



## Financial DNA<sup>®</sup> Core Life Motivations Profile

### Wealth Mentoring Report for Chris Coddington

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

Date of Completion: 30-September-2008

# Financial DNA® Wealth Mentoring Report

Chris Coddington  
30-September-2008

## Section 1. Introduction

Chris, the primary objective of this report is to raise your self-awareness of your 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 Planning Report.

### 1.1. Core Financial Life Profile

We have prepared this Wealth Mentoring Report based on your Core Financial Life Profile being the "Strategist" profile, which is one of our ten unique profiles. This information will most closely describe your natural 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 excel by blending their strong drive to reach goals with a desire for precision, accuracy, and quality. 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 detached, impartial approach that enhances their ability to make difficult decisions.*

### 1.2. About the Profile

Please note, the Financial DNA Core Life Motivations Profile:

- Describes normal behavioral traits only.
- Recognizes that every person will have a unique style.
- Emphasizes that there are no good or bad behavioral profiles.
- Is gender neutral.
- Describes general traits that are typical for people who receive similar scores.
- Should be personalized since all statements may not apply to all people.
- Has been established as a valid and reliable instrument for measuring natural behavioral traits.
- Is one of the most powerful tools available for life and financial alignment, but choices should not be made solely based on behavior. (Other areas such as interests, education, and experience should also be considered).

### 1.3. Use of Behavioral Profiles

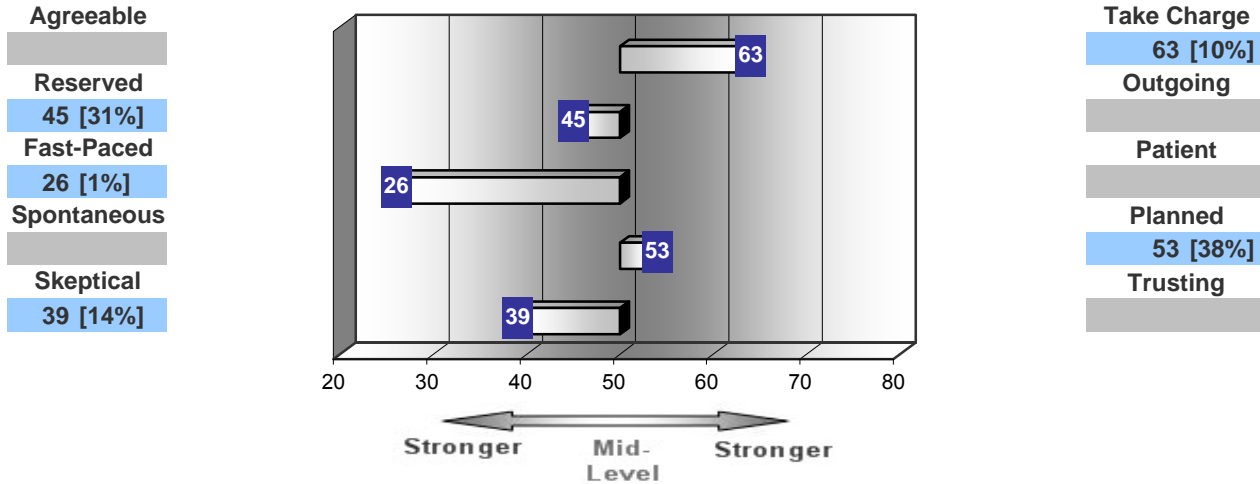
In this report, the term "behavior" refers to the way a person most naturally operates or acts. For example, some people are naturally motivated to be very organized and precise, and some are more spontaneous and casual. Likewise, some are risk takers and others are naturally conservative.

There may be a tendency to think that some behavioral profiles are inherently more suited for making life, financial or business decisions than others, but that is not the case. All profiles and styles are equally valid, and all are needed. All styles and all people have strengths and struggles. The key point to remember is that people can be the most successful when they understand and maximize the positive aspects of their own natural and unique styles, and operate in an environment which will enhance their natural talents, and balance their areas of struggle.

