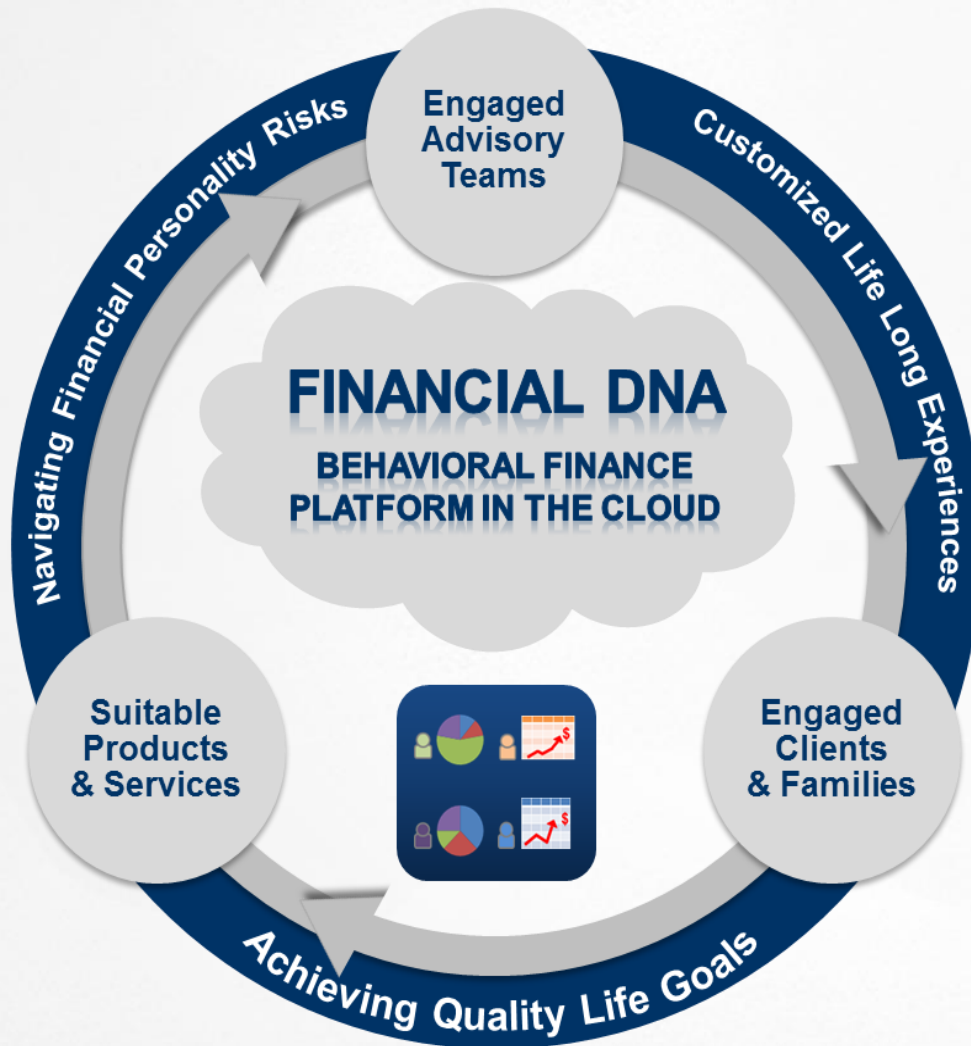


# Financial DNA<sup>®</sup> Advanced Family Continuity Facilitation

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



# Financial DNA® Delivering Family Dynamics Insights Behavioralizing Family Continuity



## Match family members, family goals, solutions and advisory teams

Since 2001, we have been independent counsel to individuals and families with significant privately held global business interests using a combination of our unique Financial DNA behavioral finance insights and deep knowledge of family dynamics issues.

The proven outcome is the building of a sustainable model for family continuity customized to the family's needs.

# What is Family Continuity?

## The Definition of Family Continuity

Building sustainable family relationships across generations for:

- living an improved family life,
- leading the family business,
- building and preserving wealth,
  - creating a legacy

achieved with higher levels of confidence and personal commitment by having a greater understanding of your personal life and financial motivations and those of family members and advisors.

# Different Expectations Drive Family Dynamics



# The Key Issues to be Addressed by Families

## The Independent Williams and Preisser Research Shows:

The transfer of wealth within families is an emotive issue. Some of the research conclusions are:

1. 60% of transition failures are caused by a breakdown of communication and trust in the family unit
2. 25% of failures in family wealth transfer are caused by inadequately prepared heirs
3. 30% of family businesses survive to the 2<sup>nd</sup> generation and just 4% survive to the 3<sup>rd</sup> generation.”

## US Trust 2011 Research Shows:

84% of wealth parents believed their children would benefit from meetings with financial advisors, but 59% had never even introduced their children to the advisors managing their assets. More than half had not fully disclosed their wealth to their children because they had not thought to do so.



# Great Family Relationships ... Greater Family Wealth



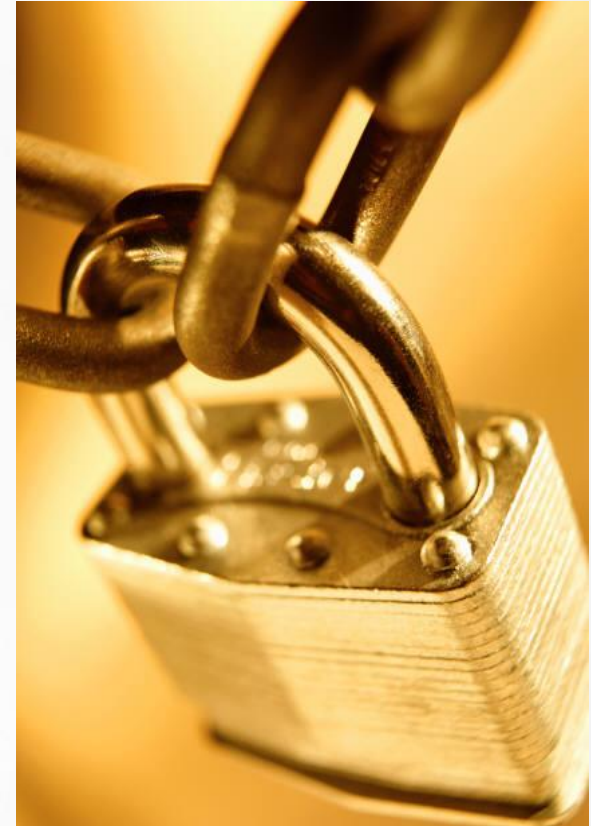
# Risks to Stable Family Dynamics

“Family interaction” will impact the family’s ability to have a quality life

1. Lack of trust
2. Lack of transparency
3. Lack of understanding of differences
4. Lack of personal clarity
5. Expectation gaps
6. Different and inappropriate skill-sets
7. Introducing outsiders
8. Control – in the wrong hands
9. Liquidity – too little or too much
10. Lack of governance

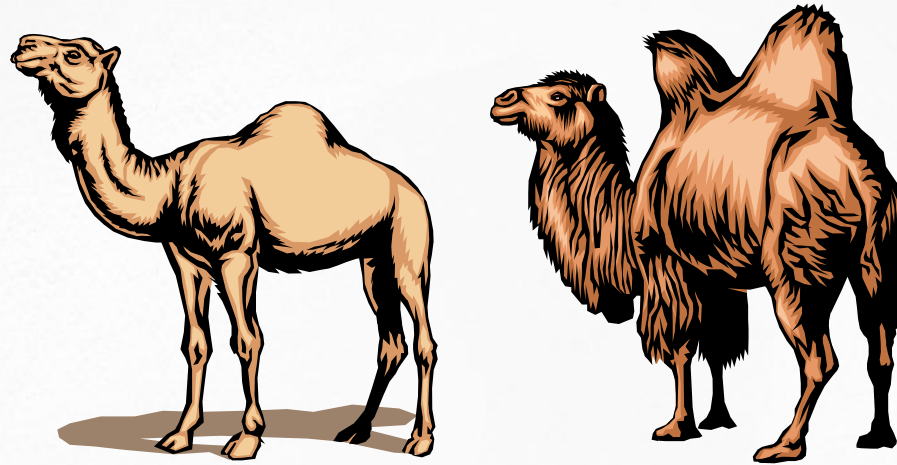
# Family Relationship Belief

For all people regardless of their age, wealth, culture, position or situation we believe behavior drives family relationships and money can get in the way of family relationships.





# The Typical Paradigm



“This camel never sees its own humps,  
but its neighbor’s hump is  
ever before its eyes.”

*An Arabian proverb*

# The Primary Issue...Every Person is Different

The primary issue is simple but the resolution is complex: family members all have different innate preferences and behaviors.

**Every family member has a different financial personality – Financial DNA Style**

This manifests itself in many different ways which cause us to look at the same situation differently.

For all people regardless of their age, wealth, culture, position or situation we believe behavior drives family relationships and money can get in the way of family relationships.

