



Quality Life

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Financial Plan

Workbook

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Balancing Your Life and Money

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Please note: This workbook is intended to be facilitated by a Certified Wealth Mentor in conjunction with the Financial DNA® Profiles.

Introduction

Why a Workbook?

Welcome to the Financial DNA® Quality Life Financial Plan Workbook.

Many people have told me that the behavioral information we uncover about a person's Financial DNA is very powerful and revealing. There is no doubt the truth is accurately revealed. However, the question often asked is "How do I use this information to create more positive transformation in my own life and in guiding others?" This workbook is intended to empower you to do just that. It is the place where all the Financial DNA profile information is applied to your Quality Life financial planning. Completing this workbook should help you better balance your life and money and thereby improve your financial decision-making so that you can build the life you desire.

The workbook enables you to document key information about the important areas of your life and finances. In our experience, those people who reach their goals write them down and build an accountability framework for achieving them.

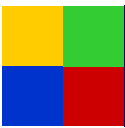
The structure of the workbook follows my book "Financial DNA – Discovering Your Unique Financial Personality for a Quality Life", which laid out the principles behind the Financial DNA Discovery Process. The workbook will enable you to effectively use the first 3 stages of the Financial DNA profiles. You will, however, still get a lot of benefits even if you do not complete all of the profiles.

The exercises in the workbook can be completed in a relatively short period of time or by taking a gradual approach, as you feel comfortable. Even if you do complete the workbook at this time, you can always return to it and complete all or parts of it again as your life evolves.

I do recommend that every person who participates in Financial DNA has a Certified Wealth Mentor to guide them through this discovery process. You will find sharing the load with someone who is experienced will help the planning process become much more powerful and enjoyable. To learn more about finding your own Wealth Mentor contact us at qualitylife@financialdna.com.

I sincerely hope that this workbook is helpful in making the Financial DNA experience more practical, and that it will be a significant step towards unlocking your true financial potential. Good luck!

- Hugh Massie, July 2007



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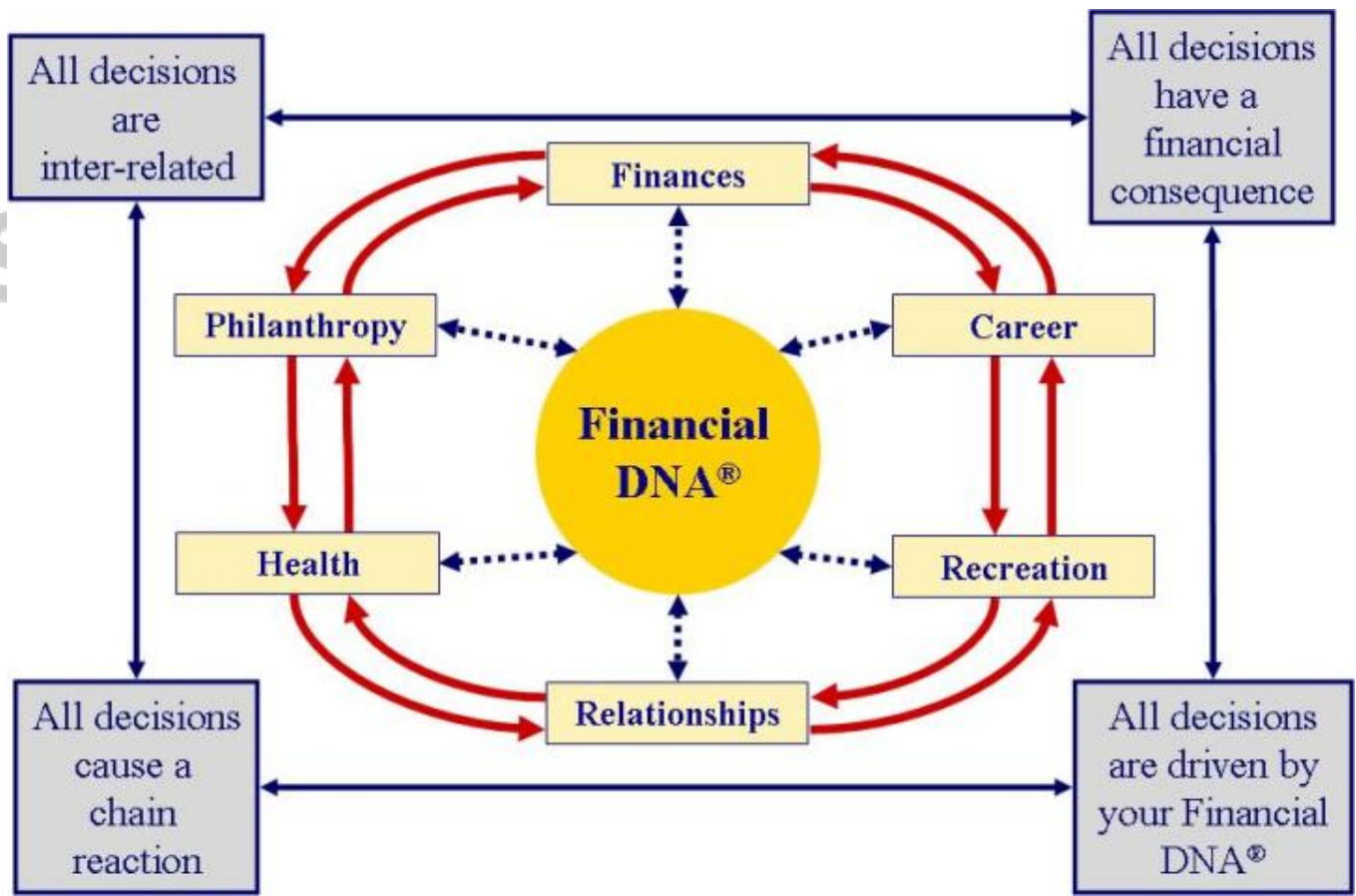
Introduction