## Section 2. Core Life Motivations Profile Snapshot

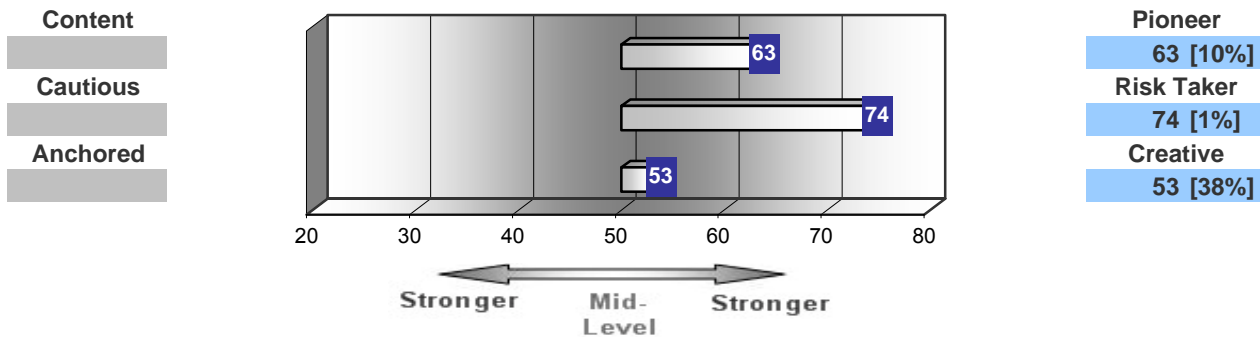
### 2.1. Core Financial Life Drivers

The following 5 factors representing your Core Financial Life Drivers provide specific insights into your natural talents, strengths and struggles and then how you communicate. Overall, these 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 Agreeable, Outgoing, Patient and Trusting you will be more relationship focused.



### 2.2. Financial Life Planning Drivers

The following 3 factors representing your Financial Life Planning Drivers are also core to how you make life, financial and business decisions. However, these factors focus more specifically on your motivations for growth and/or balance in your life. If you have scores high on Pioneer, Risk Taker and Creative then this will indicate desires to maximize, 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.



### 2.3. Summary Analysis of Your DNA Behavioral Style

**Commanding:** Confident, self-reliant, naturally wants to take the lead and control the agenda. Results oriented.

**People:** Mid-Range Score. Engaging and pleasant with others when approached but also enjoys operating alone.

**Patient:** Objective and not afraid to make difficult decisions; likes to move ahead at a fast pace.

**Structure:** Mid-Range Score. Likes to be structured in some areas but also can operate spontaneously in other areas.

**Trust:** Skeptical, likes to critically think through things, manage outcomes, ask questions that challenge the status quo and will generally be guarded.

**Pioneer:** A progressive approach to taking initiative, sets ambitious goals, confident, follows through and is quite driven.

**Risk:** Adventurous, courageous, makes bold moves and is very resilient in being able to handle the ups and downs that come with taking risks.

**Creativity:** Mid-Range Score. Will use a mixture of imaginative and practical ideas to solve problems and initiate change.

### 2.4. Interpreting the Profile

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

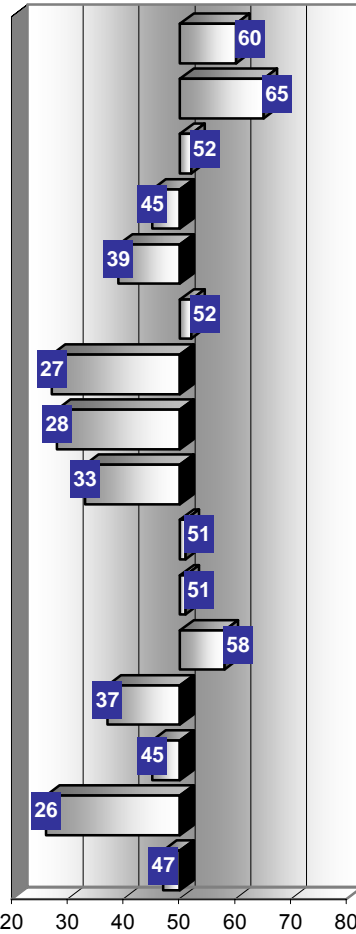
- The report shows your T scores in a range from 20 to 80 which are measured on a bell curve.
- The closer a score is to 20 (left side) or 80 (right side) for a behavioral factor, the more progressively extreme the natural behavior is likely to be on each side.
- Scores closer to 50 indicate a moderate 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 score like you on this factor. The lower your score the more intensive your behaviors in this factor.
- To the extent you have strong profile 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.
- The list of strengths and struggles that follow are typical for people who have scores similar to yours. In your stronger profile factors, the strengths will be more ingrained and prevalent, and similarly the struggles.

## Section 2. Core Life Motivations Profile Snapshot (Continued)

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

#### Core Financial Life Drivers

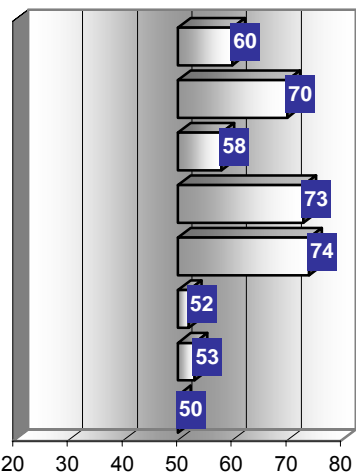
Agreeable	Passive	
	Group Orientated	
	Diplomatic	
Reserved	Serious	45
	Reflective	39
	Quiet	
Fast-Paced	Rational	27
	Task-focused	28
	Confronting	33
Spontaneous	Generalist	
	Improviser	
	Instinctive	
Skeptical	Controlling	37
	Suspicious	45
	Questioning	26
	Restrained	47