# Aligning the Family Relationships

## Break Down Barriers

The foundation for trust is developing great family relationships. Financial decisions are generally dictated by the relationships.

1. Family Leader to reveal their profile first – transparency builds trust
2. Admitting struggles builds empathy
3. How do you and your family members want to be recognized and communicated with?
4. Behavioral awareness helps build understanding and respect

# Exercise:

## Connecting With Your Family

**Exercise:** Using the Natural Behavior Group Report for Your Family compare your strengths and struggles with each family member to better understand the differences.

1. Identify the relationship dynamics between you and other family members. How would your strengths and struggles impact each other?
2. Based on your behavioral style, how will you adapt your communication them?
3. Based on their strengths and struggles, what do you think their decision-making pattern is likely to be?
4. How will your decision-making pattern differ to theirs?

# Exercise: Awesome Traits



# Exercise: Awesome Traits



For this exercise, “Awesome” means that your traits (strengths) are the most effective in contributing to the quality of your family’s life together.

You are assigned to a group that has the same key traits on the left or right side. You will have other important traits that could put you into another group, but for this exercise focus only on the assigned trait(s).

**Step 1.** Your challenge is to develop a convincing presentation as to why your assigned traits are the most **Awesome** in contributing to the quality of the family’s life.

Base your presentation solely on the traits that are common to your group. Use the traits in the My Unique Profile exercise as a reference and the Unlocking Potential Guide.

Discuss the trait(s) and identify the key strengths and struggles that are common to your group.

**Use your creativity to convince the other groups why your traits are the most effective.**

**Step 2.** Then, to help others better understand your traits, come up with a list of at least 4 struggles that relate to your awesome traits which the rest of the family has to endure and present them to the group.

**Step 3.** Give a short (one sentence) explanation of any particular insights about how your awesome traits approaches wealth.

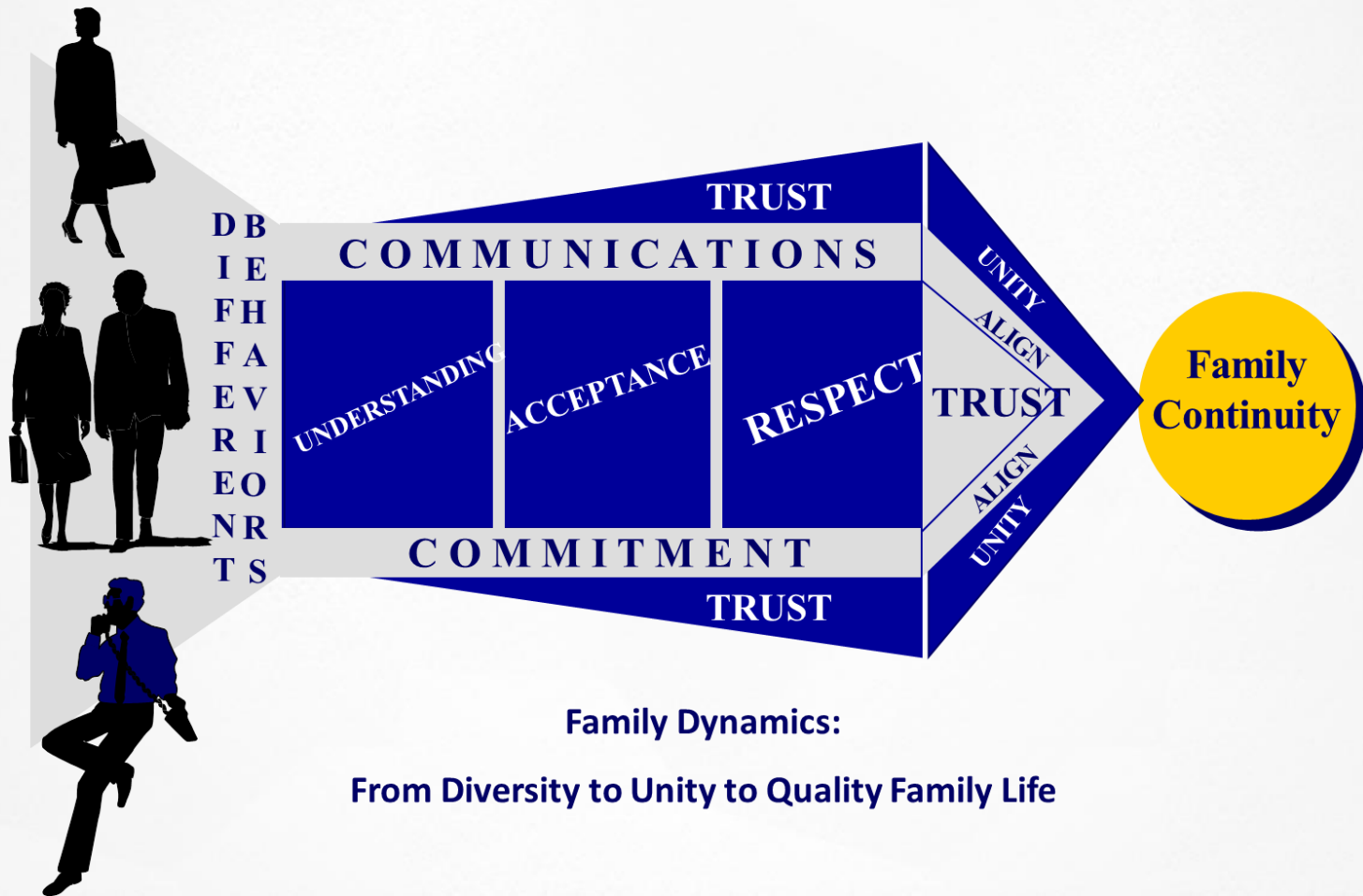
**Step 4.** What is the one struggle from one of the other traits/groups that irritates your group the most?

*You will have 15 minutes to prepare your presentation and 5 minutes to convince the group that your traits are definitely the most Awesome for your role.*

# The Family Continuity Process Leveraging Financial DNA Insights

# The Family Continuity Model

## Starts With Understanding Differences





# The 6 Pillars of Family Continuity

## 1. Personal Quality Life Performance

Understand Your Financial Personality to Discover Your Strengths and Struggles for Success

## 2. Family Purpose Performance

Discover Your Family Purpose to Align Your Family for Greater Unity and Improve Family Member Interactions With Others in Making Decisions

## 3. Family Business Performance

Build a DNA Business Performance Plan to Help Guide Your Leadership Decisions and Build the Team for Optimal Productivity and Succession

## 4. Family Succession Planning Performance

Build a DNA Family Performance Plan to Help Your Family to Make More Committed Succession Planning Decisions

## 5. Family Governance Performance

Establish a Formal Charter for Family Decision Making in all Areas Impacting Continuity

## 6. Family Quality Life Planning Performance

Grow Your Quality Life in the Family Unit

# Independent Facilitation of Families

## Best Practice Guidelines

### Facilitation Guidelines:

- Meet with every family member individually first before a family meeting is held to discuss their individual reports
- Give equal attention to every family member – no bias can be demonstrated
- Get them to talk – they will reveal the differences and also concerns about the family unit
- Look for where mis-perceptions and false beliefs have taken over which may be impeding family relationships
- Your goal as Wealth Mentor is to be aware of the issues but not necessarily the solver of deep-rooted behavioral problems
- Hold the family meeting once you are satisfied the family is ready to come together
- Reveal the group report in the family meeting – highlight the family strengths and struggles for achieving family continuity.
- Uncover (i) what the family believes would be family continuity success, (ii) family purpose and (iii) what roadblocks and derailers need to be overcome
- Ask: To build family continuity commitment, what is each person prepared to give up?