Our Definition of Quality Life Financial Planning

The process of building a quality life by helping you improve the balance of your life and money. The process starts with uncovering your unique Financial DNA® and then seeks to:

- Recognize the impact of your past, present and future life on financial experiences;
- Place your life at the center of the financial plan;
- Bring an understanding of the meaning of money to your life; and
- Provide wealth mentoring to guide you and enable you to stay in the “right zone.”

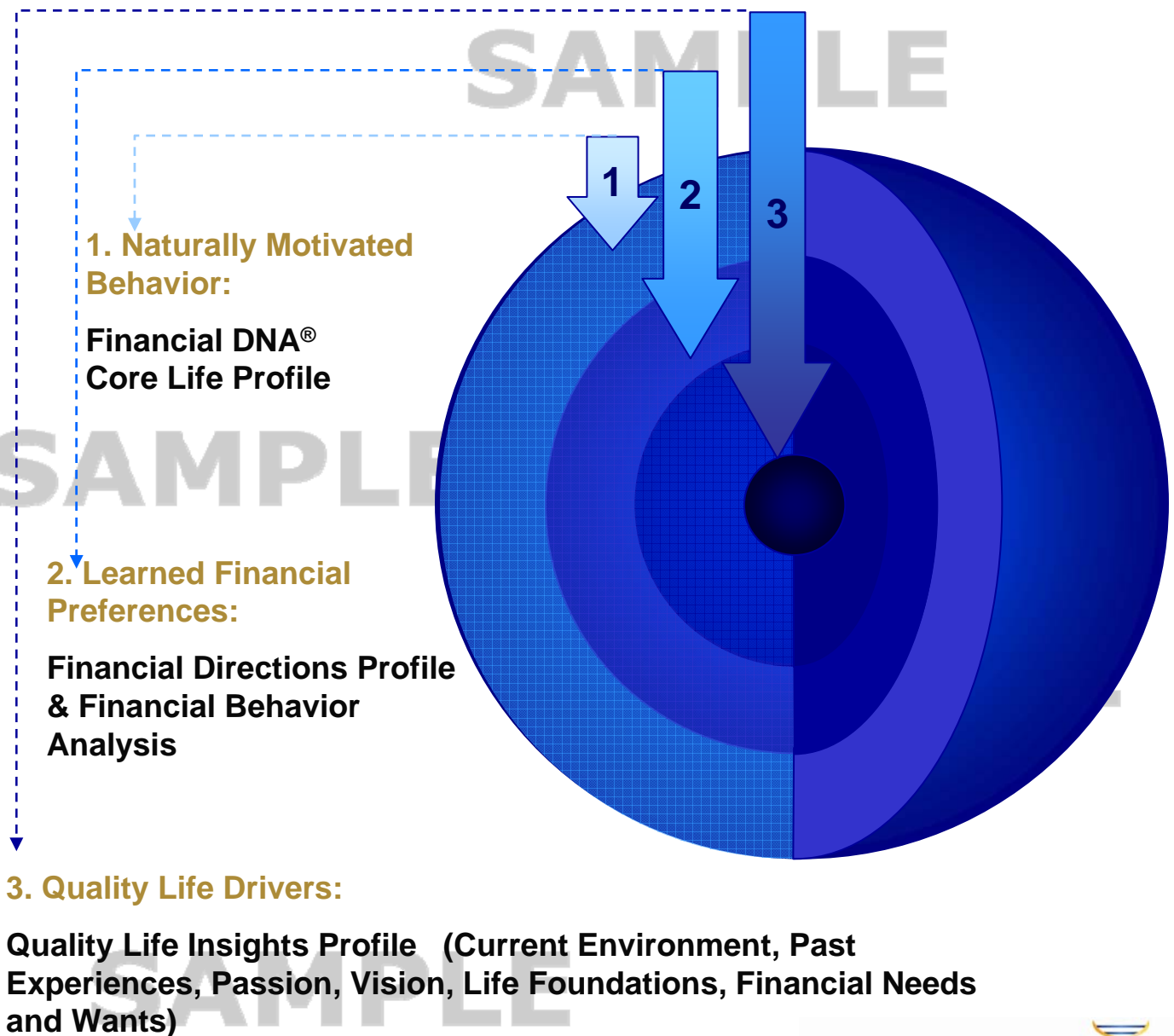
Discovering your Financial DNA is important because we are all uniquely wired to make financial decisions. **This will impact every area of your life, and every decision in your life will have a financial impact.**



