

Financial DNA[®]

Natural Behavior Discovery

**Wealth Mentoring Report for
Chris Coddington**

Provided by your advisor: **Chris Coddington**

Providing in-depth behavioral information
to guide you in building your relationship
with money and enhancing your quality life.

Section 1: Introduction

Chris, the primary objective of this report is to raise your self-awareness of your natural strengths and struggles based on the core of who you are. We believe this is a good foundation in building your relationship with money and enhancing your quality life. Further, this knowledge can be empowering as you interact with an advisor to build your financial plan. It is hoped that this report will help you build decision-making confidence and enhanced relationships.

For an overall introduction about your life and financial decision-making behavior, please review your Financial DNA Summary Report or Financial Planning Report.

1.1 Financial DNA Natural Behavior Discovery

We have prepared this Wealth Mentoring Report based on your DNA Natural Behavior Style being the "Strategist", which is one of our ten unique DNA Natural Behavior Styles. This information will most closely describe your natural instinctive behavioral style for making life and financial decisions. Also, we suggest you share the information in this report with your advisor, spouse, partner, family and others in your life to open up clearer lines of communication

Strategists naturally blend their strong drive to reach key goals with sound knowledge, high quality processes and quality control standards. 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 rational, impartial approach that enhances their ability to make difficult decisions.

1.2 About Financial DNA Natural Behavior Discovery

Please note, Financial DNA Natural Behavior Discovery:

- Provides insights only to natural instinctive behavioral traits which are generally observable by others.
- Recognizes that every person will have a unique behavioral style which drives their performance in different ways.
- Provides a balanced perspective on all behavioral styles highlighting performance strengths and struggles
- Is age, gender, race, and culture neutral.
- Provides broad statements to give a general understanding of how making life and financial decisions will be approached.
- The descriptions of behavioral traits are general only and will differ depending on the strength of the specific scores.
- Has been independently developed using reliable and psychometrically accepted research techniques for measuring natural behavioral traits for people over 16 years old.
- Is a very powerful tool for building a Quality Life and Financial Planning Performance Improvement. Life and financial choices should be made considering your natural behavior and the influences of other situational factors such as capacity, passions, values, vision, education, experience and discussions with your advisor.

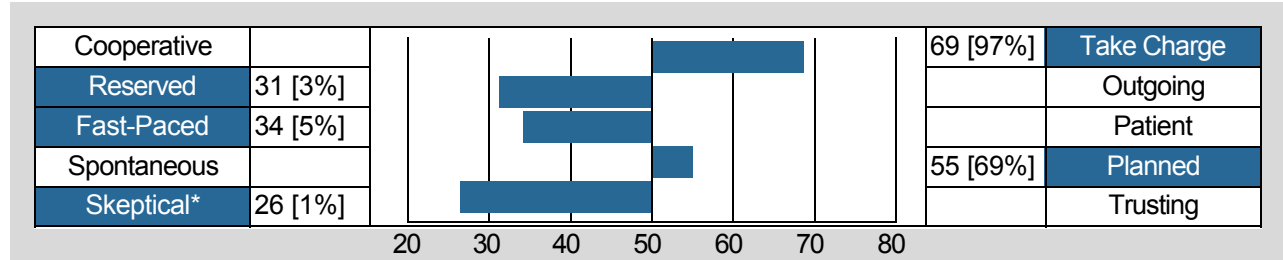
1.3 Use of Behavioral Discovery

To gain the maximum benefits from reading this report, the focus should be on "who you are" and not on "who you want to be" or believe who you have become in specific life, workplace, family, community or financial settings.

Your Natural DNA Behavior Style provides a reliable prediction of how you will consistently perform throughout your life and also make life and financial decisions based on your inherent life motivations and perspectives. Knowing your natural behavior is the starting point to developing your quality life and financial planning performance as this is who you are. The key is to learn how to productively use your strengths and then manage your struggles. This report provides you with these performance insights uniquely customized to who you are based on independently validated data that has been through extensive review.

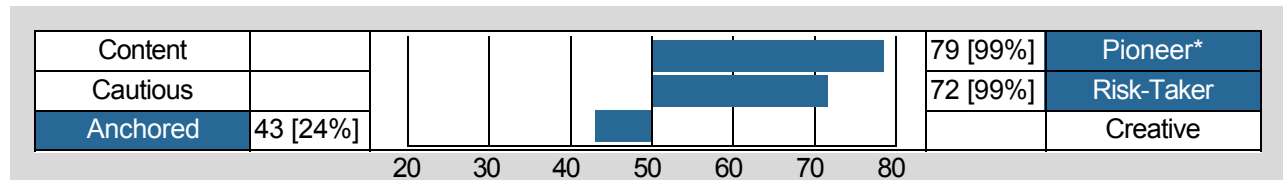
2.1 Core Financial Life Drivers

The following five (5) factors representing your Core Financial Life Drivers provide general insights into your natural talents, strengths and struggles and keys for developing and managing your financial planning performance. Overall, these five factors will indicate your natural desire to build relationships and also your motivations to getting results. If you have scores which are high on Take Charge, Fast-Paced, Planned and Skeptical you will be more results and tasks focused. If you have scores which are high on Cooperative, Outgoing, Patient and Trusting you will be more relationship focused.



2.2 Financial Life Planning Drivers

The following three (3) factors representing your Financial Life Planning Drivers provide a deeper and more specific level of insights into how you uniquely operate and make life, financial and business decisions. These factors focus more specifically on your motivations for growth and/or balance in your life. People with similar scores in the top five factors may, because of their scores on the bottom three factors, make very different decisions. If you have scores high on Pioneer, Risk Taker and Creative then this will indicate desires to maximize growth, set goals, take opportunities, innovate and to expand your horizons. If you have scores high on Content, Cautious and Anchored then you will be more interested in life balance and following tried and tested ways.



Based on your factor scores, your 2 strongest behavioral factors are:

- * **Pioneer** - Sets direction, ambitious, committed to goals
- * **Skeptical** - Questioning, guarded, wary