### Note:

- The family group report de-personalizes the issues, enabling an easier discussion
- Negative emotions are reduced because of the objectivity

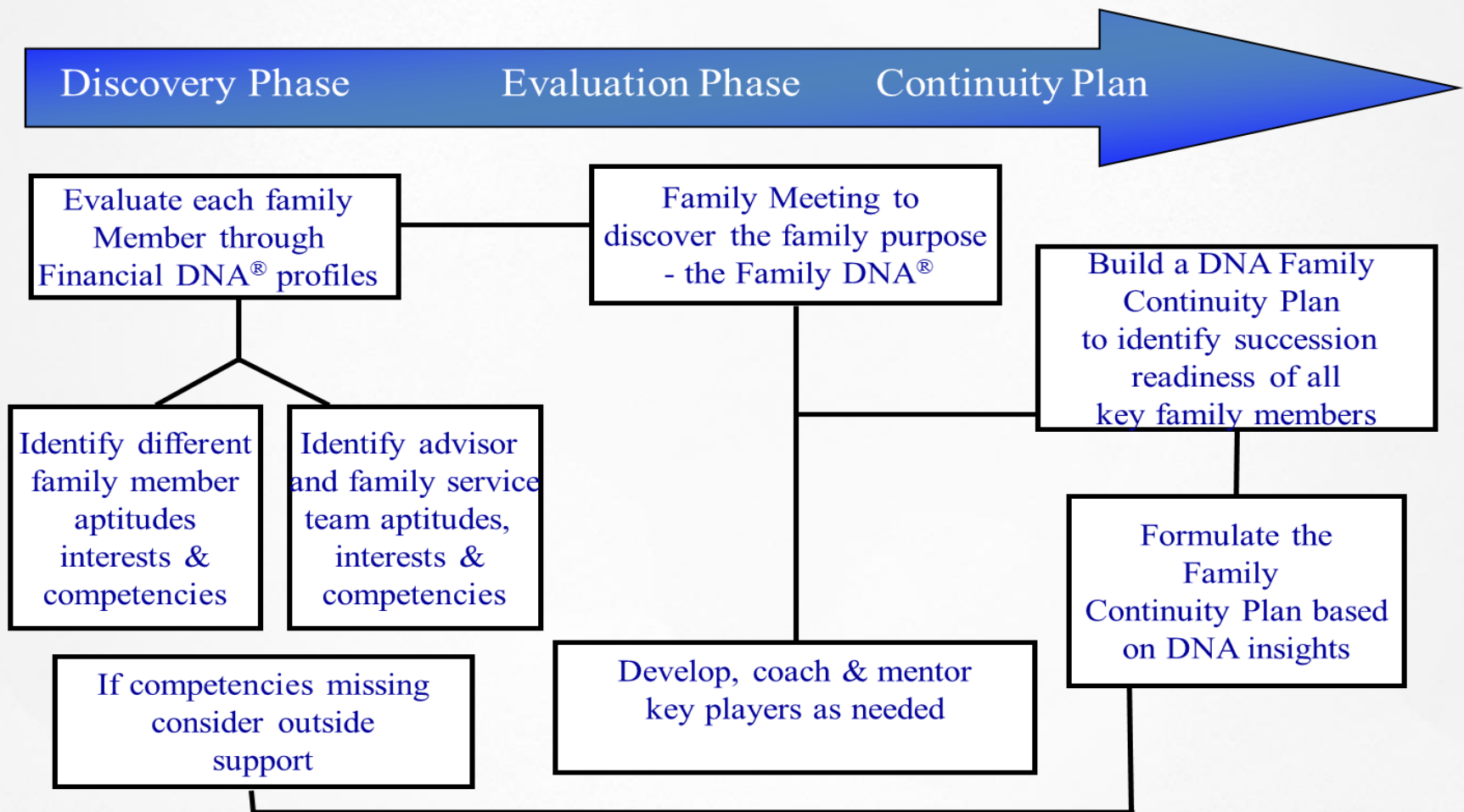
# Which Direction is Your Family Going?



## DNA Family Continuity Questions:

1. *What steps do you need to take for having a higher quality of life?*
2. *How do you confidently choose between the many options in your life, family and business to successfully manage the transfer of your family's wealth?*
3. *Have you involved your family in the making of your will?*
4. *How will they respond to the wealth transfer decisions you make?*
5. *Who is walking with you on the journey?*

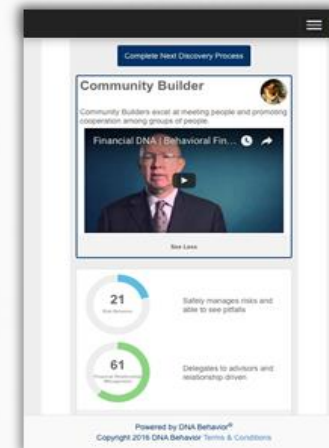
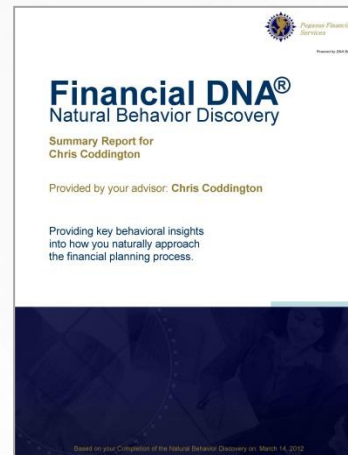
# The DNA Family Continuity Planning Process



# Financial DNA is Quicker and 91% More Reliable Method To Predict Reactions to Market / Life Events

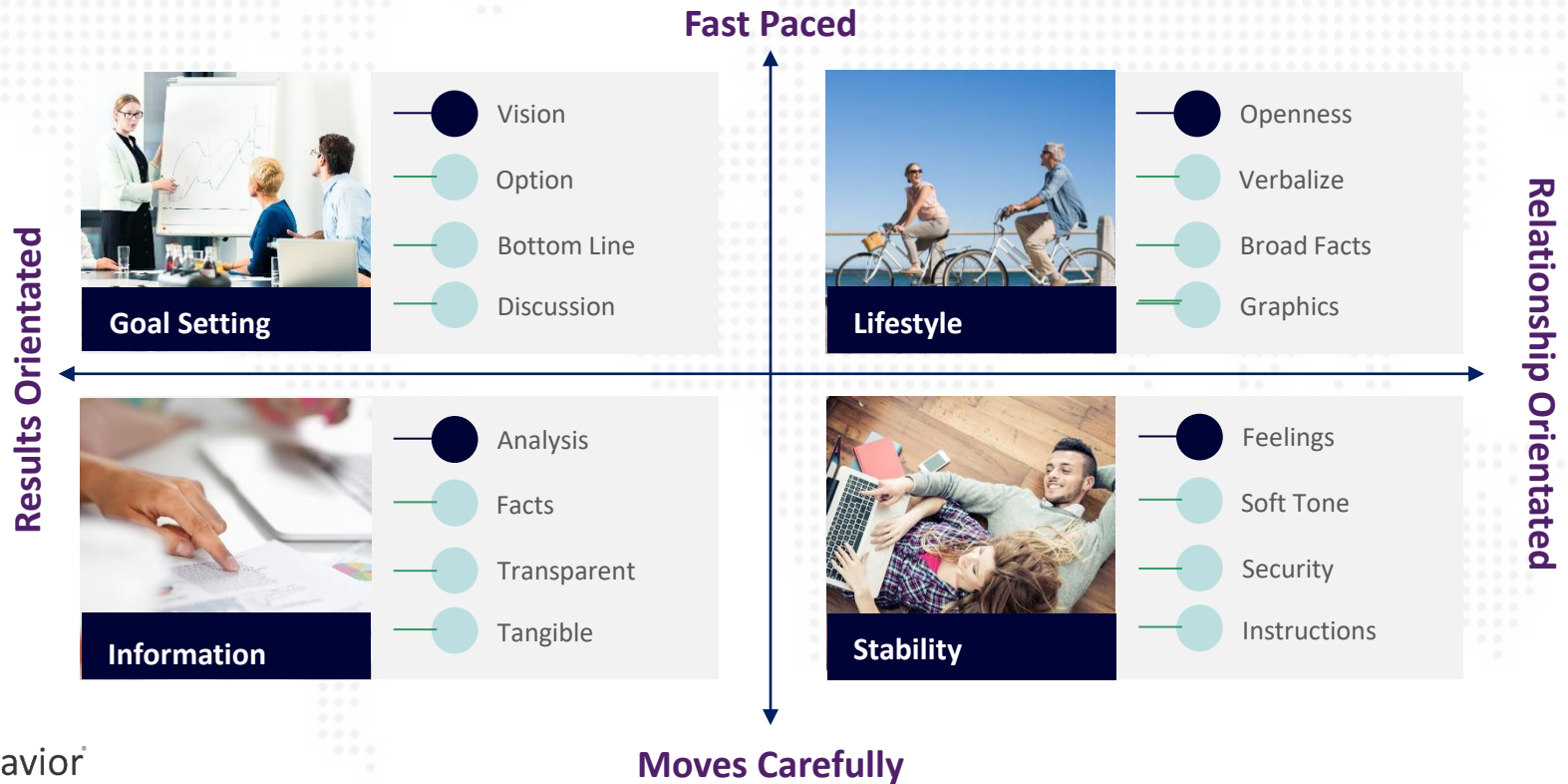


FDNA Discovery –  
46 Questions  
(10 to 12 Mins)