Introduction

What Financial DNA Uncovers

The Financial DNA® Discovery Process consists of three stages. Each of these stages uncovers your Financial DNA at a deeper level. The diagram below illustrates the relative depth that each stage in the process reveals. These profiles can be purchased at www.financialdna.com.



Introduction

Planning for a Quality Life

Wealth is Beyond Money

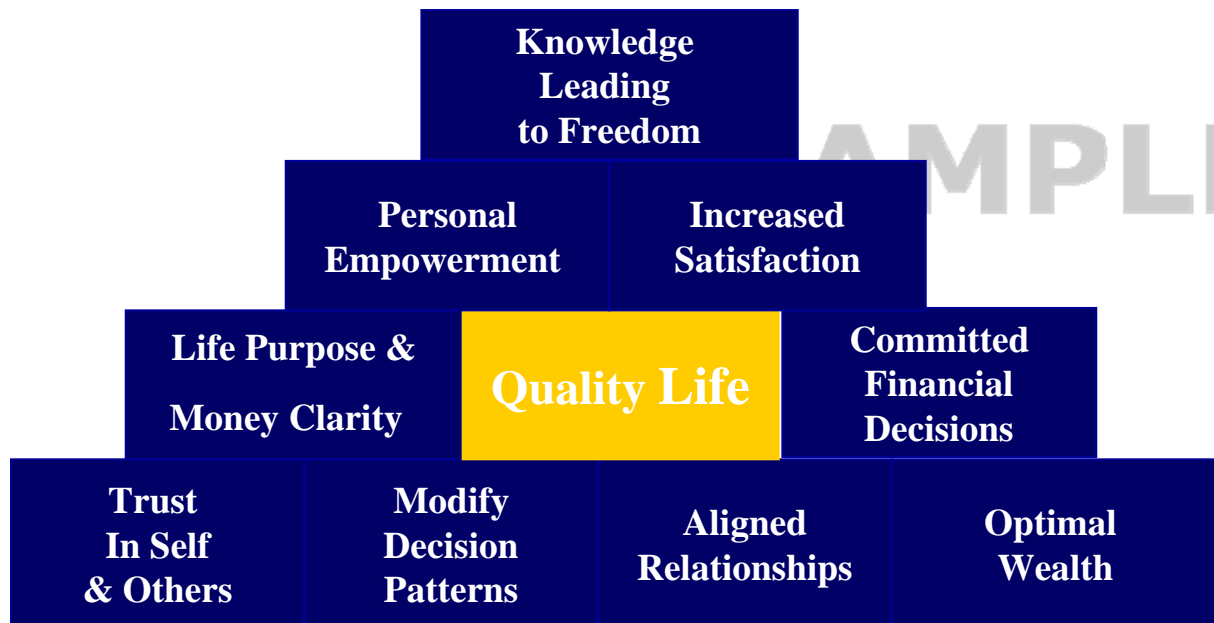
“Wealth comes in many forms, and is not limited to greenbacks or the numbers in a bank account. Health is wealth. The love and support of friends and family is wealth. Knowledge is wealth. The service that others offer, the products we use – all are forms of wealth. Defining our wealth on the basis of bank account numbers alone creates an artificial experience of poverty. It is artificial because every day one lives and is supported by the universe. This is cause for thanksgiving.”

--Laurence G. Boldt

The Starting Point for building a quality life is getting life and financial clarity. The contents of this workbook are intended to aid you in your discovery of the following questions.

- 1) Where am I? 2) Where do I want to be? 3) How do I get there?