2.3 Summary Analysis of Your DNA Behavioral Style

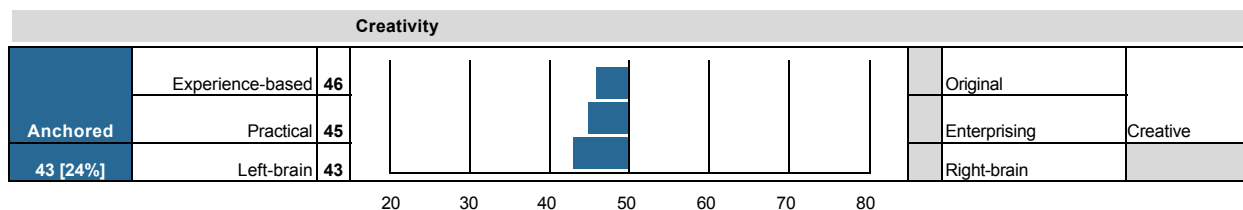
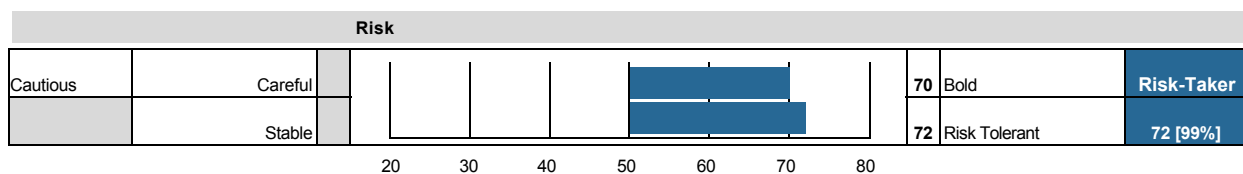
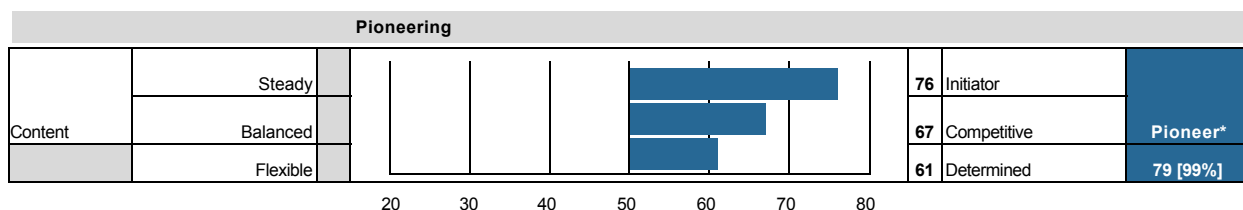
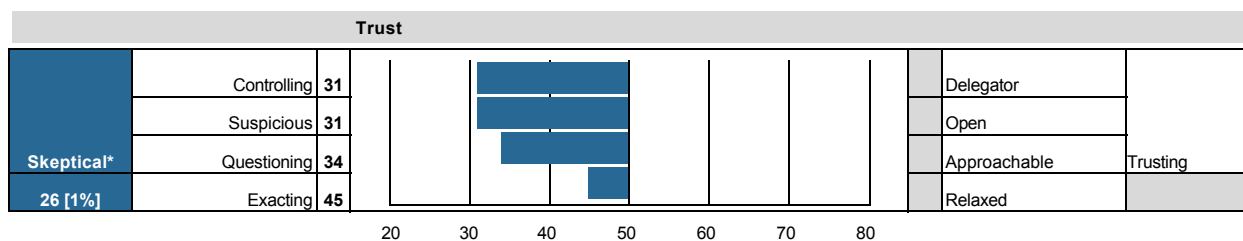
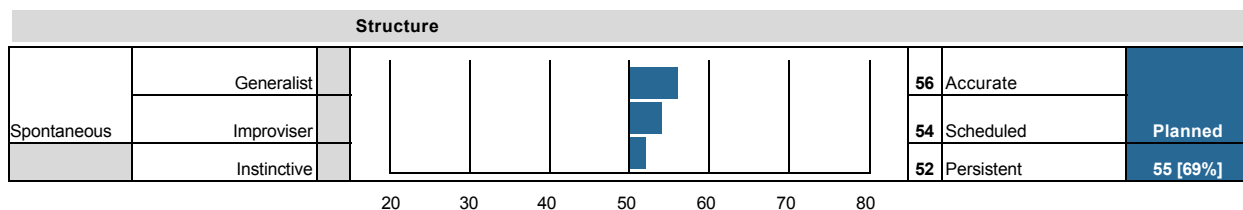
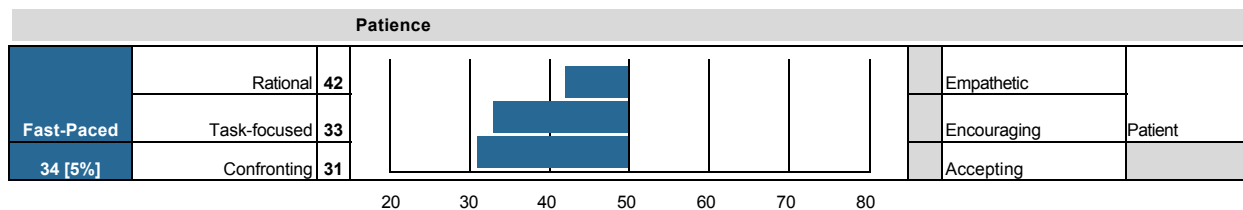
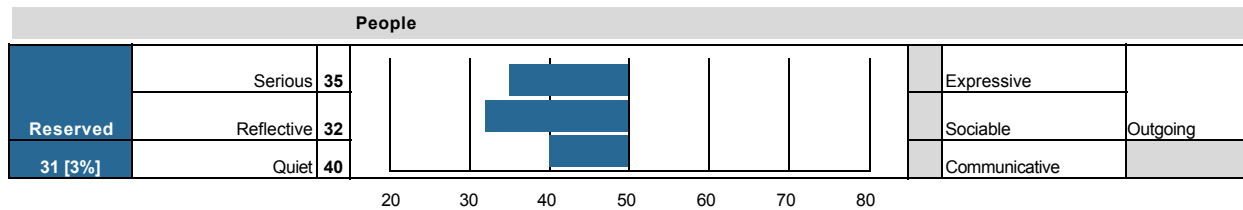
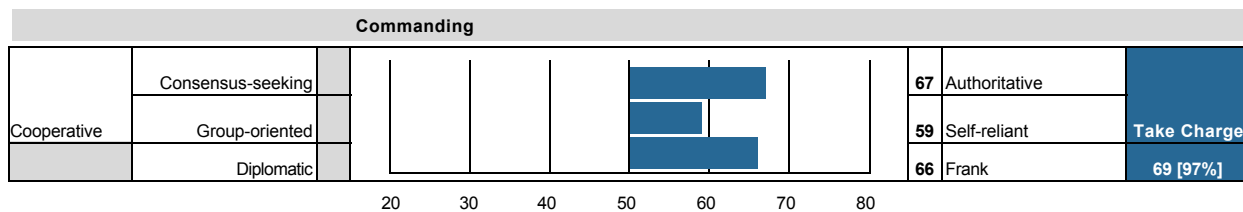
Commanding:	Take Charge - Visionary Style; Desire for control, Big picture thinking, Determination, Focus on outcomes, Definite approach. Provide options.
People:	Reserved - Reflector Style; Reservation about new ideas, Propensity to think/reflect, Considers/analyzes questions, Withdrawn, Guardedness. Allow Reflection Time
Patience:	Fast-Paced - Realist Style; Deals with change, Confronts conflict/challenging, Rational, Results driven, Questioning, impatient, Objective, cool. Present bottom line results.
Structure:	Planned -Analyzer Style; Provide details and research, Budgets and structure, Written input, Task focus, Analytical approach. Present specifics - facts, figures, data.
Trust:	Skeptical- Questioner; Unbelieving, Dissenting, Critical thinking, Fearful, Calculating, Guarded. Provide logic and key points.
Pioneering:	Pioneer - Goal Driver Style; Sets direction, Committed, Ambitious, Follows through, Trailblazer, Driven. Provide the big picture.
Risk:	Risk Taker - Optimist Style; Takes chances, Venturesome, Speculative, Impulsive, Opportunistic. Present risk/return.
Creativity:	Anchored - Implementer Style; Proven methods, Solution driven, Seeks evidence, Experience preference, Execution focus. Keep it tangible and provide the logical steps.

2.4 Interpreting the Report

In reading your report the following points are important in interpreting it:

- The report shows your T-scores in a range from 20 to 80 which are measured on a bell curve.
- The closer a score is to 20 (left side) or 80 (right side) for a behavioral factor, the more progressively extreme the natural behavior is likely to be on each side.
- Scores closer to 50 indicate a moderate style that is typically more flexible in that behavioral factor.
- The "percentage score" in the brackets next to each score refers to the percentage of people in the population who you score higher than on this factor.
- To the extent you have strong behavioral factor scores over 60 and under 40, it is more likely that the insights below will be more consistently and intensively displayed when you are making life and financial decisions over a period of time. Scores closer to 50 indicate a moderate style that is typically more flexible in that behavioral factor.
- The list of strengths and struggles that follow are typical for people who have scores similar to yours. In your stronger behavioral factors (over 60 and under 40), the strengths will be more ingrained and prevalent, and similarly the struggles.

2.5. Breakdown of 8 Factors and 24 Sub-Factors of DNA Behavior



3.1 Typical Financial Planning Strengths

Strategists are people with a vision for the future with the capability of researching and rationalizing the relevant information for making a decision to move forward. They have a good eye for detail and push to get transactions completed with a high degree of quality control. They have the strategic foresight to be able to say 'no' to opportunities that they feel may have unreasonable risks or be under-researched.

What goals would be important for you to achieve in your life? Are you being realistic in how and when you will achieve them? How are you managing the risks?

Tell me about your greatest success? What did you do that enabled this to happen? What have you learned from the experience?

What would you like to do more of in the future to focus on your life?

3.2. Typical Financial Planning Struggles

Strategists may come across to others as very questioning, demanding and inflexible. They will generally have spent time mapping out a course of action to get results and will generally only trust if it is their way. Through getting caught up in their own thinking and not allowing others to contribute they can get in the way of their own success.

How well are you getting the buy-in of your spouse, partner, family and others in key life and financial decisions you are making?

What and who can get in the way of you achieving your goals? What would you sacrifice for success?

Are you comfortable to support another person's goals that may be different from yours?

3.3. Investing Style

Strategists have a determined and goal-driven approach to investing. Once they have decided their desired goals, they will then determine how to reach them in the most efficient manner. They consider all risk/return issues very carefully, and will only be comfortable committing to opportunities that they have researched thoroughly. They will have little tolerance for investments that are not living up to expectations, and will not hesitate to alter their portfolios if any aspects of it are failing to meet their goals.

As a strategist consider how you are ensuring that the financial plans and strategies you have developed and implemented will support your long-term goals?

What processes do you use to review new opportunities and information that is provided to you?

How do you manage your patience in making investment decisions? Do you find yourself taking more risks when you are feeling pressured to get better results?