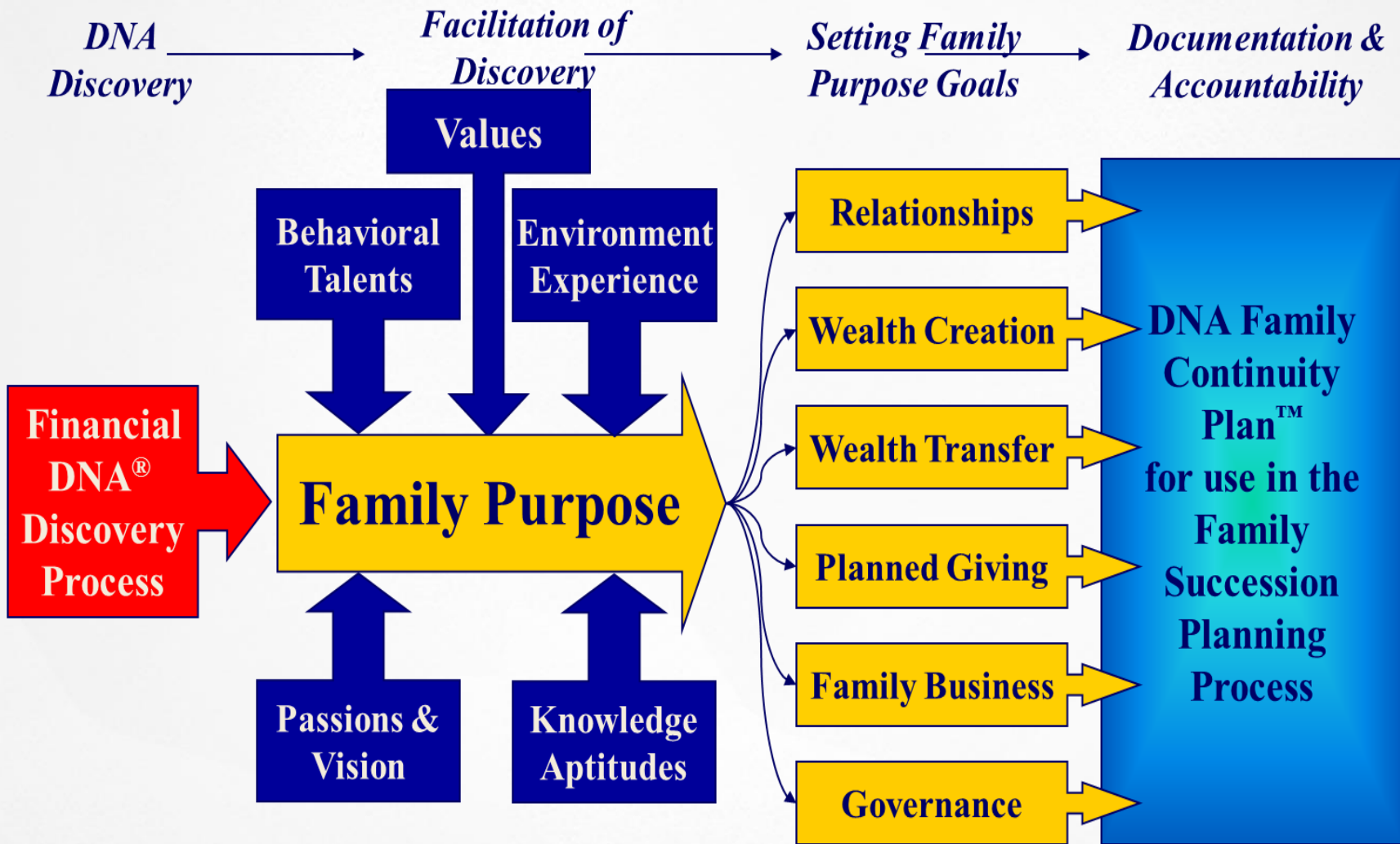


# Customizing the Family Continuity Experience

How Do Family Members Wish To Be Communicated With?



# The DNA Continuity Planning Vision



# Engaging the Williams Family in Continuity Planning



## The Family Status Quo

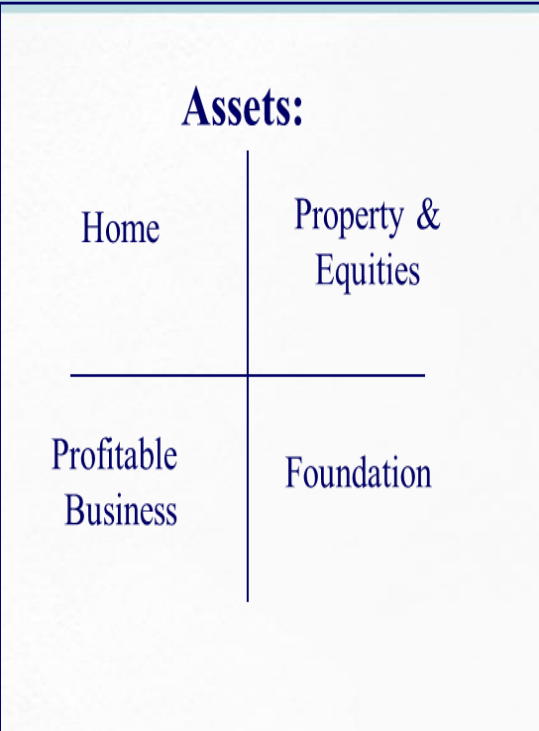
John Williams has a harmonious family life defined by the 4 “E’s”:

1. Entertainment
2. Excitement
3. Entitlement; and
4. Expectation



# Facts: The Williams Family in Transition

## Engaging them in Family Continuity Planning



|   |  |
|---|--|
| <p><b>John, 65</b><br/>Founder</p>                                      | <p><b>Mary, 62</b><br/>Independent wealth</p>          |
| <p><b>Brian, 37</b><br/>Divorced<br/>1 child<br/>Trained accountant</p> | <p><b>Sarah, 35</b><br/>Unmarried<br/>MBA graduate</p> |
| <p><b>George, 33</b><br/>Unmarried<br/>No business interest</p>         |  |

**The Family Status Quo:**

John Williams has a harmonious family life defined by the 4 “E’s”:

1. Entertainment
2. Excitement
3. Entitlement
4. Expectation

**Scenario:**

Father wants to retire.  
Both parents want to distribute family wealth and responsibilities equitably.

**Framework to address transition:**

1. Family continuity (the priority)
2. Business continuity
3. Financial continuity
4. Philanthropic continuity

# John Williams Working With The Advisory Team

## Building a “Legal” Will



### Wealth Transfer is Private

John is a business man who rationally treats the making of a will as a private financial and legal process.

### The Traditional Rational Approach

The will reflects John’s personal wishes for what he believes is the equitable transfer of his financial wealth on passing.

John does not have confidence in how his family will react to his choices and does not have the trust to reveal them.

# What Do John's Children Think?

## The Ideal: Build a Family Continuity Plan



### The Succession Reality

John's children have to live with his choices and will have their own perceptions of their parents, family life and what their future should be.

Managing their emotions and expectations will be critical.

### The Solution – Build a Family Continuity Plan:

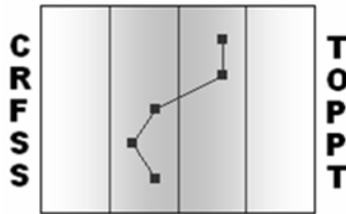
Involve and educate family members in the Succession Planning Process while recognizing different family emotions

# Williams Family Members

## Different Financial DNA Styles

### Father John, 65:

Founder, Influencer Profile.

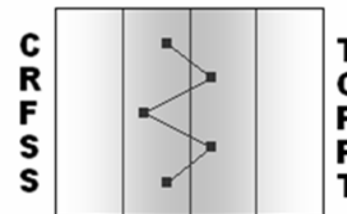


• Vigorous • Promoter • Decisive

- A high energized individual who will make quick instinctive decisions. Fun to be around and loves the fast lane.

### Mother Mary, 62:

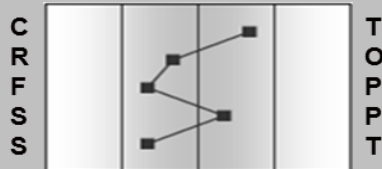
Independent wealth. Stylish Thinker Profile.



• Sharp • Cutting-edge • Demanding

- An individual who demands leading, highly sophisticated advice. Ambitious to succeed, and is conscious of image and standing.

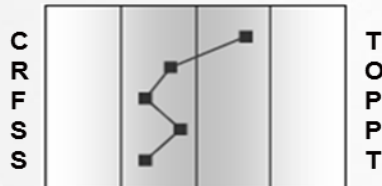
### Son 1 Brian, 37: Divorced with 1 child, trained accountant. Strategist Profile.



• Evolutionary • Visionary • Entrepreneur

- A highly charged creative person with feet firmly set on the ground and well able to realize visions.

### Daughter Sarah, 35: Unmarried MBA graduate. Initiator Profile.



• Results-driven • Logical • Determined

- A fast paced demanding individual, excited by change, logical in relationships, sometimes abrupt.

### Son 2 George, 33: Unmarried school counselor, No interest in family business. Community Builder Profile.




• Advocate • Dependable • Loyal

- An individual whose decision making process is based on history and security. Highly practical, reliable, supportive and compassionate.

# Williams Family Financial DNA Group Report

## 2 Strongest Factors to Highlight Key Differences



Pegasus Financial  
Services


Powered by DNA Behavior®

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**Financial DNA®**  
Natural Behavior Discovery

**DNA Group Performance Report for:**  
**Williams Family**

Providing key insights into how you can  
navigate the human differences in your  
group for building a sound working  
relationship together.