60	Authoritative	Take Charge
65	Self-reliant	
52	Frank	63
	Expressive	Outgoing
	Sociable	
52	Communicative	
	Empathetic	Patient
	Encouraging	
	Accepting	
51	Accurate	Planned
51	Scheduled	
58	Procedural	53
	Delegator	Trusting
	Open	
	Approachable	
	Relaxed	

#### Financial Life Planning Drivers

Content	Cooperative	
	Balanced	
	Flexible	
Cautious	Careful	
	Stable	
Anchored	Experience Based	
	Practical	
	Left Brain	



60	Initiator	Pioneer
70	Competitive	
58	Determined	63
73	Bold	Risk Taker
74	Risk Tolerant	
52	Original	Creative
53	Enterprising	
50	Right Brain	

Stronger ← Mid-Level → Stronger

### 3.1. Typical Financial Planning Strengths

Strategists are goal orientated, precise, analytical, assertive, confident, prepared, and they insist on quality results. They have a good eye for detail and push to get transactions completed correctly. 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

To others, Strategists may come across as rigid, cold, pushy, stubborn, insistent and can be overly attentive to detail. In their desire to achieve results Strategists may become critical, judgmental and insistent on doing things their way.

- 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 orientated 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

As their profile name implies, 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 or your goals?

## Section 4. Specific Wealth Mentoring Insights on Your DNA Behavior

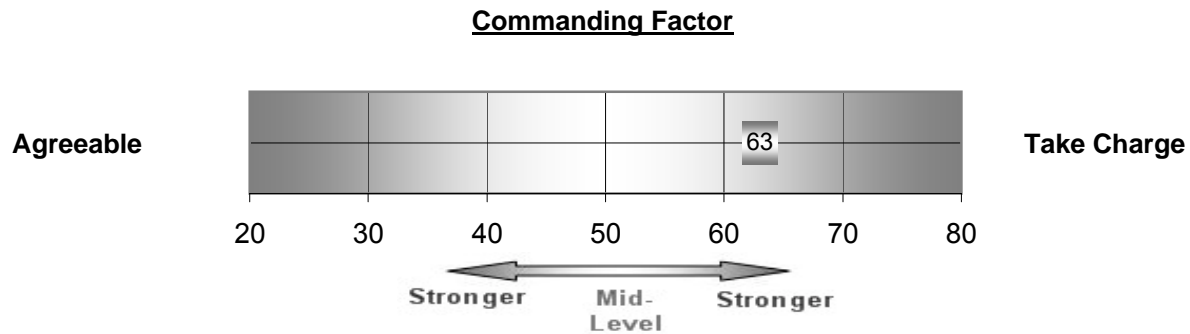
The strengths and struggles in the next section of the report relate to your Financial DNA Core Life Profile scores for the eight behavioral factors. This information gives more depth to the report and helps you focus on your unique style.

There are many advantages of understanding your unique financial decision-making style, life and financial motivations and how you operate in relationships with others. You will be more likely to realize your potential in some financial relationships more than others simply because they are a better fit for your natural style.

**A goal should be to align your decision making and relationships with others as much as possible with your strengths and minimize exposure in the areas where you may struggle.**

On the other hand, we all need to have a self-improvement program to understand our struggles. As an example, a person who tends to be impatient and not naturally a good listener, can enhance relationships through a focused effort to become an active listener. Also keep in mind that strengths overdone usually lead to problems.

## 4.1. Commanding Traits



Chris, your score in the TAKE CHARGE range indicates a person who naturally seeks to be in control of the environment and operate independently. Whether planning a transaction, running a business, or setting priorities, these people naturally want to be in charge. Their desire to set and control agendas and get results can contribute to success in a variety of situations. Those who score in this range are typically confident and decisive. With strongly held opinions and ideas about how things should be done, it's typical for them to speak out or give advice. They naturally see the big-picture and have a unique ability to anticipate changes and conceptualize new ideas for operating in the future. This "visionary" gift is a key strength of the people with this profile.

There are several struggles shared by those who have this commanding nature. Their assertive nature may precipitate "turf" wars, unless there are clearly defined areas of responsibility. Also, with their high confidence, they may assert strong opinions in areas in which they lack sufficient expertise. They often discount the amount of detail needed to bring their big-picture ideas to fruition. Balance is provided by taking a more cautious approach and seeking and listening to the sound advice of others who are opposite from them in personality and advisory style.