3.4. Required Style of Financial Advisor

Since they are primarily oriented towards goals and tasks, Strategists prefer having ample time to think through and focus on the transaction at hand, however they will collaborate with advisors and investment partners if that is required to produce results. Because they require comprehensive detail they will expect their advisors to provide recommendations that are backed up by quality research.

How comfortable do you feel delegating responsibility for your financial planning? Would you prefer an advisor who plays the role of guide and allows you to make decisions?

Are you comfortable sharing information with your advisor? Do you believe your advisor could help you achieve better outcomes if you shared more?

Describe the value to your personal growth in being mentored by a more experienced person. Are you comfortable to be mentored or coached by someone?

3.5. Product & Transaction Needs

Strategists prefer a mixture of financial transactions, as long as they can make consistent progress toward their goals and their high standards for quality are met. They need evidence and reasoning to commit to an opportunity, and will change if they feel their strategic plan is not being met.

What type of performance are you expecting on your investments?

How would new products and solutions be received by you? Are you comfortable investing in them even though there may be some risks that are not fully known or cannot be completely managed?

Tell me about a poor financial decision you have made from not doing enough research? How much detail do you generally need to make decisions which you can be committed to?

3.6. Financial Planning Stress

Strategists get stressed by perceived disorganization in others, being hindered from achieving results, or being unable to control either the quality or direction of their environment. They are also stressed by investment 'surprises' that have not been analyzed or prepared for, as they will expect their advisor to have apprised them of all possibilities before committing to a transaction.

How do you handle sudden changes in the financial markets? Do you see this as an opportunity? Have you ever made a decision out of fear?

Have you ever made a financial decision which caused you to lose a lot of money? How did you manage the situation? What steps do you take to keep financial control?

Tell me about a situation when an advisor has mismanaged your expectations? What did you do? How did you manage the conversation?

3.7. Self Awareness

Strategists can improve their results by realizing the total effort required by advisors and investment partners to reach the high expectations and goals to which they aspire. Because of their need for control and precision, they are often reluctant to delegate responsibility and tasks.

What was the best learning experience you had which has impacted your financial decision making? Summarize what you learned from it.

What do you feel your greatest financial blind-spot is?

Are you aware of how your desire for goals may be impacting the life of your family? Do you feel appreciated by your family and friends?

3.8. Money Management Style

Strategists are very planned and deliberate in their money management style, and approach spending, saving and debt with a considered and well thought-out approach.

How do you deal with investments that are not performing?

3.9. Financial Fears

Strategists fear losing control of their financial outcomes, not meeting goals, and having the solution to a problem without the ability to implement it. They also fear being forced into a disorganized environment or into a decision without thorough background information. Because of their highly methodical nature, they also fear financial 'surprises' and will research diligently before committing to a transaction to ensure all possibilities have been accounted for.

What is a fear for you? How could you overcome it?

Do you have a fear of not having enough money?

What would be the implication for you if you did not realize your financial goals? How would you feel? How would your family react?

3.10. Communication Style

Strategists can be gifted and animated communicators when dealing with an area they are passionate about. They analyze situations carefully before stating their opinions, and as a result they strongly believe that what they are saying is absolutely correct and the right direction to take. Because they think through the consequences of their words before speaking they are usually very diplomatic, but under stress they may come across as overly harsh or blunt.

Consider a time when you involved your family or advisors in key decision making. Did this make you feel frustrated as they debated? Was their involvement in decision making helpful?

How would you deal with tedium and irrelevancies when a family member or an advisor is communicating with you?

What would be the best way to communicate with you? Have you lost trust when you are not presented with all the facts, options or the risks are not minimized? Are there risks in others simplifying their communication style in that they might leave out a crucial piece of information?

3.11. Measure of Success

Strategists enjoy achieving goals correctly, efficiently and without undue time wasting. They like to be proven right and they like to be in control.

How much money is enough for you? What is important about money to you?

How could changing the way you view money improve your life, relationships and wealth creation?

Do you ever plan to retire? What would be a quality life for you? How do you maintain a balanced life?

3.12. Preferred Relationship with Advisors

Strategists usually like to be in charge because they believe they see the larger vision and they have a conceptual plan to make it happen. They perform well with advisors whose organization skills and discipline they respect. They are likely to require strategic advice from their advisors, as well as meticulously prepared research, ongoing monitoring of investment performance and introduction to high-quality investment opportunities as they arise. They will expect to be made aware of any significant developments in their financial strategy, and require their advisors to back up all recommendations with high-quality research.

What might be the risks to your financial planning by becoming withdrawn or isolated or emotionally dissociated from what you see as irrelevant or time wasting discussions?

Describe a time when you have settled for 'second best' through being persuaded to commit to solutions and plans that did not meet your goals and criteria. How did that make you feel? Would you have been able to change the outcome through a more transparent review process with your advisor?

Describe a time when you compromised and the outcomes were successful? What did you learn from that experience?

3.13. 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.

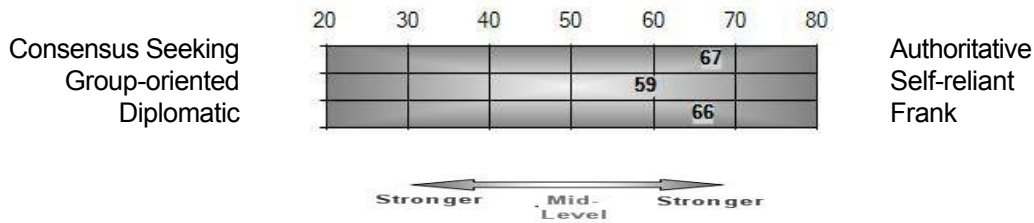
Describe a time when your decision making skills failed. How did that make you feel? What did you learn from this incident?

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 towards your goals? What accountability processes do you need to help you follow through on your goals?

4.1 Commanding Traits (Continued)

Commanding Sub-Factors



Sub-Factor Strengths and Struggles

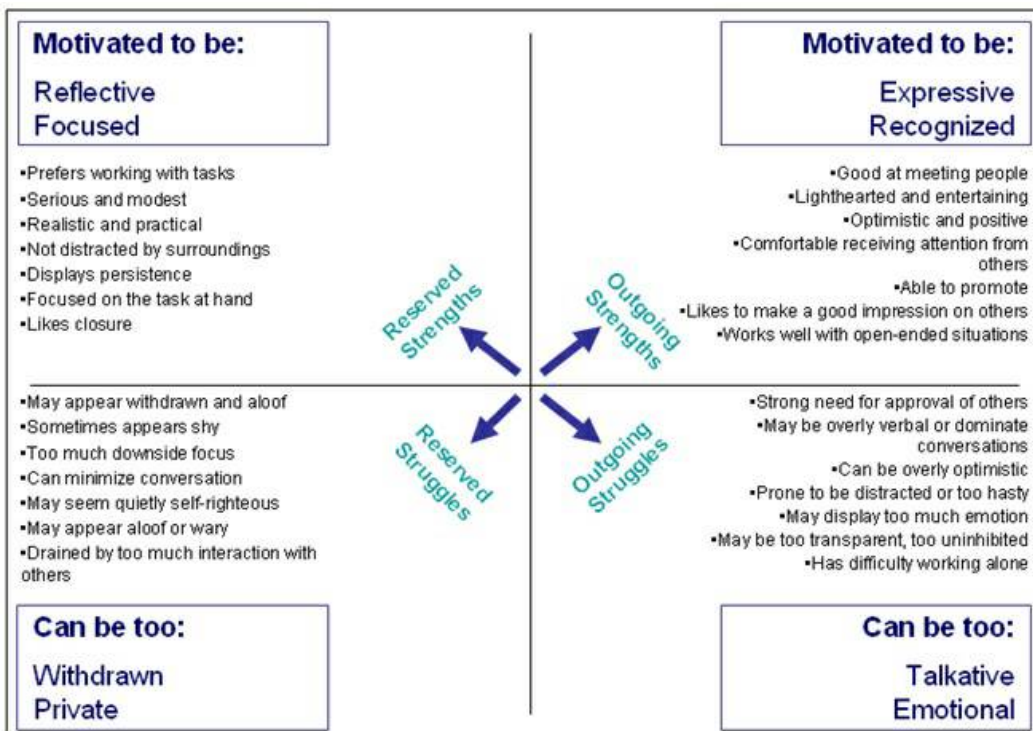
	Consensus Seeking	Authoritative
Strengths	Relaxed, enjoys supporting the established agenda, prefers supporting others rather than directing them, loyal	Self-assured, takes charge, forceful, influencing, visionary, sets agenda and goals
Struggles	Underestimates self, can be intimidated by people and situations, too submissive	Too forceful, discounts opinions of others, or alienates others, insistent, intimidating
	Group-Orientated	Self-reliant
Strengths	Consensus builder, prefers to operate with others, team builder, partnering	Self-willed, confident in own abilities, prefers to operate alone
Struggles	Hesitant in making decisions and needs a lot of direction before taking action	Forgets others, uncomfortable taking direction from others, lacks accountability
	Diplomatic	Frank
Strengths	Tactful when dealing with others, will think carefully before speaking	Direct, frank, clear communicator
Struggles	Too indirect, may withhold true opinions or information, agree and then regret it	Harsh, not diplomatic, does not think before talking, hurtful