Benefits of Quality Life Financial Planning





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Getting Started: Your Quality Life Pulse Check

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*“Money cannot buy peace of mind. It cannot heal ruptured relationships or build meaning into a life that has none.” –
Richard M. DeVos*

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Getting Started – Your Pulse Check

Quality Life Pulse Check:

Step 1

Your Quality Life Pulse

Step 2

The Quality Life Review

Step 3

Focusing Your Quality Life Plan



Getting Started – Your Pulse Check

Step 1

Your Quality Life Pulse

Exercise: As you start the Financial DNA Discovery Process reflect on the clarity you currently have in relation to the quality of your own life. In order for you to build a Quality Life please choose 3 questions below you feel need the most discussion with your Wealth Mentor and indicate why.

1. Where is your life going well right now?
2. What is your greatest strength?
3. What is the purpose for your life?
4. What are you passionate about?
5. What is important to you?
6. When are all aspects of your life working well together?
7. How do you plan to realize your life and financial potential?
8. What are the best and worst decisions you have made?
9. Are your business and family relationships aligned?
10. How do you want to be remembered?

Questions that need the most discussion and why...

- 1.
- 2.
- 3.

Getting Started – Your Pulse Check

Step 2

The Quality Life Review

The Quality Life Review provides a framework to help you identify where your life is currently and how it is progressing. Participation in the process will help you to determine the areas where change is necessary so you can start balancing the important facets of your life to one another. All these facets ultimately contribute to the enhancement of your "whole of life" wealth.

Your Pulse Check

Exercise: This is the first step for you to think about how content you currently are with the overall direction of your life. Use this form to rate each area, where 1 is the lowest rating and 10 is the highest rating. Also, rate where your life was at 1 year ago. Your Wealth Mentor, family member or other trusted guide will then be able to help you prioritize and address the specific areas that you highlight as requiring further discussion and development. Be sure to also recognize the areas where your life is going well.

Quality Life Planning Pulse Check

		Current Rating										Indicate Rating 12 Months Ago (1-10)
		Low 1					5					
1	Career/Business Fulfilment	1	2	3	4	5	6	7	8	9	10	
2	Good Relationships	1	2	3	4	5	6	7	8	9	10	
3	Sound Health	1	2	3	4	5	6	7	8	9	10	
4	Committed Life Purpose	1	2	3	4	5	6	7	8	9	10	
5	Recreational Enjoyment	1	2	3	4	5	6	7	8	9	10	
6	Philanthropy/Public Service	1	2	3	4	5	6	7	8	9	10	
7	Financial Freedom	1	2	3	4	5	6	7	8	9	10	

Getting Started – Your Pulse Check

Step 2

The Quality Life Review – continued

Wealth Creation Drivers

Exercise: Use this form to rate each area, where 1 is the lowest rating and 10 is the highest rating.

		Low ← Current Rating → High 1 ← 5 → 10										Indicate Rating 12 Months Ago (1-10)
8	Clearly Understand the Purpose of Money in Your Life	1	2	3	4	5	6	7	8	9	10	
9	Spiritual Well-being	1	2	3	4	5	6	7	8	9	10	
10	Depth of Love and Friendships	1	2	3	4	5	6	7	8	9	10	
11	Investment Confidence	1	2	3	4	5	6	7	8	9	10	
12	Education/Personal Development	1	2	3	4	5	6	7	8	9	10	
13	Time Balance	1	2	3	4	5	6	7	8	9	10	
14	Pursuing Passions	1	2	3	4	5	6	7	8	9	10	
15	Trust of Self and Others	1	2	3	4	5	6	7	8	9	10	

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Getting Started – Your Pulse Check

Step 3 Focusing Your Quality Life Financial Plan

Upon completion of the Quality Life Review Exercise, most people will find some areas of their life which are going well (scores of 7 or more) and some areas of their life which are not going so well (scores of 4 or less). The planning objective will be to maintain the stronger areas and build the areas which need more development. This will lead to greater overall life balance.

Exercise: Using the outcomes of the Quality Life Review exercise and from completing the **Current Environment Section of the Quality Life Insights Profile**, address the questions below to help prioritize your Quality Life Financial Planning.

1. Which 3 areas of your life and wealth creation are the strongest?
 - (1)
 - (2)
 - (3)

2. Which 3 areas of your life and wealth creation need further development and prioritization?
 - (1)
 - (2)
 - (3)

3. What 3 changes do you need to make to better balance all areas of your life?
 - (1)
 - (2)
 - (3)



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***Building
Your
Quality Life Plan***

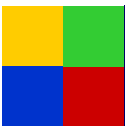
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“Energy is the essence of life. Every day you decide how you’re going to use it by knowing what you want and what it takes to reach that goal and by maintaining focus.”