**Agreeable Strengths**

- follows the established agenda
- process-oriented
- speaks diplomatically
- promotes stability through cooperation
- moves cautiously into new areas
- likes to focus on one thing at a time
- sees the practical in the present

**Agreeable Struggles**

- can be unassertive or timid
- may tend toward being passive
- may be hesitant to speak out
- not inclined to take charge
- can underestimate own abilities
- may first consent but later disagree
- may not see the strategic/future potential

**Take Charge Strengths**

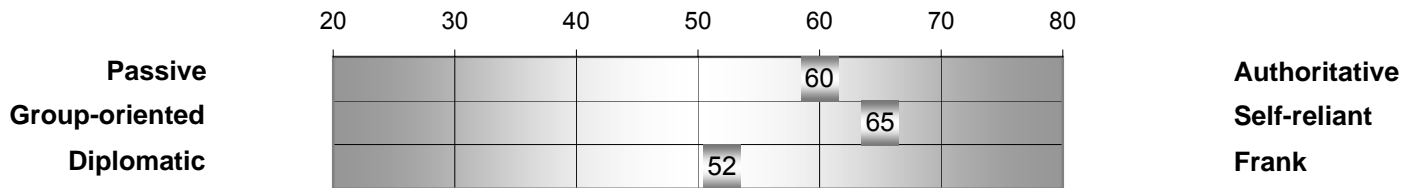
- initiating, wants to set the agenda
- results-oriented
- speaks directly
- eager to take on new challenges
- acts with assurance and confidence
- prefers to handle various projects
- sees the strategic/future potential

**Take Charge Struggles**

- may be opinionated and ignore outside input
- can assume control without realizing it
- may not listen well to others
- prefers to avoid routine and details
- may be uncomfortable taking direction from others
- underestimates work needed to achieve goals
- may speak without considering the impact

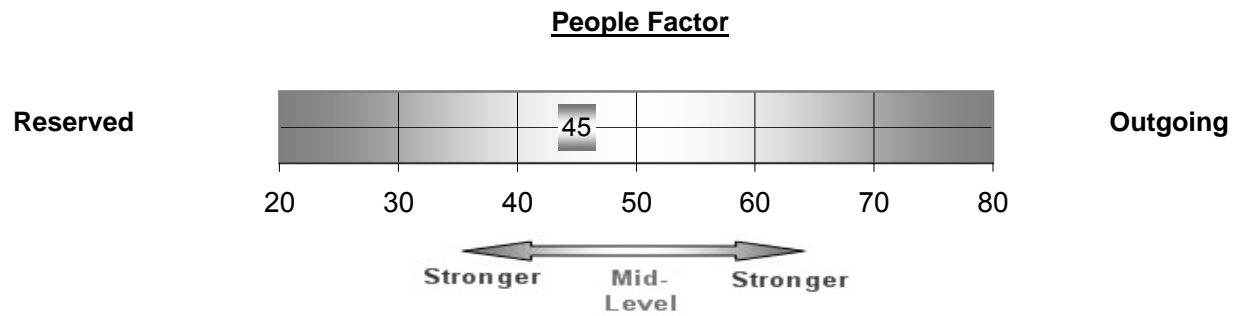
## 4.1. Commanding Traits (Continued)

### Commanding Sub-Factors



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

## 4.2. People Traits



Chris, this mid-range score on the PEOPLE factor indicates a person who probably enjoys a combination of time with others and time alone. People in this profile typically exhibit good verbal skills and are comfortable in meeting others. However, they are more likely to be open and communicative among those they know well. They usually function well with others and find it easy to fit in with various groups.

**Reserved Strengths**

- prefers working with tasks
- serious and modest
- realistic and practical
- not distracted by surroundings
- displays persistence
- focused on the task at hand
- likes closure

**Reserved Struggles**

- may appear withdrawn and aloof
- sometimes appears shy
- tends to see the downside
- can minimize conversation
- may seem quietly self-righteous
- may appear skeptical or wary
- drained by too much interaction with others

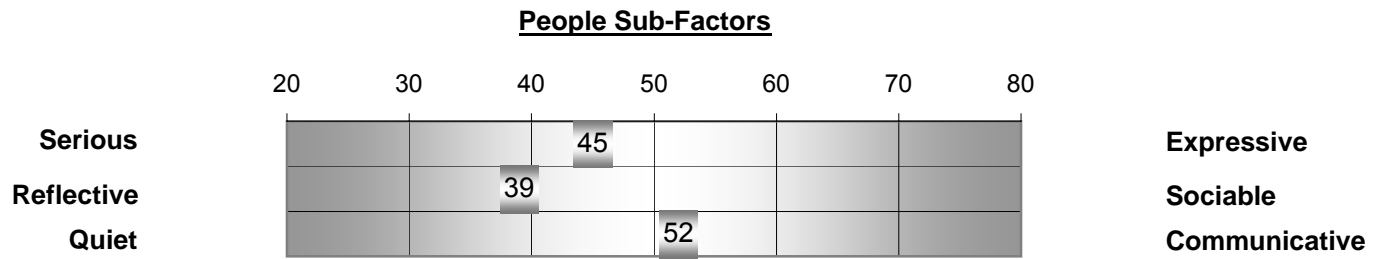
**Outgoing Strengths**

- good at meeting and communicating with people
- lighthearted and enthusiastic
- optimistic and positive
- comfortable receiving attention from others
- able to promote
- likes to make a good impression
- works well with open-ended situations