4.2 People Traits



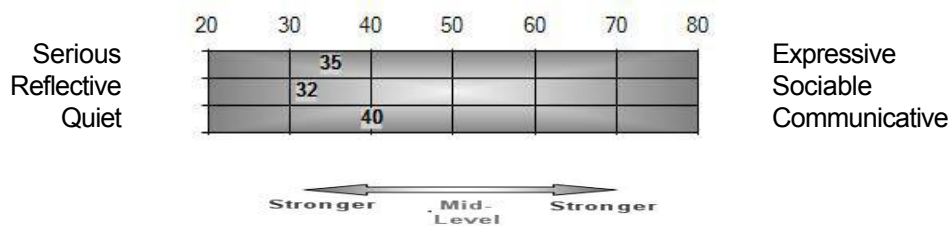
Chris, this score in the RESERVED range is typical of people who tend to be more reflective in nature and enjoy spending some time alone. They usually prefer interacting in smaller groups than participating in large group environments or where they are forced to meet a lot of new people at one time. With their propensity to have thinking time, they will work through issues carefully and not act out of emotion. They will also want to keep focused on tasks and be guarded about sharing information.

The area of struggle for people in the Reserved range is that they can be too serious in their desire to think through matters. Some will see this as them being aloof and not approachable. They will not enjoy making small talk with people and therefore can appear unfriendly. Also, they can take their need for personal privacy too far when a discussion or disclosure is needed.



4.2. People Traits (Continued)

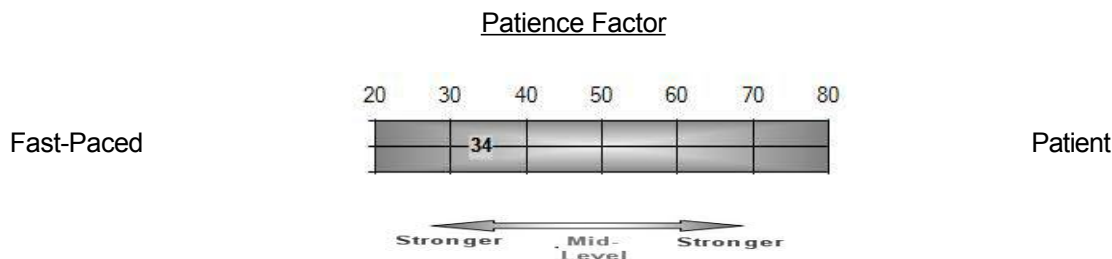
People Sub-Factors



Sub-Factor Strengths and Struggles

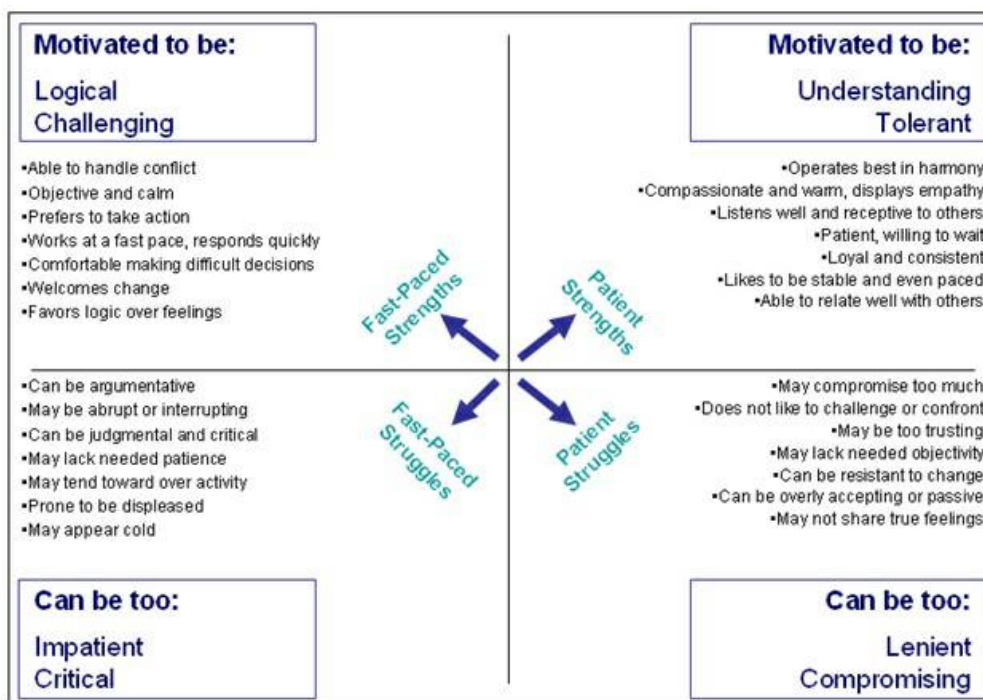
	Serious	Expressive
Strengths	Earnest, relies more on logic than emotions, will not gloss over potential problems, considered	Good promoter, emotional, fun-loving, playful, vigorous, up-side focus, upbeat
Struggles	Pessimistic, can be seen as too serious, pessimistic and unenthusiastic	Too optimistic, makes hasty decisions
	Reflective	Sociable
Strengths	Focused, comfortable operating alone, will prefer to focus on task than social interaction, private	Outgoing, entertaining, extroverted, sociable, energized by people, networking
Struggles	Aloof, may be uncomfortable in large groups, perceived as unfriendly, cold or stand-offish	Lacks focus, being time sensitive, keeping discussions focused
	Quiet	Communicative
Strengths	Succinct in expressing thoughts and ideas	Talkative, open, loud, motivating, persuasive
Struggles	Not interactive, may be stressed making small talk with strangers or addressing a group	Dominate conversations, not sensitive to needs or ideas of others, poor listening

4.3. Patience Traits



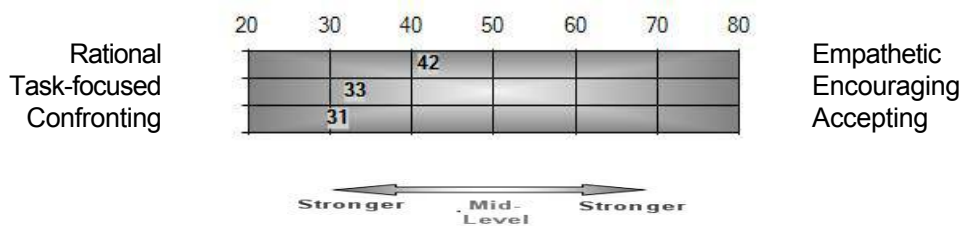
Chris, your score in the FAST-PACED range indicates a person who tends to be high energy preferring a lot of action and constant activity. They can be very quick to make decisions in response to changing events and situations. In this way, fast-paced people can be quite dynamic. When needed, they will be quick to take on challenges and deal directly with confrontational situations.

The struggle associated with scores in this range is a tendency to make decisions too quickly. They can drive for the quickest bottom line result but not consider the collateral costs of doing so that can from being impatient. Also, they can be too rational in dealing with people situations when more sensitivity and tolerance is required.