– Oprah Winfrey

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Building Your Quality Life Plan

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Discovery Process

Connecting Where I am
To where I want to be with
a committed plan

1. Life Review

2. Purpose

The
Zone

3. Economic
Denominators

Zone for
committed
wealth creation
decisions & a
Quality Life

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Part 1: Life Review

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1. Life Review

2. Purpose

3. Economic Denominators

1. Life Review:

Step 1

Natural Behavior Discovery

Step 2

Financial Preferences Discovery

Step 3

Past Experiences

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Part 1: Life Review

Step 1

Natural Behavior Discovery

Natural Behavior is foundational to:

- How you experience life
- Maintaining and using your energy
- Communication styles and relationships
- Passions, values, life purpose and goals
- Your relationship with yourself - which impacts your meaning of wealth and money



For greater interpretation and understanding of your Core Life Profile, see the “Core Life Profile Interpretation Guide” in [Investor Community Resources](#). For more information contact qualitylife@financialdna.com

The Financial Core Life Profile

measures natural “hard-wired” behavioral traits only.

- The profile is an eight factor profile
- The profiles do not identify baggage or mental health
- The profile outcomes remain stable over time
- There are no ‘good’ or ‘bad’ profiles and they should not be used to put individuals in a ‘box’
- No decision should be made solely on profiles
- The profiles are gender neutral
- Based on validation, the profiles are right 90% of the time

Part 1: Life Review

Interpreting and Applying the Core Life Profile

Complete the Financial DNA Core Life Profile and Identify the Key Highlights

How Do You Connect to the Profile?

Review Your Quality Life Behavioral Attitudes

Review Your Financial Planning Insights

Review Your Financial Planning Approach Highlights

Understand Your Relationship Management Summary and discuss with Your Wealth Mentor

Part 1: Life Review

Key Highlights from Your Core Life Profile

Objective behavioral awareness is critical. Playing to your strengths consistently will maximize your potential. Although, strengths over-played can become blind-spots.

Exercise: Complete the steps below to identify the key aspects of your natural behavioral style from the Core Life profile reports.

1. What is your unique Core Life profile? (e.g. Strategist)
2. Using the Core Life profile, identify your profile factors and sub-factors that are below 40 and over 60 (these are your strongest profile scores):

Profile Factor	Score	Profile Factor	Score
e.g. Planned	65		

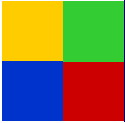
Note: The strongest scores on the Core Life Profile are 20 and 80. So in considering intensity, a score of 40 is equal in strength to a score of 60.

- 3, What are the 2 strongest profile scores from the above list:

1)

2)

- 4, How do they impact your life and financial decisions?



Part 1: Life Review

Connecting You to the Core Life Profile

Exercise: Write a brief response to each of the questions below in the space provided

1. How did you feel about your Core Life Profile?

2. Do you believe the Core Life Profile is accurate?

3. What aspects do you agree with / disagree with?

4. Are there any parts you do not understand?

5. Has the Core Life Profile told you something new about yourself?



Part 1: Life Review

Connecting You to the Core Life Profile – continued

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6. Has the Core Life Profile identified differences you have with others?

7. What do you believe is your greatest behavioral talent (as reflected in your Core Life Profile strengths)?

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8. From reviewing your Core Life Profile, what part of your behavior do you struggle with most?

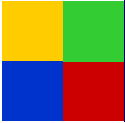
9. How have you learned to adapt your behavior in key areas of life (e.g. finances, career, family)?

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10. Have you showed your spouse your Core Life Profile? If so, what do they think?

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Part 1: Life Review

Connecting Natural Behavior to Your Quality Life

Exercise: Review the Quality Life Behavioral Attitudes in Your Financial Planning Report and answer the following questions.

1. How are you currently living out these key attitudes in your life?

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2. Identify 3 ways these attitudes have impacted your life and financial decision-making to date.

- 1.
- 2.
- 3.

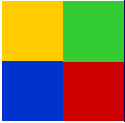
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3. By having greater clarity of these attitudes, identify up to 3 changes you could make in your decision-making.

- 1.
- 2.
- 3.

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Part 1: Life Review

Connecting Natural Behavior to Your Financial Planning

Exercise: Review the Financial Planning Insights dashboard in Your Financial Planning Report and answer the following questions. You can review the definitions on the next page.

1. What are 3 insights that you had from this Financial Planning Insights dashboard?

- 1.
- 2.
- 3.

2. Identify up to 3 ways you would like them handled in preparing and managing your financial plan.

- 1.
- 2.
- 3.