**Outgoing Struggles**

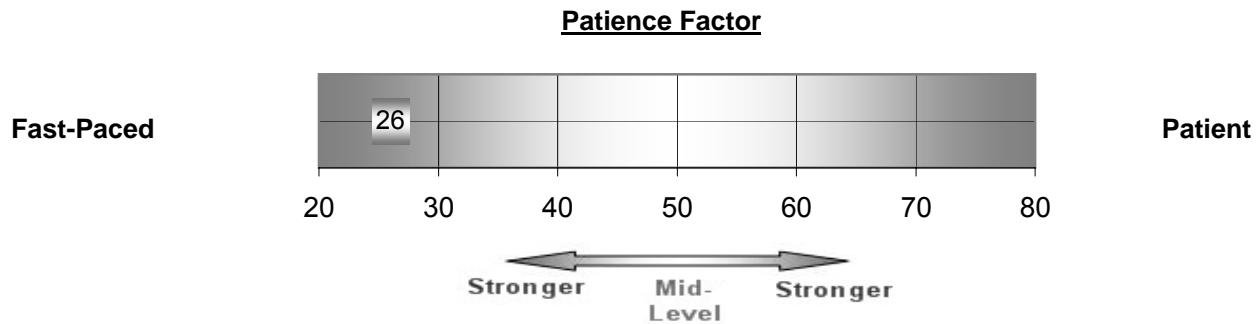
- strong need for approval of others
- may be overly verbal or dominate conversations
- can be overly optimistic
- prone to be distracted or too hasty
- may display strong emotions
- may be too transparent, too uninhibited
- has difficulty working alone

## Section 4.2. People Traits (Continued)



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

## 4.3. Patience Traits



Chris, your score on the FAST-PACED factor indicates a person who tends to be quick reacting, rational, and confronting in dealing with other people. This profile is often viewed as being impatient and change-oriented, with a strong concern for rapid results and getting things done. A key strength of this profile is the ability to deal with conflict and have candid communication. This allows a person to effectively operate in a hostile or non-supportive environment. This type of person is not easily intimidated by rejection or conflict, and that can be a significant advantage in many financial and business situations, enabling them to make difficult, unpopular, or unemotional decisions.

The struggle associated with scores in this range is a tendency to be unaware or insensitive to the needs of others. Not being attuned to the feelings or needs of others can come across as being insensitive, even when not intended. The lack of patience normally associated with this trait, along with the desire for a fast pace of activities and decisions, may make it easy to be demanding and intolerant of others who do not operate with the same energy level, intensity, or standards. A more open, tolerant, and patient approach toward others, coupled with increased listening skills, can balance this trait and enhance effectiveness in interactions with others.

**Fast-Paced Strengths**

- able to handle conflict
- objective and calm
- prefers to take action
- works at a fast pace, responds quickly
- comfortable making difficult decisions
- welcomes change
- favors logic over feelings

**Fast-Paced Struggles**

- can be argumentative
- may be abrupt or interrupting
- can be judgmental and critical
- may lack needed patience
- may tend toward over activity
- prone to be displeased
- may appear cold or rigid

**Patient Strengths**

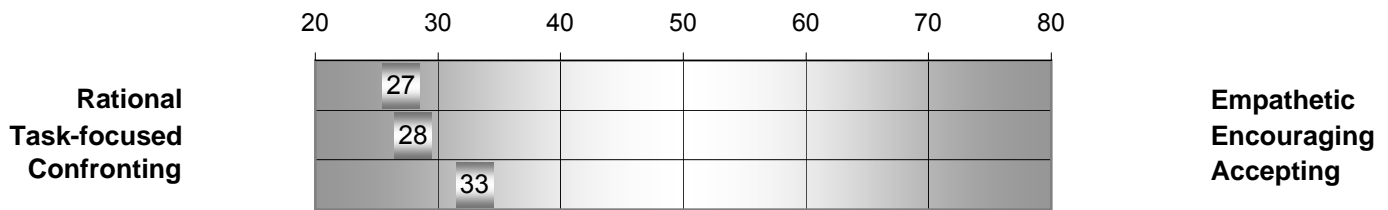
- operates best in harmony
- compassionate and warm, displays empathy
- listens well and receptive to others
- patient, willing to wait
- loyal and consistent
- likes to be stable and even paced
- able to relate well with others

**Patient Struggles**

- may compromise too much
- does not like to challenge or confront
- may be too trusting
- may lack needed objectivity
- can be resistant to change
- can be overly accepting or passive
- may not share true feelings

