

Financial Behavior Comparison Report

**Chris Coddington: Strategist**

Strategists naturally blend their strong drive to reach key goals with sound knowledge, high quality processes and quality control standards.

**Helen Jones: Engager**

Engagers are comfortable connecting with people in a broad array of situations and being able to use their natural enthusiasm to promote.

**Risk behavior**

Higher scores are associated with higher risk takers.



Risk taker and tolerant of losses

Safely manages risks and tolerant of losses

**Financial relationship management**

Higher scores indicate the more time and energy you wish to spend working with your financial adviser.



Prefers to maintain control of decisions and results driven

Delegates to advisors and relationship driven

**Financial planning management**

Higher scores are associated with financially organized investors, and indicate tendencies to save money and follow budgets.



Saver and follows budgets

Desire to spend and appreciates spending freedoms

**Wealth building motivation**

Higher scores are associated with high goal-setting and ambitious investors who set and ambitiously pursue goals.



Pursues goals and is often ambitious

Prefers flexible goals and is often OK with a content life

**Financial emotional intelligence**

Higher scores represent emotionally intelligent investors who will be able to more effectively recognize and balance their impulses.



Likely to recognize and balance emotional impulses with logic

Has emotional impulses and makes spur of the moment decisions.



# Your Financial Behavior Report

**Chris Coddington: Strategist**

Provided by your advisor: **Chris Coddington**

Strategists naturally blend their strong drive to reach key goals with sound knowledge, high quality processes and quality control standards.

## Your Financial Behavior

Your results show that you're opportunistic in your approach to money. This means you like to jump at an opportunity when it comes to investing. You're comfortable taking a high level of risks to aggressively make more money.

## Your Behavioral Biases

These biases may get in the way of wise decision making. Your advisor will discuss strategies to help you manage your instincts in your financial plan.

## Your keys to adopting a plan

- Provide me with the big picture
- Present me with action plans
- Expect me to ask for the logic and key points

**Optimism Bias** - Exhilarated by playing a big game even if they know it is difficult to win.

**Over Confidence** - Can think they are more successful at investing than they really are.



### Risk behavior

*Risk taker and tolerant of losses*

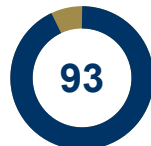
Higher scores are associated with higher risk takers.



### Financial relationship management

*Prefers to maintain control of decisions and results driven*

Higher scores indicate the more time and energy you wish to spend working with your financial adviser.



### Financial planning management

*Saver and follows budgets*

Higher scores are associated with financially organized investors, and indicate tendencies to save money and follow budgets.



### Wealth building motivation

*Pursues goals and is often ambitious*

Higher scores are associated with high goal-setting and ambitious investors who set and ambitiously pursue goals.



### Financial emotional intelligence

*Likely to recognize and balance emotional impulses with logic*

Higher scores represent emotionally intelligent investors who will be able to more effectively recognize and balance their impulses.

## The Importance of Understanding Your Financial Behavior

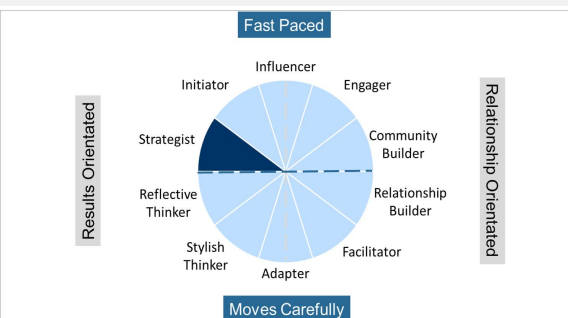
For advisors to provide valuable advice, it is key that they understand you and your goals. Measuring and discussing your financial behavior is a first step for your advisor to get to know you. Your financial behavior describes how you make decisions around money, your communication style, how you react to market events, and what motivates you to achieve your goals. These elements help drive a financial plan that is appropriate and custom for you.

Other factors may influence the investment strategy that is ideal for you such as;

- Amount of time you planned to achieve your goals
- Risk and return required to achieve your financial goals.
- Experiences such as education, upbringing, and life lessons that may have changed your approach to finances throughout your lifetime.

## Share Your Financial DNA With Others

Share your results with family members and other mentors. The below guide illustrates how the 10 unique styles are similar or different to others.





# Your Financial Behavior Report

**Helen Jones: Engager**

**Provided by your advisor: Chris Coddington**

Engagers are comfortable connecting with people in a broad array of situations and being able to use their natural enthusiasm to promote.

## Your Financial Behavior

Your results show that you take an accumulation approach to money. This means you like to invest in the right opportunities when it comes to investing, but prefer not to take on too much risk because accumulating wealth over the long term is your main objective.

## Your Behavioral Biases

These biases may get in the way of wise decision making. Your advisor will discuss strategies to help you manage your instincts in your financial plan.

**Herd Follower** - Tends to stampede into investments in exuberance and out in fear.

**Instinctive** - In adversity tends to make decisions quickly and emotionally based on instinct.

## Your keys to adopting a plan

- Remember my need for fun and/or excitement
- Invest time in building our relationship
- Expect/encourage my out-of-the-box thinking

## The Importance of Understanding Your Financial Behavior

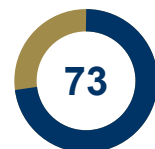
For advisors to provide valuable advice, it is key that they understand you and your goals. Measuring and discussing your financial behavior is a first step for your advisor to get to know you. Your financial behavior describes how you make decisions around money, your communication style, how you react to market events, and what motivates you to achieve your goals. These elements help drive a financial plan that is appropriate and custom for you.

Other factors may influence the investment strategy that is ideal for you such as;

- Amount of time you planned to achieve your goals
- Risk and return required to achieve your financial goals.
- Experiences such as education, upbringing, and life lessons that may have changed your approach to finances throughout your lifetime.

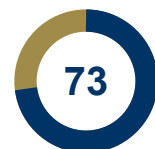
## Share Your Financial DNA With Others

Share your results with family members and other mentors. The below guide illustrates how the 10 unique styles are similar or different to others.



## Risk behavior

*Safely manages risks and tolerant of losses*  
Higher scores are associated with higher risk takers.



## Financial relationship management

*Delegates to advisors and relationship driven*  
Higher scores indicate the more time and energy you wish to spend working with your financial adviser.



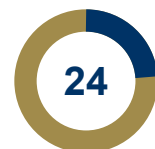
## Financial planning management

*Desire to spend and appreciates spending freedoms*  
Higher scores are associated with financially organized investors, and indicate tendencies to save money and follow budgets.



## Wealth building motivation

*Prefers flexible goals and is often OK with a content life*  
Higher scores are associated with high goal-setting and ambitious investors who set and ambitiously pursue goals.



## Financial emotional intelligence

*Has emotional impulses and makes spur of the moment decisions.*  
Higher scores represent emotionally intelligent investors who will be able to more effectively recognize and balance their impulses.