4.3 Patience Traits (Continued)

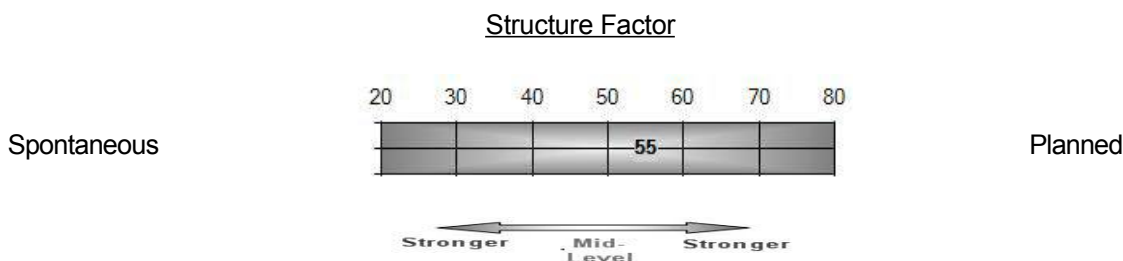
Patience Sub-Factors



Sub-Factor Strengths and Struggles

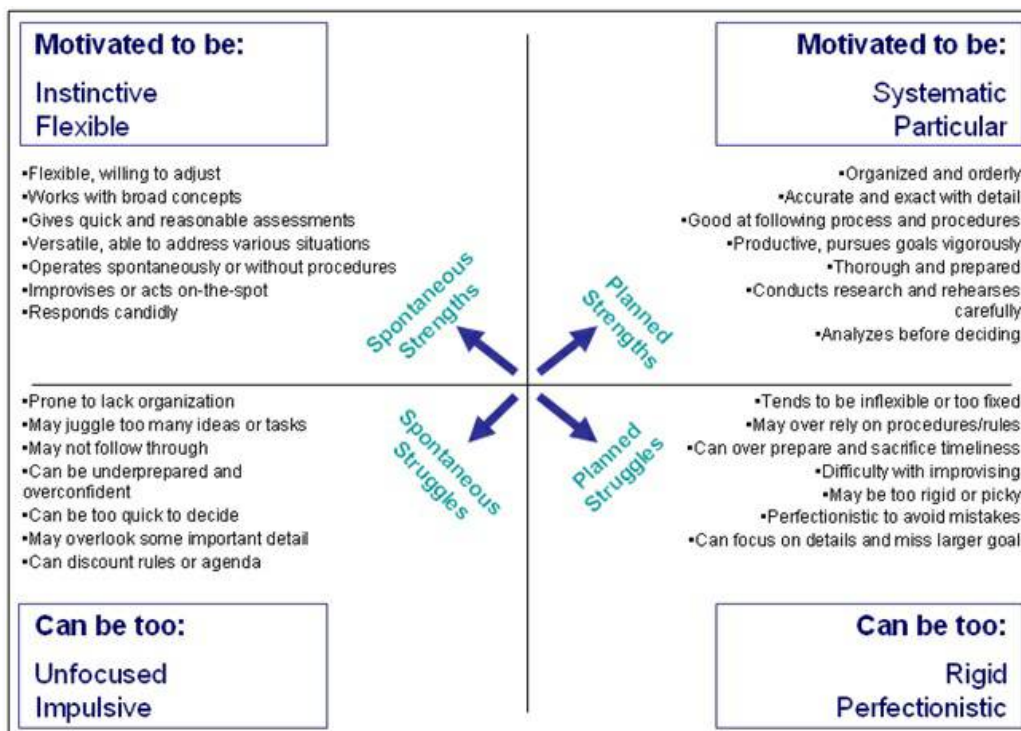
	Rational	Empathetic
Strengths	Solution oriented, able to make difficult decisions and hold people accountable	Empathetic, shows warmth, caring, merciful, good listener
Struggles	Insensitive to the needs of others, too focused on rationally solving problems	Too trusting, taken advantage of, not objective in face of problems
	Task-focused	Encouraging
Strengths	Results focus, strong goal orientation and completing task on hand	Supportive, gets behind others, good listener, gracious, helps out, easy going
Struggles	Too logical, has to work at listening and showing compassion for others	May over commit, cannot say no, fears upsetting people
	Confronting	Accepting
Strengths	Decision-maker, able to deal with confrontation, handle difficult situations and make tough decisions	Patient, can accept mistakes, agreeable, harmonious, accepting, relaxed
Struggles	Overly critical or seem unwilling to accommodate needs of others, gets frustrated	Stressed by conflict, avoids confrontation or risk

4.4. Structure Traits



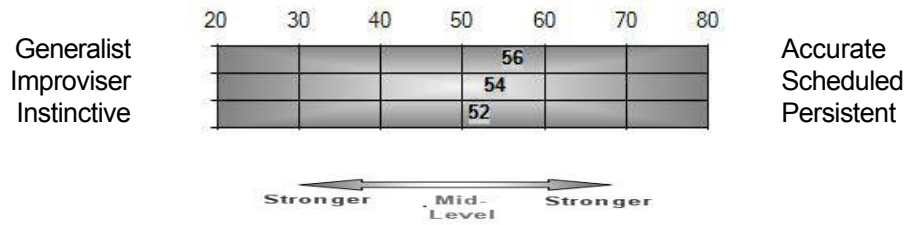
Chris, your score in the PLANNED range indicates a natural desire for structure and not to be left out of control with disorganized situations and information flows. You will see that planning and organization are the secrets to getting many things done even though others will see you as going slower for a while. You will also ensure high quality standards are maintained with a high degree of accuracy and that procedures are followed. Doing routine work will not be a problem if it is helping achieve results.

Individuals who are highly planned are usually very conscientious and calculated in the activities they undertake and the decisions they make. At times their inflexibility and picky nature can get in the way of allowing things to flow. "Paralysis by analysis" is a true statement and needs to be monitored.



4.4 Structure Traits (Continued)

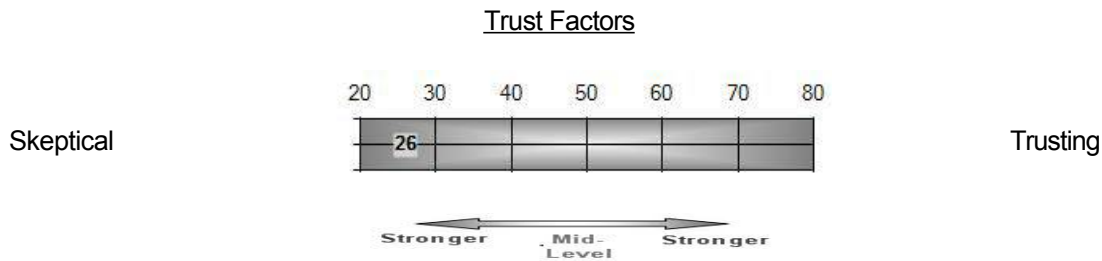
Structure Sub-Factors



Sub-Factor Strengths and Struggles

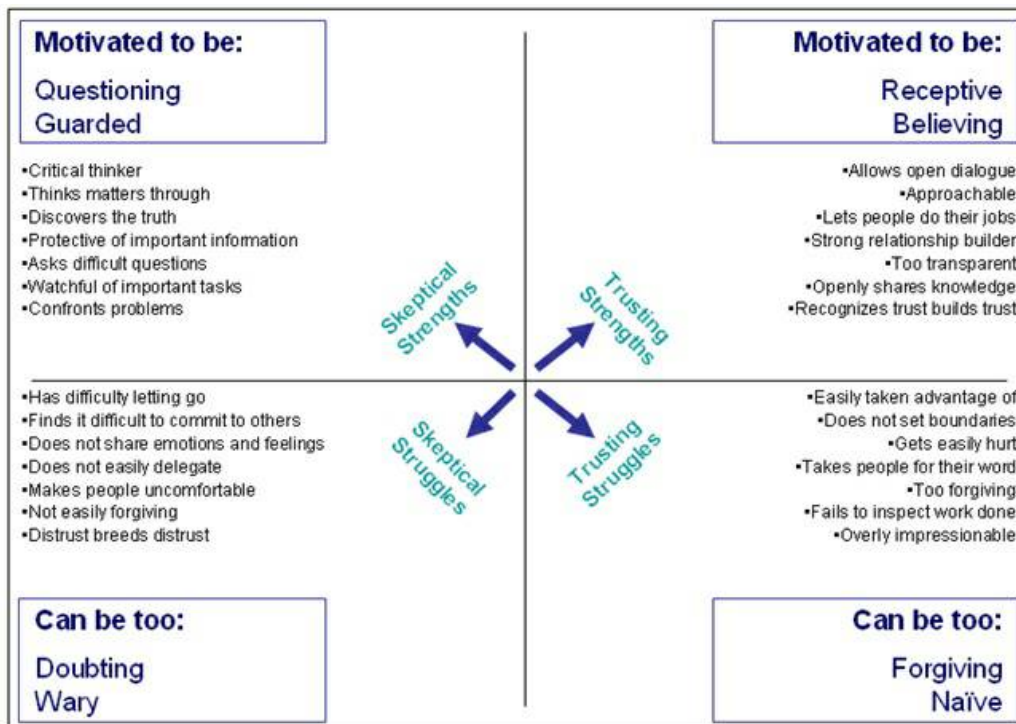
	Generalist	Accurate
Strengths	High level, can make broad assessments and give estimates quickly	Detailed, exact, factual, thorough
Struggles	Vague, may overlook important facts to reach a quick conclusion, or miss important details	Picky, sacrifice deadlines, too fixed, perfectionist
	Improviser	Scheduled
Strengths	Adaptable, responds 'on the spot' without planning or preparation, can improvise when necessary	Organized, being on time, scheduled, prepared, observes rules
Struggles	Lacks focus or structure, jumps from one idea to another, may be unprepared, impulsive	Inflexible with time, too structured, resists change, fails to improvise
	Instinctive	Persistent
Strengths	Intuitive, reacts quickly, not overly reliant on reasoning, perceptive	Process oriented, follows steps, policies and rules, formal, consistent approach, systematic approach
Struggles	Impulsive, may ignore rules, not methodical in approach, too informal, ad hoc, chaotic	Too task oriented, over relies on procedures, structures and rules