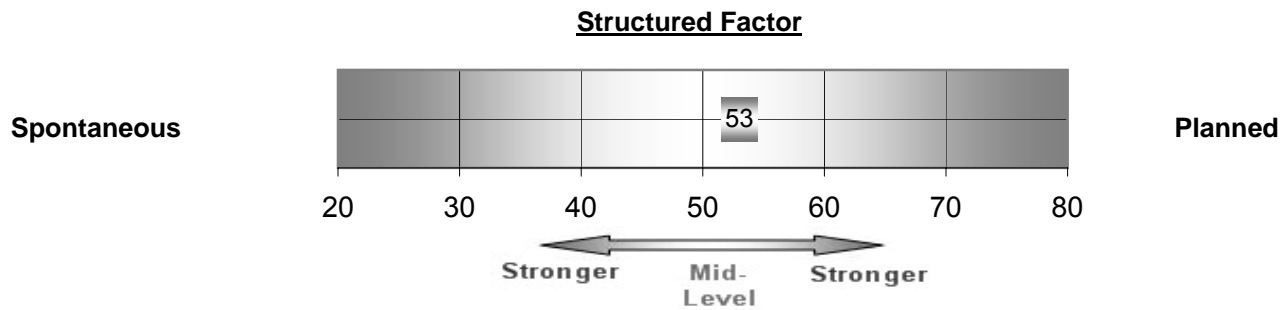
Section 4.3. Patience Traits (Continued)

**Patience Sub-Factors**



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

## 4.4. Structured Traits



This mid-range score on the STRUCTURE factor indicates a profile with the capacity to be both accurate and a generalist. In reviewing the habits of people with this profile, there are usually clear examples in which they are very orderly, thorough, and accurate. They may even, on occasions, rigidly defend some of their drive for perfection and find compromise distasteful. In other situations, they also can be unstructured and even non-attentive to detail. This profile also can forgo planning, rules, and established procedures in order to launch out in a new direction. With such a mixture in this factor, variety may best describe your level of structure. Surges of spontaneity and curiosity may be offset by caution and tentativeness. These variations are probably situational, affected by interest and commitment level. Some spheres of activity just seem to warrant more attention and care than others.

This flexibility, combined with a persistent commitment to excellence, can produce highly effective results. As with all profiles, written financial or strategic goals and a well-developed, well-thought out plan to meet those goals can be helpful.

**Spontaneous Strengths**

- flexible, willing to adjust
- works with broad concepts
- gives quick and reasonable assessments
- versatile, able to address various situations
- operates spontaneously or without procedures
- improvises or acts on-the-spot
- responds candidly

**Spontaneous Struggles**

- prone to lack organization
- may juggle too many ideas or tasks
- may not follow through
- can be underprepared and overconfident
- can be too quick to decide
- may overlook some important detail
- can discount rules or agenda

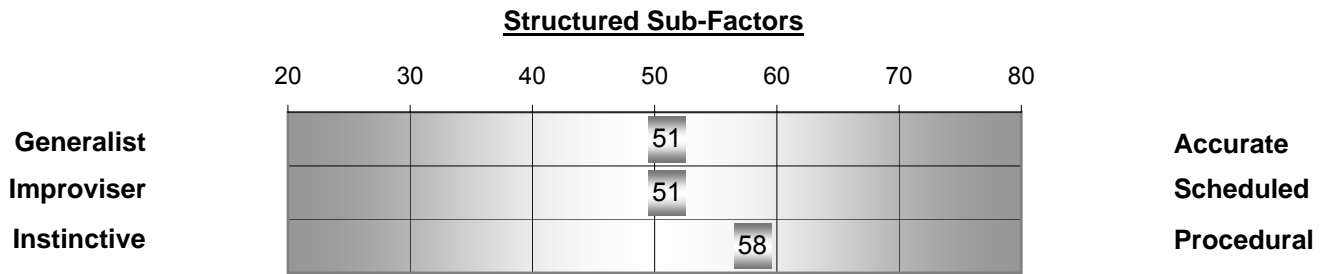
**Planned Strengths**

- organized and scheduled
- accurate and exact with detail
- good at developing process and procedure
- productive, pursues goals vigorously
- thorough and prepared
- conducts research and rehearses carefully
- analyzes before deciding

**Planned Struggles**

- tends to be inflexible or too fixed
- may over rely on procedures/rules
- can over prepare and sacrifice timeliness
- difficulty with improvising
- may be too rigid or picky
- perfectionistic to avoid mistakes
- can focus on details and miss larger goal

#### 4.4. Structured Traits (Continued)

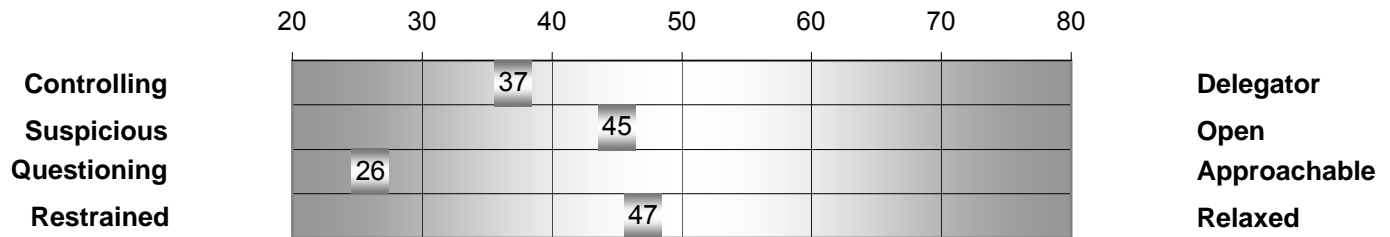


Sub-Factor Strengths and Struggles		
Generalist		Accurate
<b>Strengths</b>	<b>High level</b> , can make broad assessments and give estimates quickly	<b>Detailed</b> , exact, factual, thorough
<b>Struggles</b>	<b>Vague</b> , may overlook important facts to reach a quick conclusion, or miss important details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