Part 1: Life Review

Definitions of Financial Planning Insights

LOW		HIGH
Accepting, Agreeable, Relaxed, Calm	Sets the Agenda	Leads, Directs, Sets the Vision
Confrontational, Insensitive, Poor listener	Relationships	Patient, Caring, Inclusive, Harmonious
Over commits, Lose objectivity, Needs boundaries	Results	Outcomes focused, Price sensitive, Demanding
Conservative, Cautious, Safety first	Risk Propensity	Takes chances, Pioneering, Optimistic
Emotional with losses, Wants guarantees	Risk Tolerance	Rationalize losses, Lives with losses
Balanced Life, Cooperates, Steady	Setting Goals	Opportunistic, Ambitious goals, Drive to succeed
Changes plans, Flexible, Wavers	Pursuing Goals	Committed, Stays to plan, Focused
Procrastinates, Sensitivity, Stability	Comfort with Change	Resilient, Moves on, Fast Paced
Track record, Existing solutions, Realistic	New Idea Driven	Invest in new products and transactions, New ideas
Disorganized, Not Prepared, Disarray	Financially Organized	Orderly, Budgets, Structured
Fact sheets, Bullet points, Summaries	Need for Information	Investigative, Research, Analytical
Saver, Rational consumer, Selfish	Spender	Lifestyle, Emotional buyer, Generous
Collaborative, Team approach, Takes direction	Need for Control	Operate alone, Independent thinking, Liquidity

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Part 1: Life Review

Building a Relationship with Your Wealth Mentor

Exercise: Using the Relationship Management Summary in Your Financial Planning Report, address the following areas which will be foundational to the relationship with your Wealth Mentor.

1. How will you measure your relationship with your Wealth Mentor? (e.g. financial results, quality of the interaction, etc.)

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2. How do you wish to be communicated with? (e.g. phone, email, detailed reports, etc.)

3. What is your goal setting style? (e.g. regular review and documentation, etc.)

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4. What is the ideal pattern of your financial decision-making? (e.g. researching, taking risks, networking, etc.)

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5. What will be the accountability process with your Wealth Mentor in relation to making decisions? (e.g. call before decisions are made, monthly, quarterly, or annual meetings, etc.)

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Part 1: Life Review

Step 2

Financial Preferences Discovery

Understanding how your learned financial preferences blend with your natural behavior is foundational to:

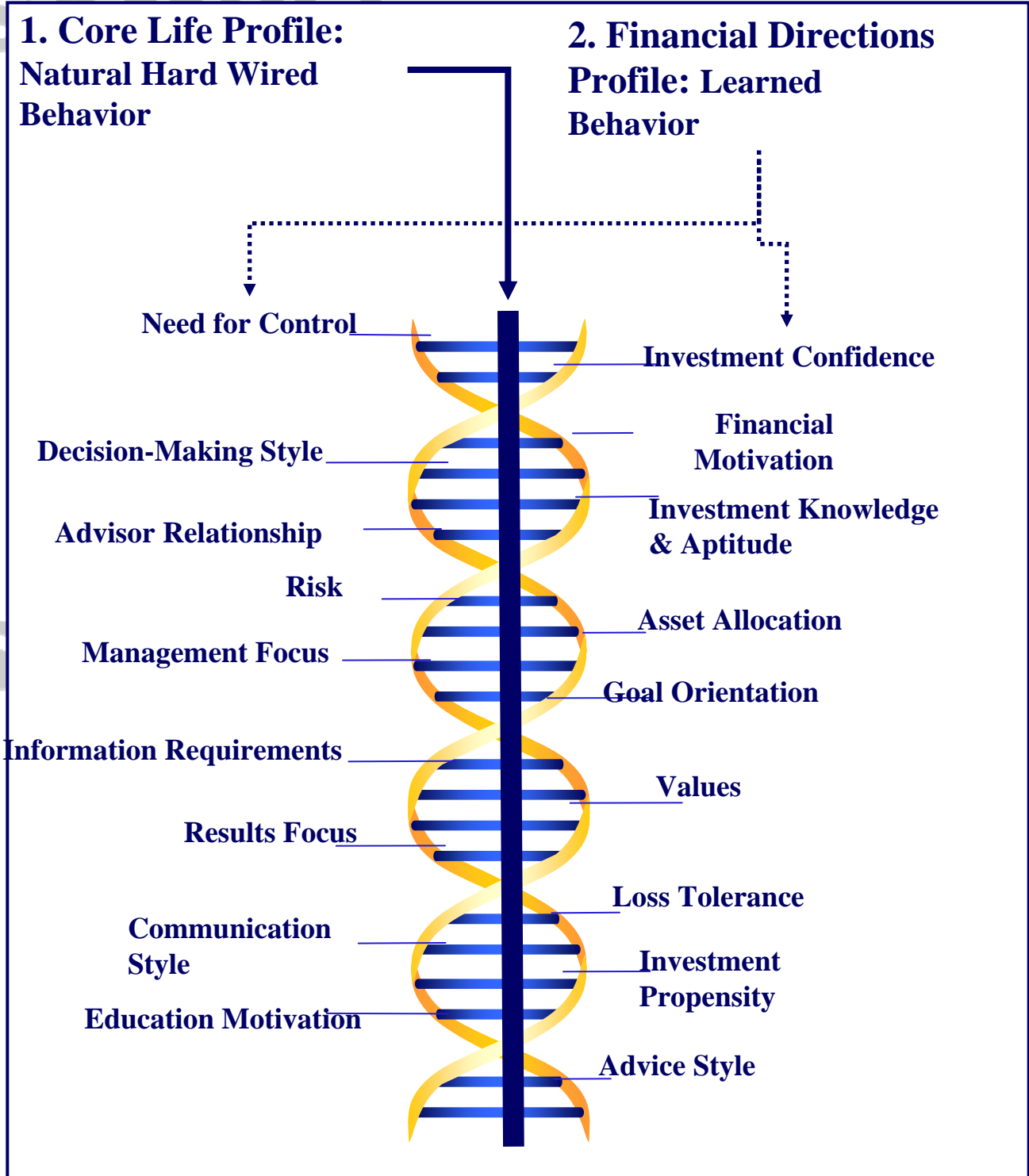
- Uncovering your level of “financial emotional intelligence.”
- Developing an investment policy statement.
- Building a portfolio from the “inside-out”.