4.5. Trust Traits

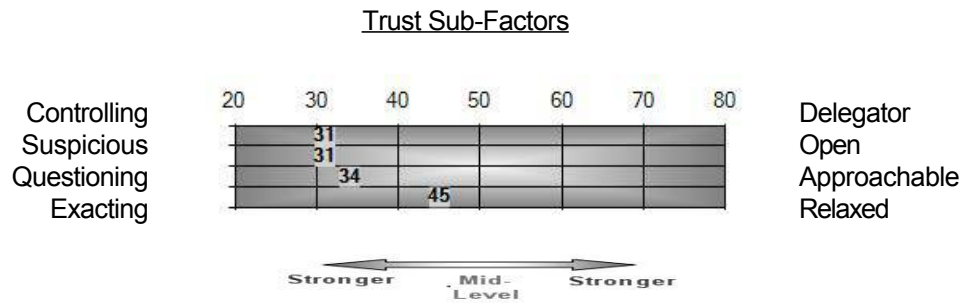


Chris, your score in the SKEPTICAL range indicates a preference for managing outcomes, critical thinking, and not accepting what people say at face value. You would rather show restraint before responding and take time to think things through. A key strength for individuals with a score in this range is the ability to probe the truth in situations and consider all of the angles and hold decision-making back until there is more certainty of what the right course of action is. You will be generally comfortable in situations where there is conflict required and difficult questions need to be asked.

What you will need to realize is that there are struggles from being too skeptical. Generally, people who have lower levels of natural trust can get in the way of their own success by over-analyzing situations, being suspicious to the point of creating barriers, not sharing with others and, overall, being too overbearing. Also, as a leader, operating at the highest levels of integrity is of utmost importance. A person who is not as trusting and not anchored with the right values may not always demonstrate the highest levels of integrity.



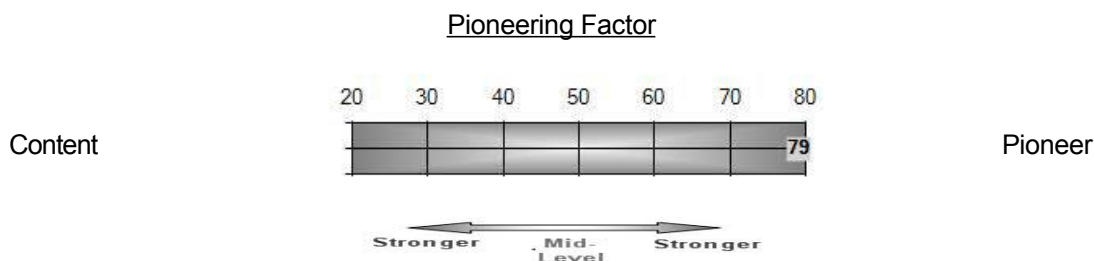
4.5. Natural Trust Traits (Continued)



Sub-Factor Strengths and Struggles

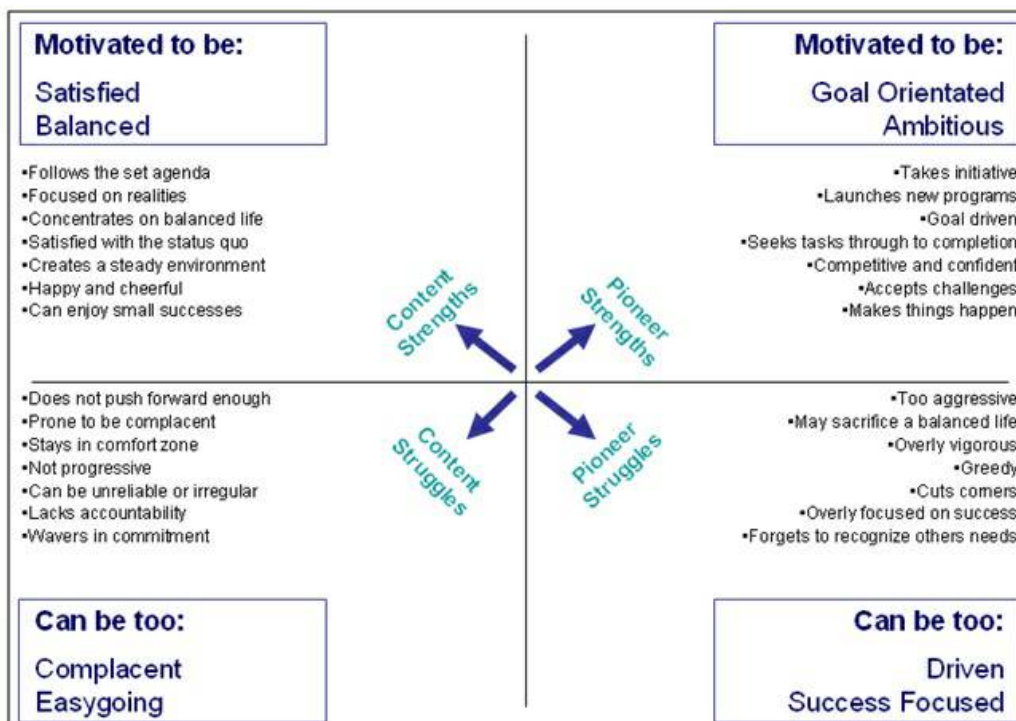
	Controlling	Delegator
Strengths	Manages outcomes, sets boundaries, governs operations	Transfers responsibilities to others, empowers others to make decisions
Struggles	Overbearing, does not provide freedom to others, too restrictive, can be manipulative.	Not sufficiently involved to properly manage tasks, loses sight of key information
	Suspicious	Open
Strengths	Thinks before responding, considers all angles	Transparent, shares knowledge and information
Struggles	Too guarded, not willing to share feelings or knowledge with others	Overly impressionable, may inappropriately share sensitive information
	Questioning	Approachable
Strengths	Curious, ability to probe with questions	Friendly, agreeable, understanding, makes people feel comfortable
Struggles	Challenging, makes people feel uncomfortable, potentially too critical	Naïve at times, easily taken advantage of, does not set boundaries for others
	Exacting	Relaxed
Strengths	Holds back, moderate, careful, checks things out	Unlocks people, does not micro manage
Struggles	Over analyzes situations, creates barriers, slows decisions down, resist ideas	Too casual, does not enforce high standards

4.6. Pioneering Traits



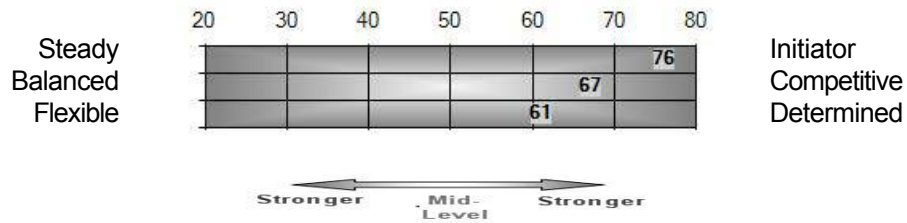
Chris, your score in the PIONEERING range is indicative of a person who is highly driven and goal oriented. You are probably comfortable in undertaking activities that entail launching new programs and then ensuring that they are seen through to completion. This type of pioneering spirit typically allows for confidently moving ahead into new opportunities with little hesitation, particularly if combined with a strong score in the Risk factor. A key strength for individuals with a score in this range is a high level of initiative, competitiveness, determination and a strong desire for achievement. This type of person sets lofty goals and then drives themselves to succeed. With high ambition and a very competitive spirit, there is a natural tendency to press for results that can be seen and measured. You will likely expect success in opportunities undertaken. If you have a higher score in the Determined sub-factor then your chance of success will be increased due to the tendency for follow through and persistence.