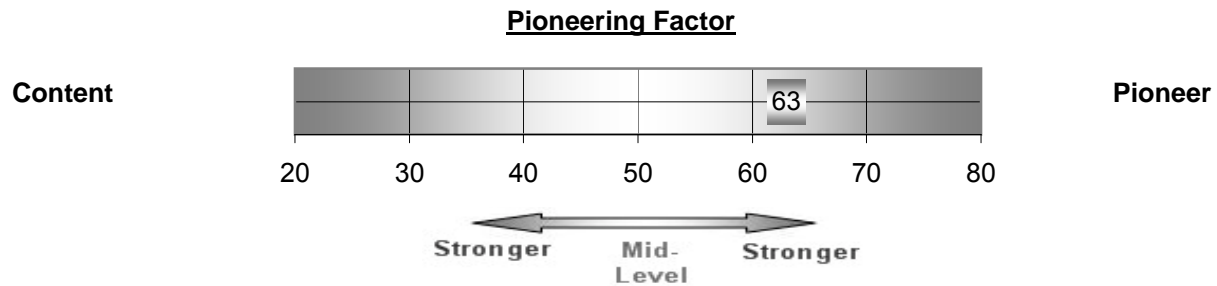
## 4.5. Natural Trust Traits (Continued)

### Natural Trust Sub-Factors



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

## 4.6. Pioneering Traits



Chris, your score on the PIONEERING factor is indicative of a person who is highly driven and goal orientated. 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 shared by those with this profile 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 goals 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 within this profile 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.

#### Content Strengths

- follows the set agenda
- focused on realities
- concentrates on balanced life
- satisfied with the status quo
- creates a steady environment
- happy and cheerful
- can enjoy small successes

#### Content Struggles

- does not push forward enough
- prone to be complacent
- stays in comfort zone
- not progressive
- can be unreliable or irregular
- lacks accountability
- wavers in commitment

#### Pioneer Strengths

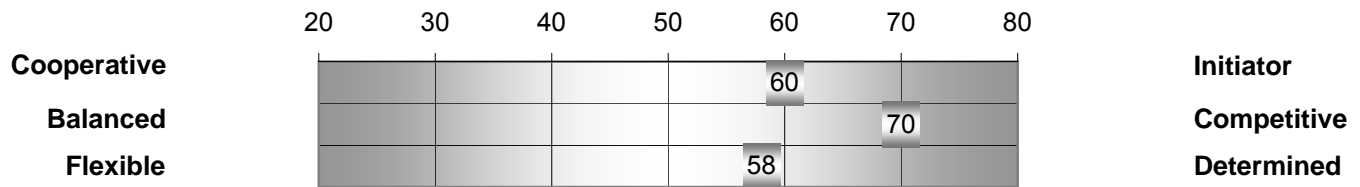
- takes initiative
- launches new programs
- goal driven
- seeks tasks through to completion
- competitive and confident
- accepts challenges
- makes things happen

#### Pioneer Struggles

- too aggressive
- may sacrifice a balanced life
- overly vigorous
- greedy
- cuts corners
- overly focused on success
- forgets to recognize others needs

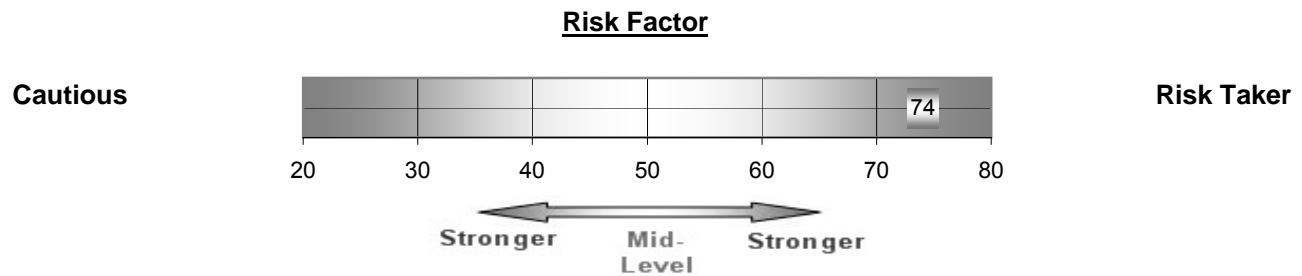
## 4.6. Pioneering Traits (Continued)

### Pioneering Sub-Factors



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

## 4.7. Risk Traits



Chris, your score on the RISK factor is indicative of a person who is will taking chances and is 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 Spontaneous range. A key strength shared by those with this profile is a high level of boldness and an ability to face danger comfortably. Very often people with this profile 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 within this profile 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.

