or employee.
Financial Behavior Case Studies	Individual 1 page FDNA Financial Behavior Report examples for you to review as you would a client or employee.

4.Additional Videos

Name	Description
Business DNA Unique Style Adapter	Learn more about the unique style of the Adapter
Business DNA Unique Style Community Builder	Learn more about the unique style of the Community Builder
Business DNA Unique Style Engager	Learn more about the unique style of the Engager
Business DNA Unique Style Facilitator	Learn more about the unique style of the Facilitator
Business DNA Unique Style Influencer	Learn more about the unique style of the Influencer
Business DNA Unique Style Reflective Thinker	Learn more about the unique style of the Reflective Thinker
Business DNA Unique Style Relationship Builder	Learn more about the unique style of the Relationship Builder
Business DNA Unique Style Strategist	Learn more about the unique style of the Strategist
Business DNA Unique Style Stylish Thinker	Learn more about the unique style of the Stylish Thinker
Instinctive Bias	Learn more about financial biases
Mental Accounting Bias	Learn more about financial biases
Overconfidence Bias	Learn more about financial biases
Optimism Bias	Learn more about financial biases
Overtrading Bias	Learn more about financial biases
Risk Aversion Bias	Learn more about financial biases
Newness Bias	Learn more about financial biases
Pattern Bias	Learn more about financial biases
Loss Aversion Bias	Learn more about financial biases
Disposition Effect	Learn more about financial biases
Benchmark Bias	Learn more about financial biases
Consolidated View Bias	Learn more about financial biases