The struggles that often accompany a PIONEERING score are generally a result of overdoing the strengths associated with this factor. There may be a tendency to become overly goal-focused, competitive, and step over or manipulate others in order to "win" or achieve a goal. With a strong natural confidence level in their ability to succeed, there is a tendency for these people to think they are right on everything. A key to balance for individuals with a score in this range is having advisors who will disagree and give the other side of issues. Finally, balancing natural aggression with a measure of being satisfied with what you already have, and remembering to take time out to enjoy other areas of your life will help keep the right perspective.



4.6. Pioneering Traits (Continued)

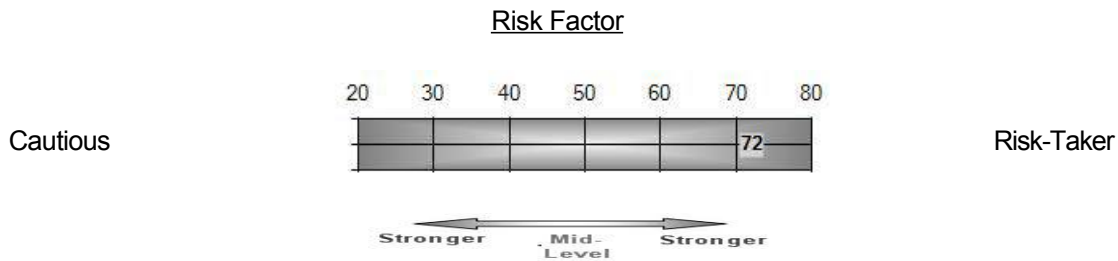
Pioneering Sub-Factors



Sub-Factor Strengths and Struggles

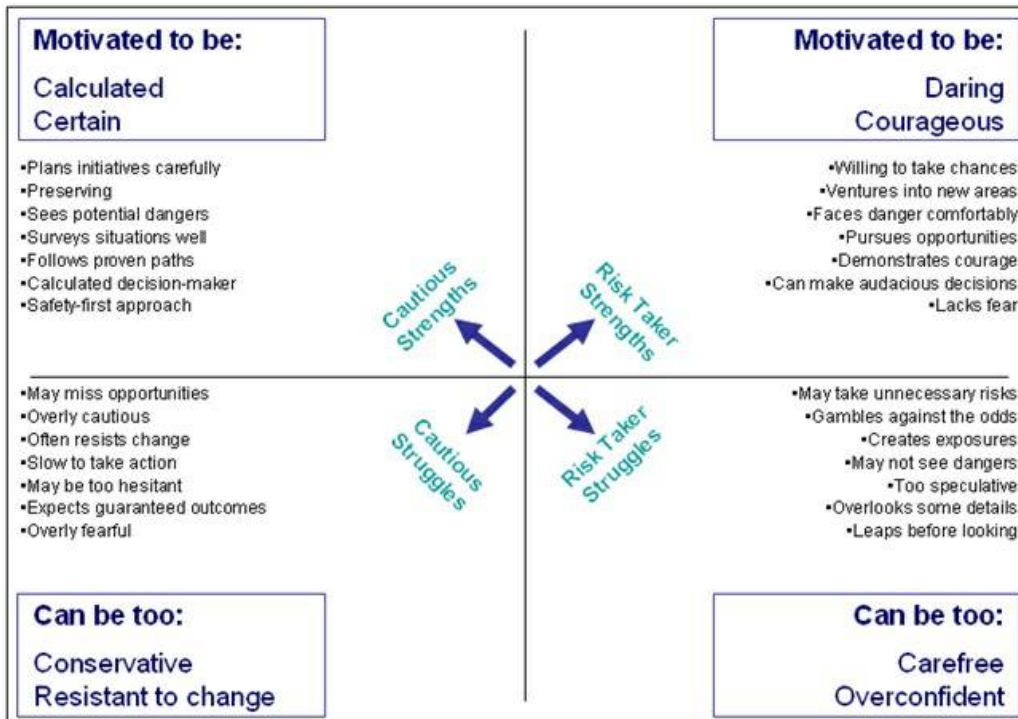
	Steady	Initiator
Strengths	Careful, tends to avoid risks, able to see the pitfalls in an idea or course of action	Sets goals, enjoys new challenges, energetic, triggers action, progressive
Struggles	Inactive, does not take action unless instructed, works passively	Too aggressive, forceful, attacking, impetuous
	Balanced	Competitive
Strengths	Satisfied, typically takes pride in being consistent, balanced life focus, cheerful	Success-driven, opportunistic, motivated, ambitious, driven
Struggles	Avoids challenging goals, undervalues talents, can be complacent, not driven	Overly goal focused, sacrifice a balanced life for success, too vigorous
	Flexible	Determined
Strengths	Changeful, willing to adjust for the situation, can handle unpredictable events, goes with the flow	Follow through, productive, pursues goals, single-minded, persistent, committed to plans
Struggles	Inconsistent approach, can lack full commitment to reaching goals and waiver in accomplishing desired results, easily becomes restless	Too focused, inflexible, neglects health, family and needs of others, does not change a plan when needed

4.7 Risk Traits



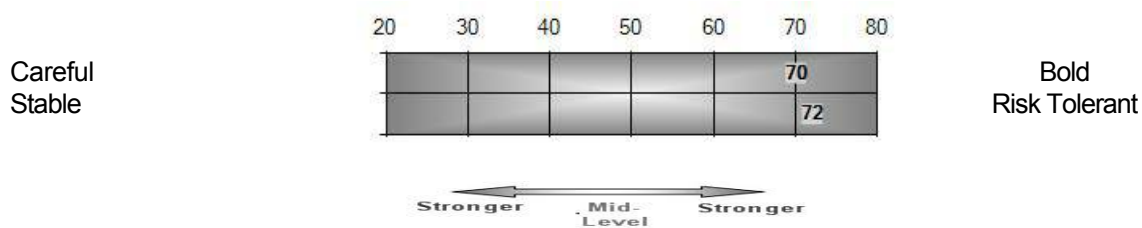
Chris, your score in the RISK-TAKER range is indicative of a person who is willing to take chances in making business decisions. Further, you will be able to emotionally handle the consequences of some failure which happens as a result. This type of opportunistic spirit typically allows for moving ahead into new opportunities with little hesitation, particularly if combined with a strong score in the Pioneering and Spontaneous range. A key strength shared by those with a score in this range is a high level of boldness and an ability to face danger comfortably. Very often with people with a score in this range are capable of making audacious decisions and seeing them through without fear.

The struggles that often accompany a high RISK score are generally a result of overdoing the strengths associated with this factor. There may be a tendency to gamble against the odds and be too speculative. Further, with a naturally impulsive nature you may not always stop and think about the risks and hence potentially not see the dangers. A key to balance for individuals with a score in this range is having advisors who are able to see and manage risk, and help keep your perspective on what is acceptable for the potential return you will make. Finally, balancing natural boldness with a measure of caution and more initial analysis can enhance effectiveness.