Based on your Completion of the Natural Behavior Discovery on: 2-November-2016

Page 1    02-Nov-16    Williams Family    © 2016 DNA Behavior International    ID#10

**Unique DNA Natural Behavior Styles in Your Group**

The DNA Group Performance Report provides key insights into how your group can navigate the human differences building a sound working relationship together. The report reflects the different natural behavior styles of the group members. Natural behavior will generally remain consistent over time as it is the core of who your group members are. However, the report does not reflect how your group members may from time to time modify their behavior in certain situations based on experiences, education and values.

The DNA Natural Behavior Style and two strongest behavioral factors for each member of the group are shown in the table below.  
The group leader has been highlighted in bold throughout this report.

| Group Member         | DNA Natural Behavior Style | Strongest Behavioral Factor 1 | Strongest Behavioral Factor 2 |
|----------------------|----------------------------|-------------------------------|-------------------------------|
| <b>John Williams</b> | Influencer                 | Spontaneous                   | Risk-Taker                    |
| George Williams      | Community Builder          | Outgoing                      | Trusting                      |
| Sarah Williams       | Initiator                  | Creative                      | Fast-Paced                    |
| Brian Williams       | Strategist                 | Skeptical                     | Reserved                      |
| Mary Williams        | Stylish Thinker            | Anchored                      | Cooperative                   |

Page 2    02-Nov-16    Williams Family    © 2016 DNA Behavior International    ID#10

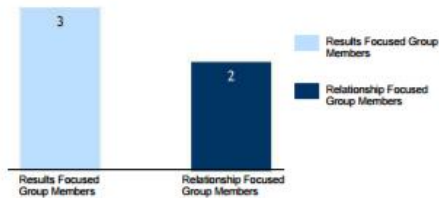
# Williams Family Financial DNA Group Report

## Overall Blended Analysis

### 2. Summary of the Group's Natural Behavior for Building Relationships and Getting Results

#### Results Focused vs. Relationship Focused

The following graph shows the number and percentage of individuals in the group that are Results Focused and Relationship Focused. Overall, this will indicate the group's natural tendency towards building relationships and motivations to getting results. A Results Focused group will be more task oriented, while a Relationship Focused group will be more human engagement oriented.



#### Results vs Relationship Focused Summary

##### Results Focused

John Williams  
Brian Williams  
Sarah Williams

##### Relationship Focused

Mary Williams  
George Williams

|                                    |   |
|------------------------------------|---|
| Total Number of Group Members:     | 5 |
| Results Focused Group Members      | 3 |
| Relationship Focused Group Members | 2 |

### Your Group's Overall Quality Life Behavioral Attitudes

Your group's overall natural motivations, desires and approach to Quality Life are reflective of the two strongest behavioral factors calculated by averaging each individual group member's factor scores. The primary Quality Life Attitudes for the group are summarized in the table below.

|                                 | Group Quality Life Attitude 1<br>Fast-Paced Factor | Group Quality Life Attitude 2<br>Spontaneous Factor |
|---------------------------------|--|---|
| Quality Life Outlook            | Welcomes change                                    | Flexibility   |
| Wealth Creation Philosophy      | Results oriented                                   | Flamboyant  |
| Financial Attitude              | Seeks high returns                                 | Spend it  |
| Financial Goal Setting Approach | Dynamic  | Needs boundaries                                    |
| Activity Passion                | Rationalizing situations                           | Improvisation                                       |
| Values                          | Logic  | Freedom   |
| Planned Giving Motivation       | Seeing outcomes                                    | Fun   |
| Strength                        | Dealing with change                                | Instinctive   |
| Blind-spot                      | Impatient  | Impulsive   |
| Communication                   | Get to the point                                   | Provide broad facts                                 |

### Your Group's Overall Financial Planning Insights

Based on the average of the behavioral factors of all group members, the group's overall financial planning insights are shown below. These insights are ordered showing those that are likely to be more intensively displayed first, and the more moderate insights displayed last. Some of these areas will be positive areas to be utilized in increasing productivity of the group, others could be "blind-spots" without awareness.

| Insights  | LM/H   | Pop % |
|---|--------|-------|
| Sets the Agenda for the Planning Process                | Medium | 50 %  |
| Patiently Builds long-term Relationships                | Medium | 46 %  |
| Focus on Bottom Line Results                            | Medium | 58 %  |
| Risk Propensity for Taking Chances                      | Medium | 54 %  |
| Risk Tolerance for Living With Losses                   | Medium | 58 %  |
| Sets Goals for Ambitious Plans                          | Medium | 62 %  |
| Pursues Goals to Stay Focused on the Plan               | Medium | 46 %  |
| Comfort to Deal With Change and Make Decisions          | Medium | 66 %  |
| New Idea Driven for Investing in Solutions and Products | Medium | 66 %  |
| Financially Organized and Follows Budgets               | Medium | 34 %  |
| Need for Information, Research and Analysis             | Medium | 34 %  |
| Spending Desire on Lifestyle Items                      | Medium | 66 %  |
| Need for Control Over Financial Planning Decisions      | Medium | 54 %  |

# Williams Financial DNA Group Report

## Factor Analysis

### Group Member Behavioral Factor Analysis

Shown below are individual scores for each behavioral factor in a range of 20 (left side) to 80 (right side).

To the extent your group members have strong behavioral factors over 60 and under 40, there is a higher chance the behavioral insights in this report will be more intensively displayed when they are making life and financial decisions. Scores closer to 50 indicate a more moderate style that is typically more flexible in that behavioral factor.

Factor scores for each column have been sorted low to high based on strength.

### Core Financial Life Drivers

The following 5 factors representing the Core Financial Life Drivers provide specific insights into a group member's natural talents, strengths and struggles. Overall, these factors will indicate their natural desire to build relationships and also their motivations to getting results. If group members have scores which are high on Take Charge, Fast-Paced, Planned and Skeptical they will be more results and tasks focused. If group members have scores which are high on Cooperative, Outgoing, Patient and Trusting they will be more relationship focused.

#### Factor 1: Commanding

| 20                 | Cooperative (Practical) | Mid-Range                                   | Take Charge (Visionary)                   | 80 |
|--------------------|-------------------------|---|---|----|
| (40) Mary Williams |                         | (46) George Williams<br>(53) Sarah Williams | (59) Brian Williams<br>(60) John Williams |    |

#### Factor 2: People

| 20                  | Reserved (Focused) | Mid-Range   | Outgoing (Expressive) | 80 |
|---------------------|--------------------|---|-----------------------|----|
| (39) Brian Williams |                    | (45) Sarah Williams<br>(53) Mary Williams<br>(54) John Williams | (71) George Williams  |    |

#### Factor 3: Patience

| 20   | Fast-Paced (Logical) | Mid-Range | Patient (Tolerant)                         | 80 |
|--|----------------------|-----------|--|----|
| (37) Sarah Williams<br>(39) Brian Williams<br>(39) John Williams |                      |           | (56) Mary Williams<br>(58) George Williams |    |

### Core Financial Life Drivers (Continued)

#### Factor 4: Structure

| 20   | Spontaneous (Instinctive) | Mid-Range           | Planned (Systematic)                      | 80 |
|--|---------------------------|---------------------|---|----|
| (34) John Williams<br>(36) George Williams |                           | (46) Sarah Williams | (56) Brian Williams<br>(57) Mary Williams |    |

#### Factor 5: Trust

| 20   | Skeptical (Questioning) | Mid-Range                                | Trusting (Believing) | 80 |
|--|-------------------------|--|----------------------|----|
| (36) Brian Williams<br>(44) Sarah Williams |                         | (50) John Williams<br>(55) Mary Williams | (69) George Williams |    |

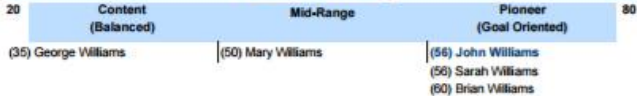
# Financial DNA Group Report

## Strength and Struggles

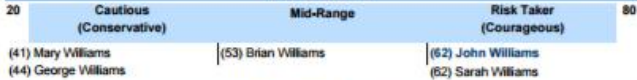
### Financial Life Planning Drivers

The following 3 factors representing the group members' Financial Life Planning Drivers are also core to how your group members make life and financial decisions. However, these factors focus more specifically on a group member's motivations for financial growth and/or balance in their life. If group members have scores high on Pioneer, Risk Taker and Creative then this will indicate desires to maximize results, set goals, take opportunities, innovate and to expand their horizons. If group members have scores high on Content, Cautious and Anchored then they will be more interested in financial life balance as well as following tried and tested ways.