**Cautious Strengths**

- plans initiatives carefully
- preserving
- sees potential dangers
- surveys situations well
- follows proven paths
- calculated decision-maker
- safety-first approach

**Cautious Struggles**

- may miss opportunities
- overly cautious
- often resists change
- slow to take action
- may be too hesitant
- expects guaranteed outcomes
- overly fearful

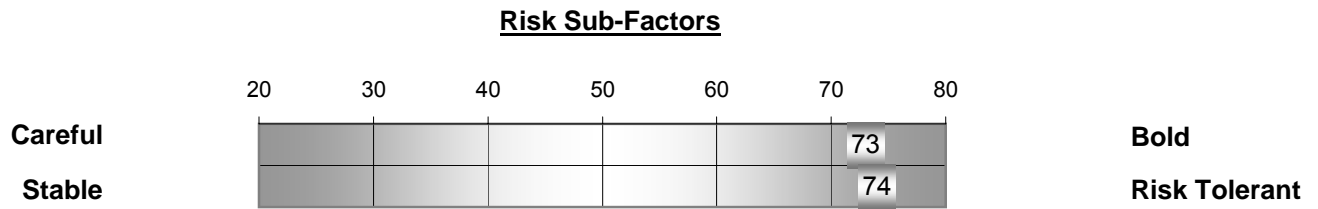
**Risk Taker Strengths**

- willing to take chances
- ventures into new areas
- faces danger comfortably
- pursues opportunities
- demonstrates courage
- can make audacious decisions
- lacks fear

**Risk Taker Struggles**

- may take unnecessary risks
- gambles against the odds
- creates exposures
- may not see dangers
- too speculative
- overlooks some details
- leaps before looking

## 4.7. Risk Traits (Continued)

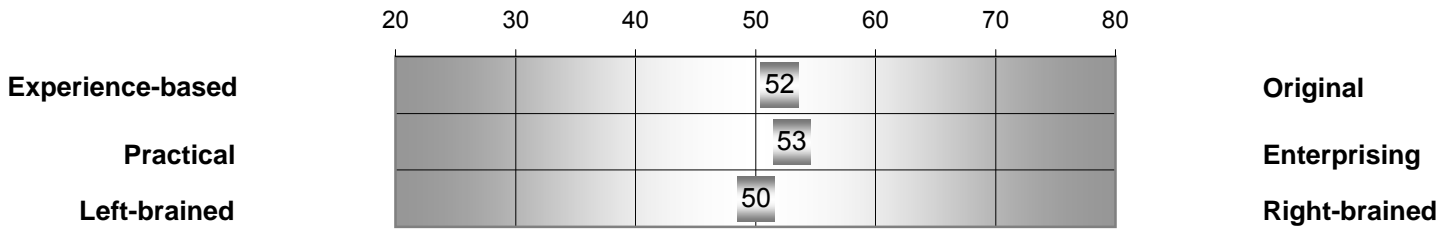


Sub-Factor Strengths and Struggles		
	Careful	Bold
<b>Strengths</b>	<b>Careful</b> , tends to avoid taking chances, able to see the pitfalls in an idea or course of action	<b>Courageous</b> , daring, optimistic, venturesome, takes chances, initiate bold action
<b>Struggles</b>	<b>May resist change</b>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



## 4.8. Creativity Traits (Continued)

### Creativity Sub-Factors



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

## Section 5. Disclaimer

The purpose of this instrument is educational. It is designed to help people identify their natural behavioral strengths. The Financial DNA Core Life Motivations Profile should not be used to identify, diagnose, or treat psychological, mental health, and/or medical problems. Additionally, if 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 his aid to self-discovery. By using the Financial DNA Core Life Motivations Profile you expressly waive and relinquish any and all claims of any nature against Financial DNA Resources, any affiliated companies, and/or their employees arising out of or in connection with the use of this survey.

## Section 6. Next Steps

### 1. Financial Directions Profile

This profile is stage 2 of the Financial DNA Discovery Process and 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 Core Life Motivations profile) with your learned financial behavior, and this provides a more robust platform to establish your financial plan.

### 2. Quality Life Insights Profile

This profile is stage 3 of the Financial DNA Discovery Process and 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.

### 3. Further Education

We have a number of education programs available for investors and financial advisors to enhance their understanding of what the profiles mean and how to use them on a daily basis. Please contact us at [\*\*inquiries@financialdna.com\*\*](mailto:inquiries@financialdna.com) for more information and access to these programs.