4.7 Risk Traits (Continued)

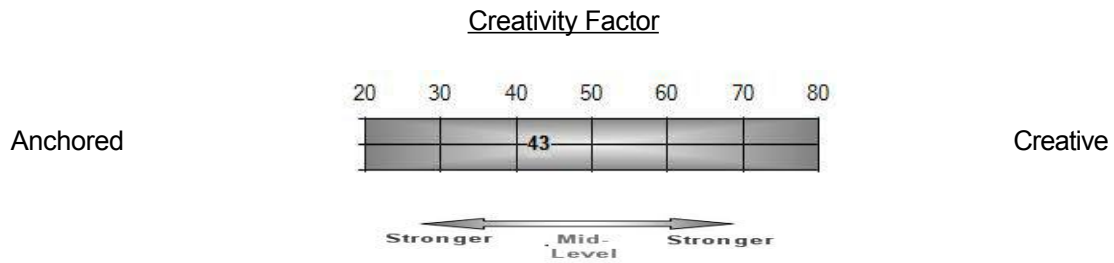
Risk Sub-Factors



Sub-Factor Strengths and Struggles

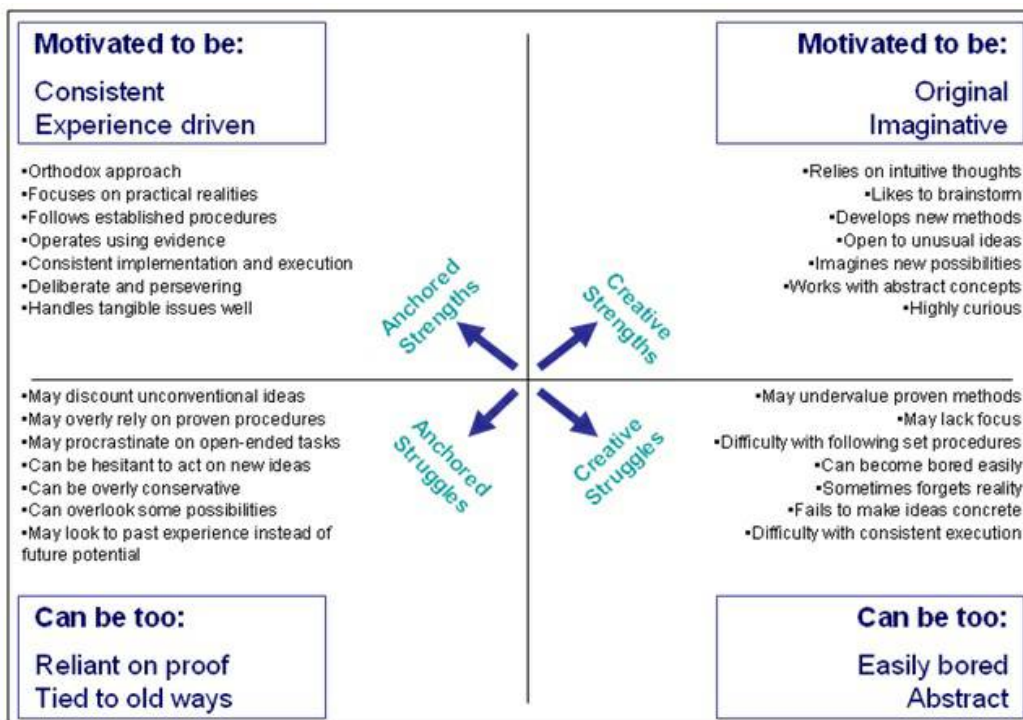
	Careful	Bold
Strengths	Careful, tends to avoid taking chances, able to see the pitfalls in an idea or course of action	Courageous, daring, optimistic, venturesome, takes chances, initiate bold action
Struggles	May resist change, and miss out on opportunities by being overly cautious	Takes unnecessary risks, sometimes does not see dangers
	Stable	Risk Tolerant
Strengths	Needs certainty, desire for stability, safety first	Resilient, rationalizes losses, accepts consequences of losses, moves on quickly, confident with decisions
Struggles	Expects guarantees, regrets decisions afterwards, emotional with losses	Too care free, does not sufficiently recognize the consequences of bad decisions

4.8. Creativity Traits



Chris, your score in the ANCHORED range indicates a person who prefers a very logical approach with all of the steps clearly laid out. Consistent execution is key for them and to know things have been done before by others so that there is a reliability factor. You will be experienced as an implementer of tangible ideas.

Typically, people who are Anchored will have the struggle of being over reliant on their past experiences and existing procedures. This can mean they are resistant to positive changes which are designed to be more efficient and effective. Therefore, there can be an unnecessary blocking of innovation particularly if it seems unconventional.



4.8. Creativity Traits (Continued)

Creativity Sub-Factors



Sub-Factor Strengths and Struggles

	Experience-based	Original
Strengths	Experience driven, likes to deal with concrete issues and routine problems, based on past experience	Innovative, imaginative, original, artistic, new ideas driven
Struggles	Fixed, may rely too much on past experience and proven strategies	Easily bored, finds it difficult to operate within a set of rules
	Practical	Enterprising
Strengths	Implements existing solutions, good at following routines and dealing with tangible issues	Resourceful, comprehends theoretical ideas, solution driven, inventive, abstract concepts
Struggles	Lacks initiative, may undervalue personal abilities and hesitate to act on good ideas	Undervalues proven methods, impatient with those who do not catch on fast
	Left-brained	Right-brained
Strengths	Responds to written instructions, logical, planned, learn by lecture, discussion, reasoning, rationalization, talk	Learns by stories, diagrams, illustrations, demonstrations, gestures, feelings, quick minded
Struggles	Gatekeepers, tends to resist unproven new ideas, skeptical of anything new, tends to see the flaws in everything	Does not follow logical steps, too trusting, fantasy based

Section 5: Wealth Mentoring Conversation Agenda

Based on your unique DNA Behavioral style, consider your responses to the following powerful questions in a conversation with your Wealth Mentor or other advisors.

5.1 Discovery Connection Questions

1. How do you feel about your Wealth Mentoring report?
2. What was the most accurate part of the report?
3. What aspects do you agree with and disagree with?
4. What parts of the report do you not understand?
5. What is something new the report has said about you?
6. Has the report identified differences with others?
7. What do you believe is your greatest behavioral talent?
8. What part of your behavioral style do you struggle with most?
9. How have you learned to adapt your behavior?
10. Have you showed your spouse? If so, what do they think?

Section 5: Wealth Mentoring Conversation Agenda (Continued)

Based on your unique DNA Behavioral style, consider your responses to the following powerful questions in a conversation with your Wealth Mentor or other advisors.

5.2 Life and Financial Motivations Questions

1. What are your most important goals? Do you have a clear vision of what you want? How are you progressing towards achieving these goals? What can get in the way of you achieving your goals? Describe what kinds of opportunities excite you? Why?
2. How do you maintain a balanced life? What would you like to do more of in the future to focus on your life? How important is it for you to achieve the goals you have already committed to?
3. When spending time with advisors do you initiate the conversations? Do you quickly become restless with an advisor whose conversation does not excite you? How do you manage such conversations?
4. How important for you is it to be seen as financially successful? How would you define success? What would you sacrifice for success? Will you ever retire?
5. Wealth creation can become addictive and might well take over your life, do you agree? How can you ensure that you keep a balance during this process and not get distracted by too many exciting opportunities and goals to be reached? What role should an advisor play in helping you keep this balance?
6. Choosing to work with a financial advisor to build your wealth is an important decision. You are allowing them to invest your money. You are entrusting them to make wise decisions about your financial future. Do these statements challenge you? How could you ensure your questioning of their advice was seen as healthy and not based on suspicion about the decisions they were making?
7. What steps do you think you or your advisor could take to build a healthy communication exchange with each other based on mutual trust and not on doubt and uncertainty? How could getting this right at the outset improve your chances of successful wealth creation or could it?
8. Approaching the challenges of making significant wealth creation decisions can be daunting. How do you respond to advice about which you are unconvinced? Do you contest the advice there and then, do you seek a second opinion or something else?
9. When unconvinced by any form of information you are presented with, do you become more controlling in terms of outcome? Do you find yourself questioning the information to extremes? What kind of advisor/client relationship has put you most at ease and why?
10. It could be argued that asking advisors difficult questions is a key part of the relationship. Consider this, do you question from a place of not wanting to let go, not feeling comfortable delegating tasks to your advisor or perhaps because you need to have sufficient information and complete analysis before being able to let down your guard?

Section 5: Wealth Mentoring Conversation Agenda (Continued)

Based on your unique DNA Behavioral style, consider your responses to the following powerful questions in a conversation with your Wealth Mentor or other advisors.

5.3 Meeting Wrap Up Questions

1. If I was to be your Wealth Mentor how could I best help you?
2. How will you measure the relationship?
3. How do you wish to be communicated with?
4. Where do you want to be versus where you are?
5. What is the ideal pattern of your decision-making for creating and protecting wealth?
6. What will the accountability process be?

Section 6. Disclaimer

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. This 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. DNA Behavior does not purport to provide you with any securities or investment recommendations or advice. Before making any life, financial or investment decision, we recommend that you seek the wise counsel of a wealth mentor or advisor. In addition, the use of this report is subject to the Terms and Conditions at www.financialdna.com.

Section 7. Next Steps

1. Quality Life Discovery

The Quality Life Discovery uncovers a number of your quality life drivers which in addition to your financial behaviors are foundational to your life purpose and setting your goals. The key areas uncovered are passion, vision, values, needs and wants and the environment in which you are in now and from which you have come.

2. Financial Personality Discovery

The Financial Personality Discovery uncovers your learned financial behavior and decision-making preferences, based on your upbringing, education and environment.

A key outcome of this stage of the process is the Financial DNA Behavior Analysis, which compares your natural behavior (i.e. from the Financial DNA Natural Behavior Discovery Process) with your learned financial behavior, and this provides a more robust platform to establish your financial plan.

3. Further Education

We have a number of education programs available for investors and financial advisors to enhance their understanding of what the Financial DNA reports mean and how to use them on a daily basis. Please contact us at support@dnabehavior.com for more information and access to these programs.