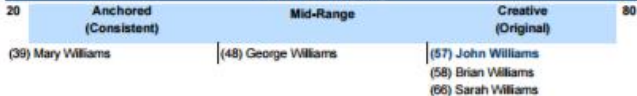
#### Factor 6: Pioneering



#### Factor 7: Risk



#### Factor 8: Creativity



### Appendix A: Summary of Group Member Behavioral Strength and Struggles

| Group Member                       | Strongest Behavioral Factors | Behavioral Factor Strengths Motivated to be:        | Behavioral Factor Struggles Can be too:              |
|------------------------------------|------------------------------|---|--|
| John Williams, Influencer          | Spontaneous Risk-Taker       | Instinctive, Flexible Daring, Courageous            | Unfocused, Impulsive Carefree, Overconfident         |
| Brian Williams, Strategist         | Skeptical Reserved           | Questioning, Guarded Reflective, Focused            | Doubting, Wary Withdrawn, Private                    |
| George Williams, Community Builder | Outgoing Trusting            | Expressive, Recognized Receptive, Believing         | Talkative, Emotional Forgiving, Naive                |
| Mary Williams, Stylish Thinker     | Anchored Cooperative         | Consistent, Experience driven Practical, Diplomatic | Reliant on proof, Tied to old ways Hesitant, Passive |
| Sarah Williams, Initiator          | Creative Fast-Paced          | Original, Imaginative Logical, Challenging          | Easily bored, Abstract Impatient, Critical           |



# Williams Family Group Report

## Environment Keys and Behavioral Biases

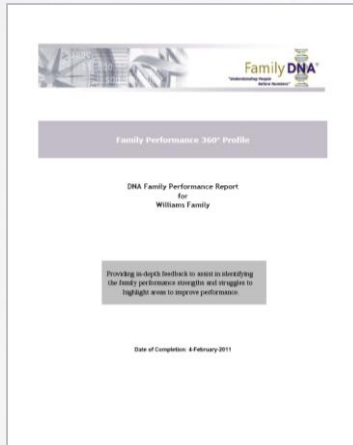
**Appendix B: Summary of Group Member Behavioral Performance Environment Keys**

| Group Member                       | Strongest Behavioral Factors | Performance Environment Keys   |
|------------------------------------|------------------------------|--|
| John Williams, Influencer          | Spontaneous Risk-Taker       | Provide broad facts<br>Present risk/return                                 |
| Brian Williams, Strategist         | Skeptical Reserved           | Provide logic and key points<br>Allow reflection time                      |
| George Williams, Community Builder | Outgoing Trusting            | Tell me who is involved<br>Present feelings/emotions                       |
| Mary Williams, Stylish Thinker     | Anchored Cooperative         | Keep it tangible, Provide the logical steps<br>Encourage input             |
| Sarah Williams, Initiator          | Creative Fast-Paced          | Encourage brainstorming<br>Bottom line results, Speak/move at a quick pace |

**Appendix C: Summary of Group Member Behavioral Biases**

| Group Member    | Behavioral Bias 1 | Behavioral Bias 2 |
|-----------------|-------------------|-------------------|
| John Williams   | Instinctive       | Optimism Bias     |
| Brian Williams  | Controlling       | Over Trading      |
| George Williams | Herd Follower     | Fear of Regret    |
| Mary Williams   | Benchmark Focus   | Loss Aversion     |
| Sarah Williams  | Newness Bias      | Over Trading      |

# Create The Family's DNA Performance Plan Based on Understanding Family Member Perspectives



Family Performance  
360° Discovery

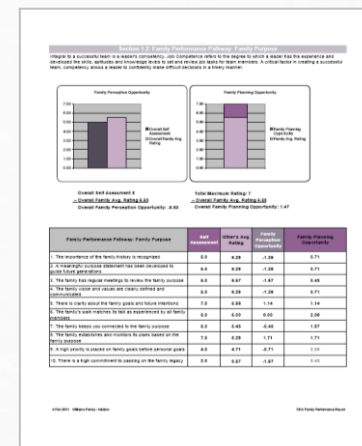
## Family Performance 360° Discovery (80 rating items taking 10 to 15 mins)

Completed by each family member for understanding the different perspectives of every family member about the future of the family.

## DNA Family Performance Plan:

Providing in depth analysis connecting key elements of each family member's behavioral style and desires to the goals of the family unit for building a sustainable succession plan.

Identifies the family unit's performance strengths and development opportunities.



# DNA Family Performance Review

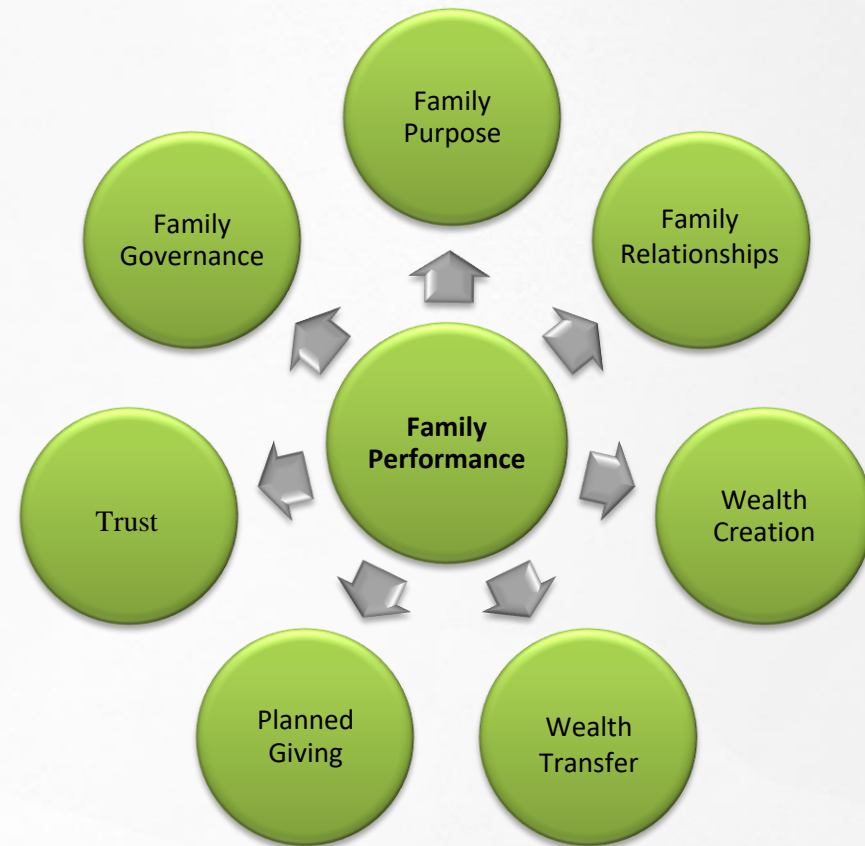
Each Family Member to complete the Family Performance 360° Discovery

Identify your behavioral preferences for family performance and identify how they compare to the overall preferences of your family. This will be a key foundation for determining the current level of family performance and what steps need to be addressed in building a succession plan.

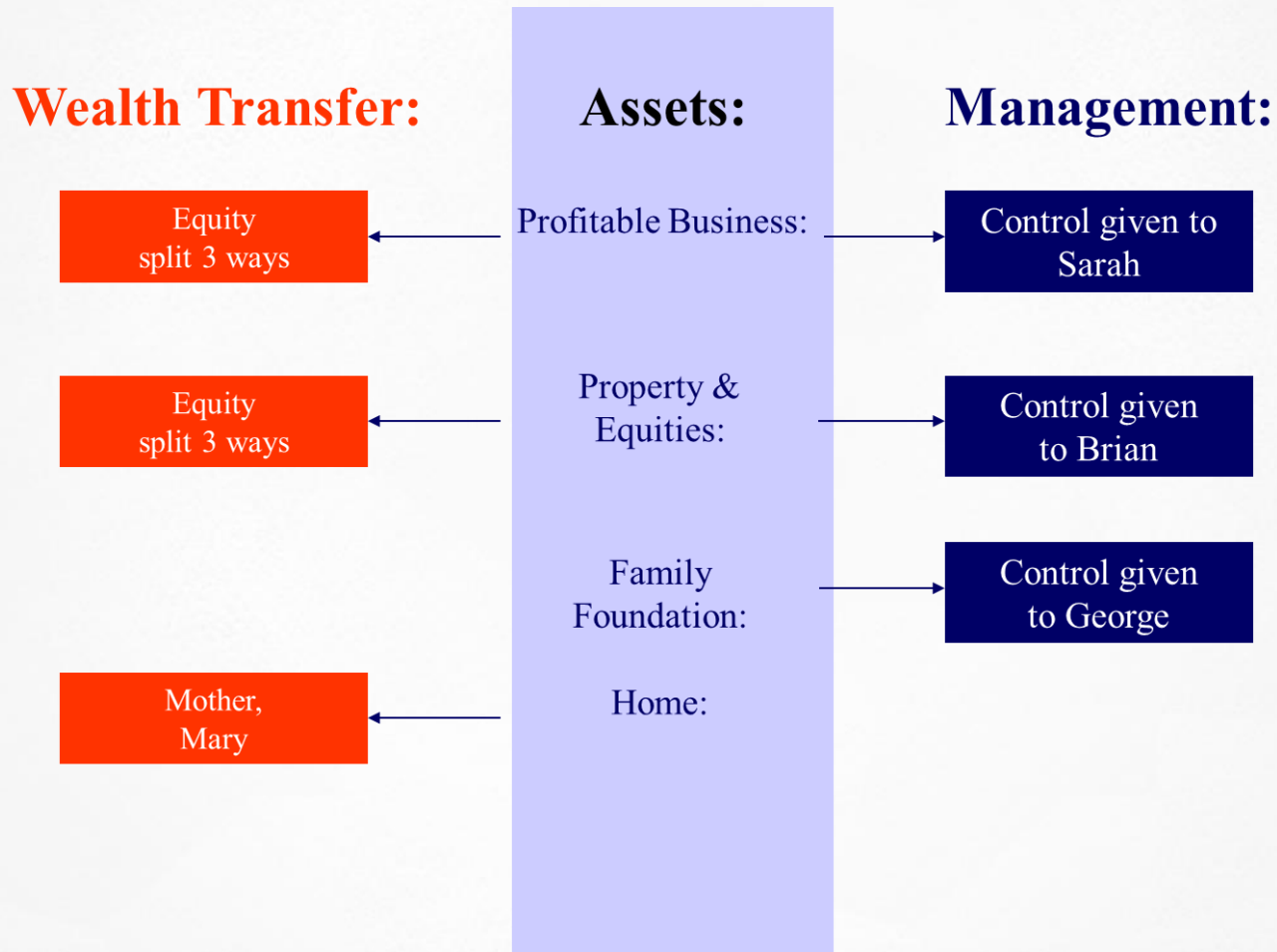
In addition to knowing your Natural Behaviors from the FDNA Natural Behavior Discovery, the Family Performance 360° Discovery:

- Uncovers 75 items relating to your family performance in 7 distinct areas: Purpose, Relationships, Trust, Wealth Creation, Wealth Transfer, Planned Giving and Governance.
- Highlights top 10 family performance strengths and struggles.

[www.financialdna.com](http://www.financialdna.com)



# Resolution: Family Continuity Plan



# Exercise:

## Facilitating a Family

**Exercise:** Using the Natural Behavior Group Report for a Family compare your strengths and struggles as the advisor with each family member to better understand the differences.

1. Identify the relationship dynamics between you and each of the family members.
2. Based on your behavioral style, how will you adapt your communication with each of them?
3. What are the key family relationship dynamics you should be aware of?
4. Based on their strengths and struggles, what do you think their decision-making patterns are likely to be?
5. What are the ongoing family governance risks that need to be managed?

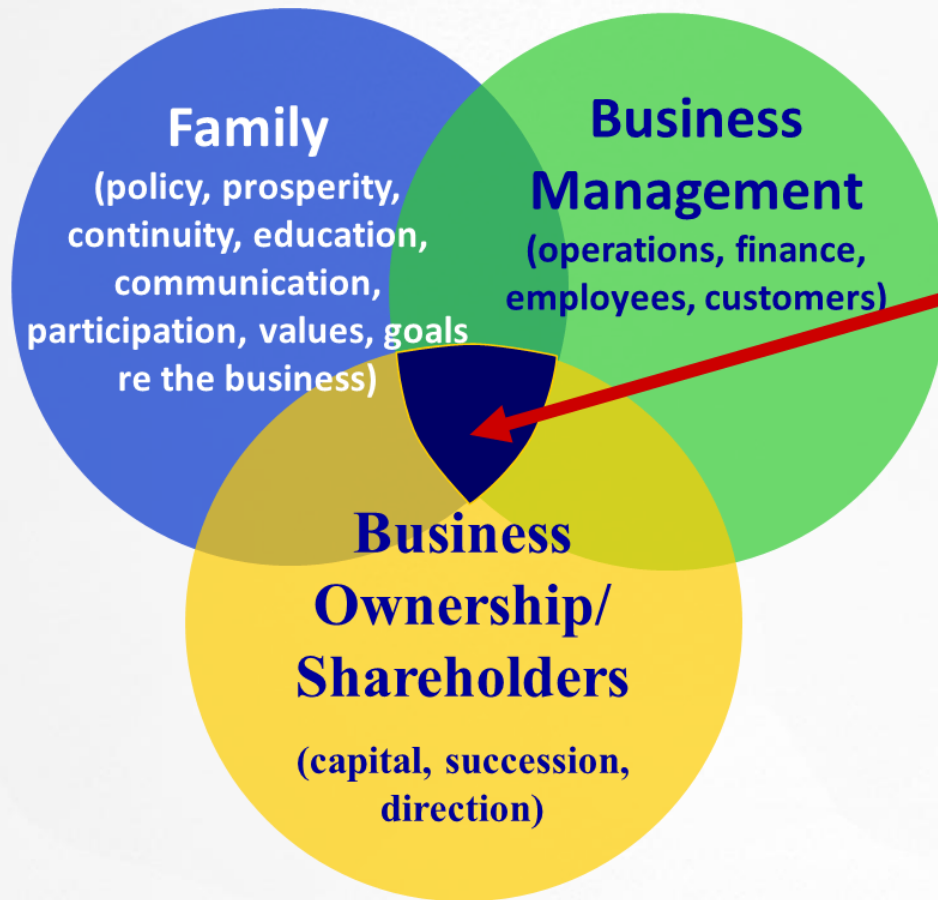
# Exercise:

A New Family Group Report Discovery

# Family Governance Structure

## Making Sound and Aligned Decisions

# Family Governance Structure Preserving Family Continuity



**Effective Governance  
Requires Equal  
Accountability  
Between  
Shareholders and the  
Business**



# Family Governance Structure

1. Roles of the family, board and management are separate and distinct, yet complementary and mutually supportive
2. Governance – establish processes that equally respect both the interests of the business and the family: neither family first or business first
3. Separate governance processes are needed:
  - Family – family meetings or family council which will address the families interest in the business and other family issues
  - Business – active board with a majority of independent directors who do not represent the interests of any particular family member or branch; family members need to be qualified to be on the board – the business must be run as a business
4. Business leaders must inform the family and respect the family goals as they affect family employment and liquidity – and must be accessible to the family
5. Family must recognize that there are multiple stakeholders in any business and must respect management

# Family Continuity Services Model

## Engaging With a Family

# Messaging: “Closing the Relative Gap”

## Getting the Family Engaged

The research studies show that the biggest destroyer of family wealth is a breakdown in communication and trust within the family unit

The Goals for Building a Behaviorally SMART Family:

1. Understanding differences
2. Recognizing the Impact of Wealth Transfer on Family Members
3. Customizing Plans Which Balance Relationships and Results
4. Alignment of the Advisory Team