- **The Financial Directions Profile** is intended to be the second stage of uncovering your Financial DNA. It reveals learned financial behaviors and preferences which have been influenced by your environment, values and education.
- This Profile and the Core Life Profile together reveal your total Financial DNA.
- The information is used in the Financial Behavior Analysis to measure the differences and interaction between natural behavior and learned behavior.

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Part 1: Life Review



Part 1: Life Review

Interpreting and Applying Financial Directions

**Complete the Financial Directions Profile
and Review The Report**

Review the Financial Behavior Analysis

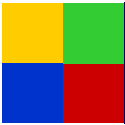
**Compare Actual Behavior from the
Financial Directions Profile and Predicted
Natural Behavior from the Core Life Profile**

**Review Alignment of Learned and Natural
Behavior for Potential Blind-Spots**

**Analyze Differences between Learned and
Natural Behavior: Environment, Values,
Education**

**Advisor to Link Analysis to the Investment
Policy Statement + Build Portfolio**

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Part 1: Life Review

Understanding Your Financial Directions Profile

Exercise: Identify up to 10 points about your financial behavior from the Financial Directions Profile report that are important in how you will make financial decisions in the future.

1.

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2.

3.

4.

5.

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6.

7.

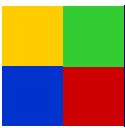
8.

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9.

10.

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Part 1: Life Review

Understanding Your Financial Behavior Analysis

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Exercise: Using the Financial Behavior Analysis, identify up to 5 key differences between your natural (or predicted) and learned behavior. Be sure to base this on highs and lows that you consider important. The following two sheets will aid you in this exercise. Also, Identify the potential causes for these differences. Is it due to the family /personal experiences you have had? Your values? Your career/education? (Definitions for these also follow.)

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Difference

Cause

- 1.
- 2.
- 3.
- 4.
- 5.

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Exercise: If you have differences, are they positive or negative for your financial decision-making?

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Exercise: Based on your Financial Behavior Analysis, are there changes that need to be made to your current financial decision-making style?

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Part 1: Life Review

Financial Behavior Analysis:

Reconciling Your Financial DNA Core Life & Financial Directions Profiles

Learned Behavior per
Financial Directions

Natural Behavior / Predicted
results per **Core Life**
Profile scores

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Financial Directions DNA Strand	Actual	Predicted	Diff?	Reason for Difference Environment/Experiences		
	H/M/L	H/M/L	(Y/N)	Family/ Personal	Values	Career/ Education
Goal Orientation – Long Term (9a)	HIGH	LOW	Y	✓	✓	✓
Management – Budgeting (13a)	HIGH	LOW	Y	✓	x	✓
Risk – Taking Chances (14c)	LOW	MED	N	x	x	✓
Loss – Become Emotional (16b)	LOW	LOW	N	x	x	x

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Part 1: Life Review

Differences between Natural & Learned Behavior

Family/Personal Environment

The environment in which you have lived, and your experiences are very shaping on your attitude about life and your “money memories”.

Consider positive and negative experiences, for example...

- Bankruptcy or being without money triggering fears.
- Inheritance – some will be motivated to spend or hide it. There may be social expectations.
- Losses – Deer in the headlights syndrome causing the inability to make decisions.
- Windfall Gains – spending money like every day is a birthday.