# How an Independent Facilitator Can Guide Your Family?

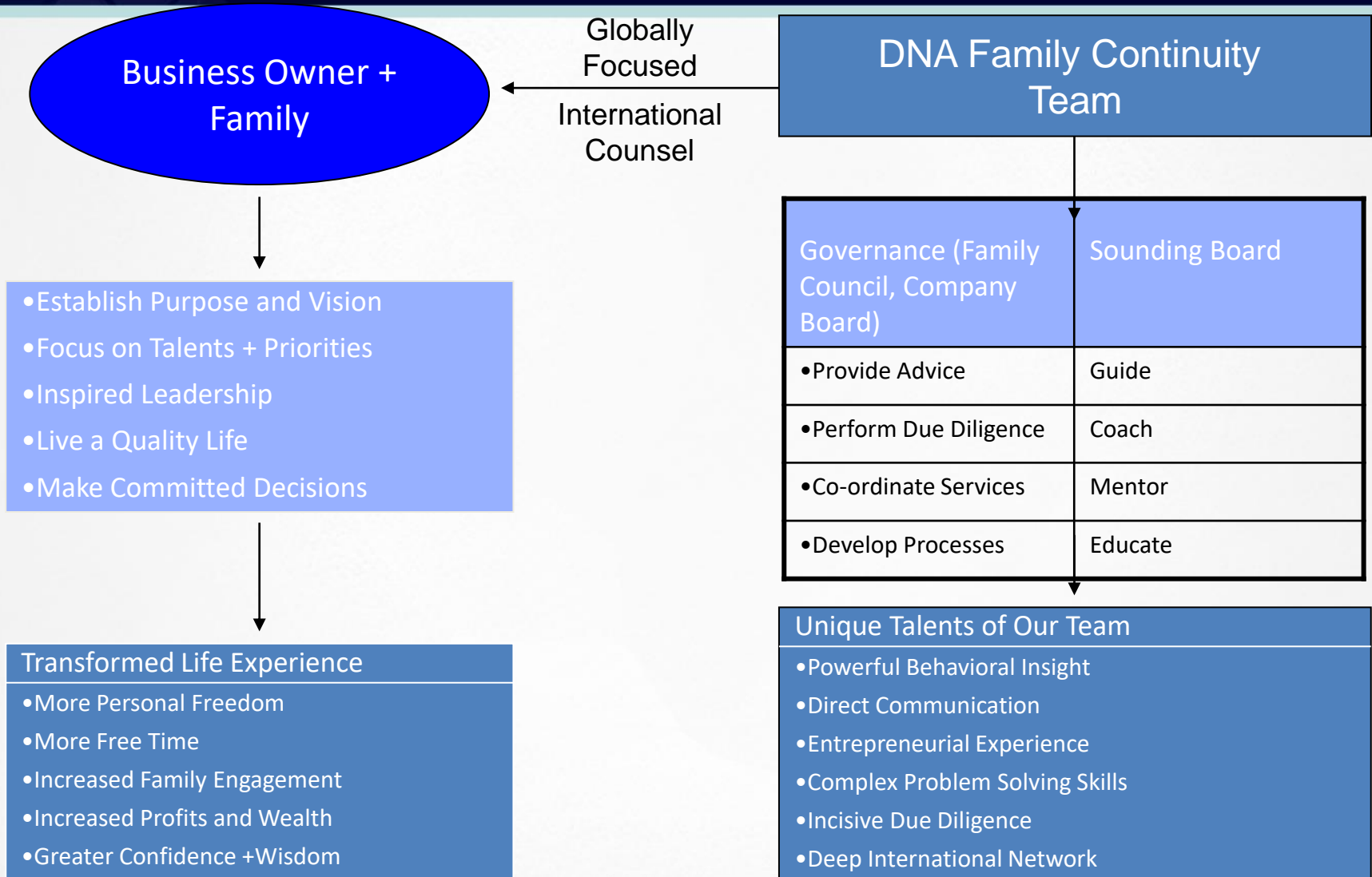
An Objective and Unbiased Approach

- Provide human capital, life, financial and business insights for each family member
- Recognize the interplay of passing on wealth, values, virtues and memories
- Closing the generational gaps
- Succession planning
- Mentoring family members
- Facilitating family purpose and mission
- Family Governance Council and processes
- Aligned fee model and manage advisory team biases



# How DNA Behavior Helps You and Your Family

## We Serve Independently With 100% Transparency



# Our Family Continuity Clients

## The Ideal Family Profile

# Our Ideal Family Continuity Client

### Situation

First or second generation wealth  
Mature but Growing Operating  
business: \$50-500m turnover  
Investments outside the business:  
\$50m  
Complex financial and business  
structure

### Family Goals

Wealth creation orientated  
International outlook and reach  
Family unity is a priority  
Valuing human capital is a priority  
Desire to find meaning  
Multiple stakeholders  
Social entrepreneurship focus

### Values and Capabilities

Personal  
development considered important  
Shared values with DNAB  
Supports a co-operative and  
respectful environment  
Allow DNAB to play a guiding role in  
decision-making  
Comfortable to use technology for  
meetings

# Our Service Model With a 12 to 36 Month Roll-Out Fees Aligned to the Value Delivered Not Asset Value

## Upfront Discovery, Mapping, Planning

- Family leader discovery (\$3k to \$5k)
- Family continuity discovery (\$17k to 20k)

## Monthly Family Council/Business Board Service

- Non-executive governance (\$3.5 to \$5k pm)
- Family advisor + leader mentor (\$7.5k to \$9k pm)
- Family chief-of-staff executive (\$15k to \$25k pm)

## Special Projects

- Family Council set-up, business and succession planning
- Business and family asset management
- Family member mentoring

# Upfront Family Continuity Discovery

## Family Leader Only

Complete Financial DNA Discovery Completed (All discovery processes)

3 one-on-one de-brief interviews

Build Quality Life Plan – talents, biases, passion, vision, mission, values, purpose, goals,

## Family Continuity Discovery

Every family member completes Financial DNA Discovery and Family Performance 360° Discovery

1 one-on-one de-brief interview with each person

Analysis of family alignment

Family Meeting prep

1 day Family Meeting

Design Family Continuity Plan and governance structure



# Monthly Family Council/ Business Board Services

## Non-Executive Governance

- 1 monthly meeting with leader, and weekly call
- 4 quarterly 1 day strategy meetings
- Annual family 1 day meeting
- Strategic decision input

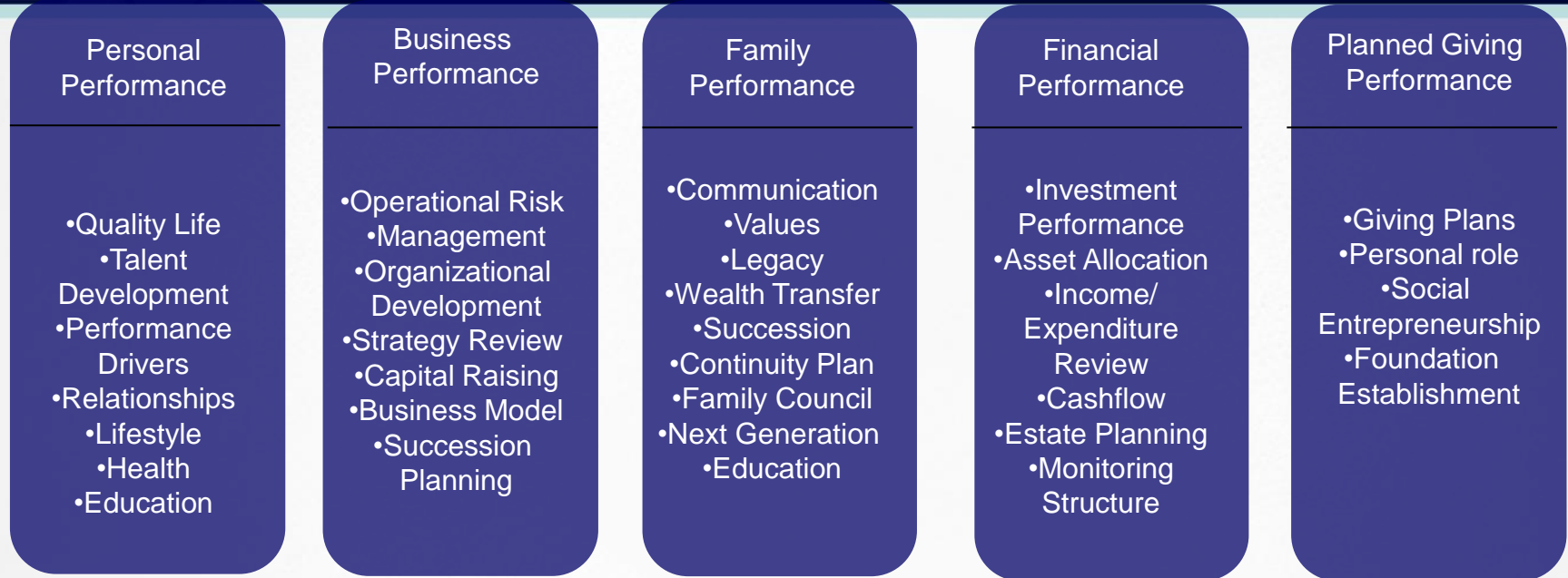
## Advisor and Mentor

- Non-Executive Governance, and
- Family Business non-exec Director
- 2 monthly meetings with leader and reasonable on-call access
- Operational and transaction reviews

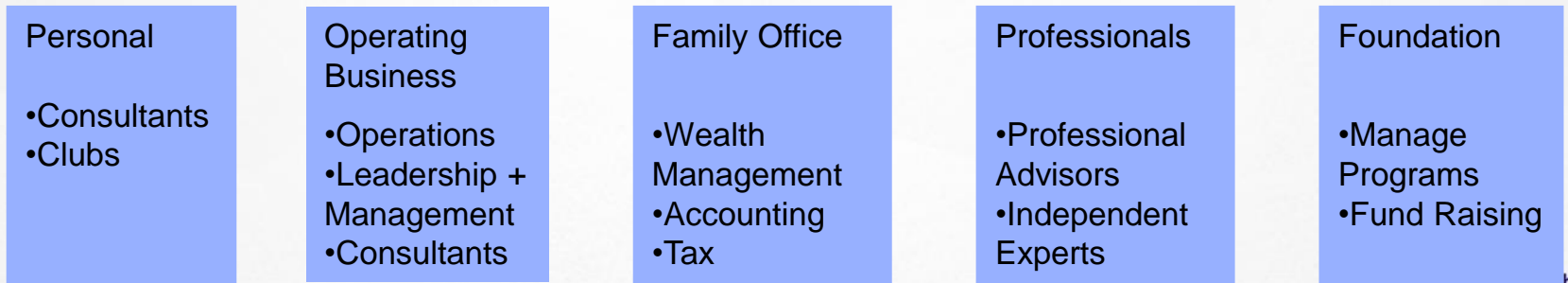
- Advisor and Mentor Service, and
- Workflow and information flow management
- Transaction management
- Due diligence
- Gatekeeper

# Specific Family Continuity Projects

## Workflow Determined Based on Family Needs



Services and Support Provided Externally to DNA Behavior



# Contact Us

For more information about  
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