Values

Your values are significant drivers of behavior. You have both natural born values and learned values that will drive your financial preferences. Learned values come from your family, education, and society.

For example....

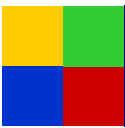
- Saving money for tomorrow
- Motivation for life – enough food on the table vs empire building
- Need for recognition

Career / Education

Having a lot of money, or running a successful business, or even technical financial skills does not mean you have investment confidence.

Consider what relevant investment education you have had which may influence your financial choices:

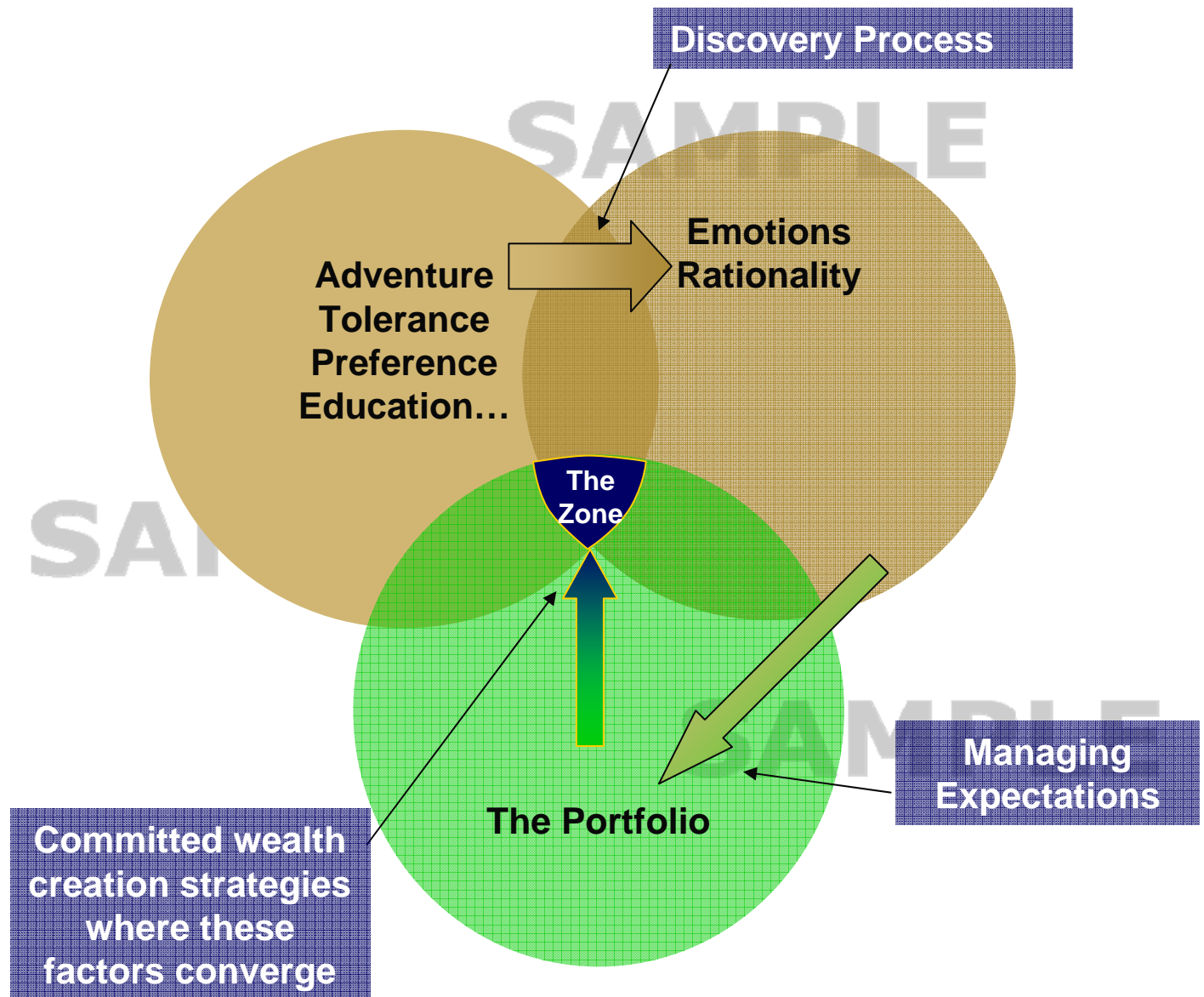
- Education Level – secondary, tertiary, under-graduate, post-graduate
- Practical investment and financial experience
- Investment mentoring by a trained person or family



Part 1: Life Review

Building a Portfolio from the Inside Out

The Financial DNA Methodology for Getting You in the "Right Zone" for Making Long Term Committed Decisions.



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