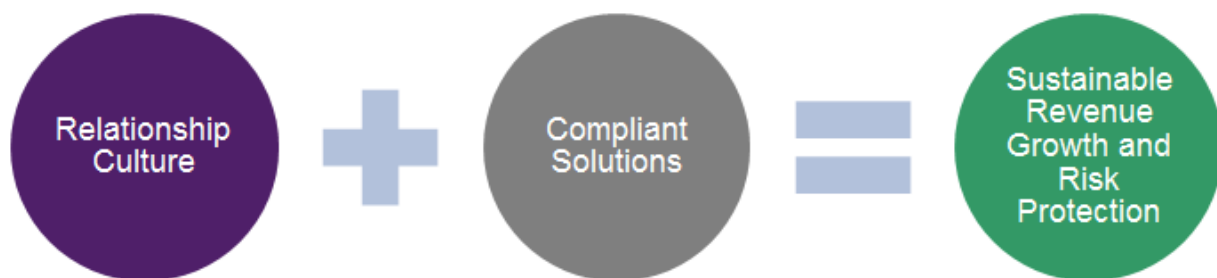


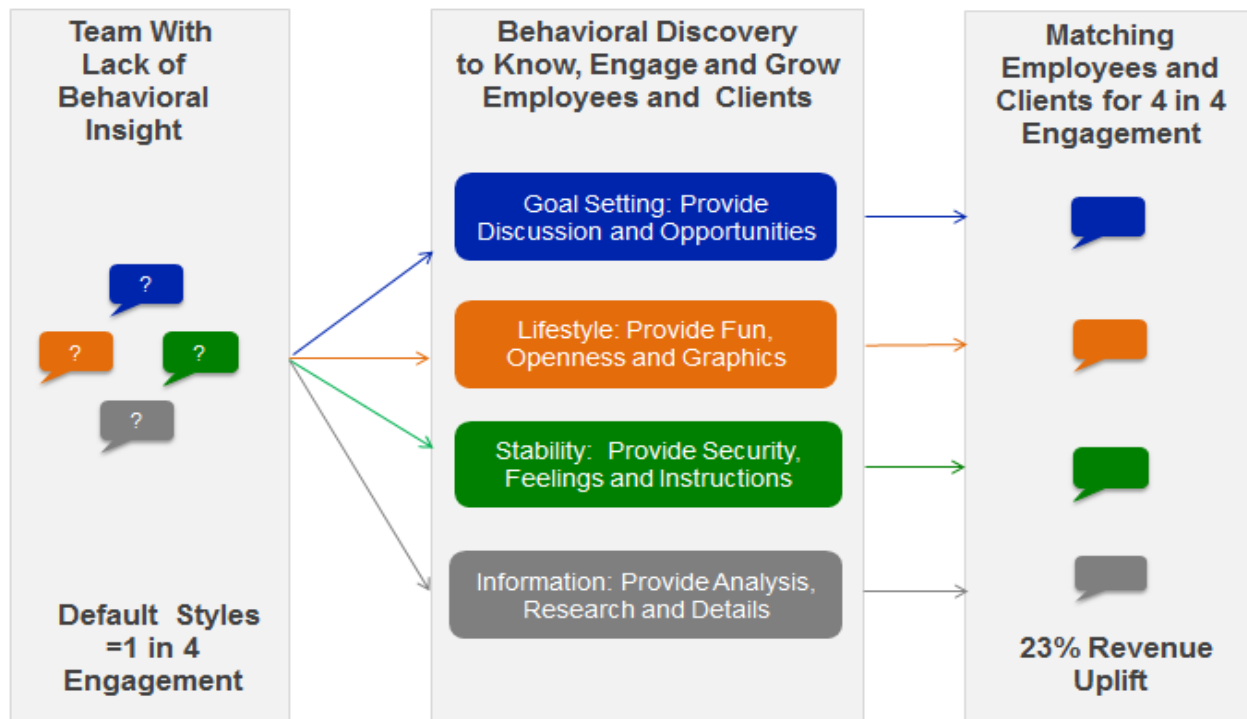
## Building a Client Centered Financial Services Firm

In recent times our firm has been taking a proactive stance in helping Financial Services and Insurance Firms all over the world transform to be more client centered using a human behavior matching methodology.

To become client centered at the core, the client's interests must be put first in the building and deployment of all of the firm's processes through the client lifecycle and how it charges for services.



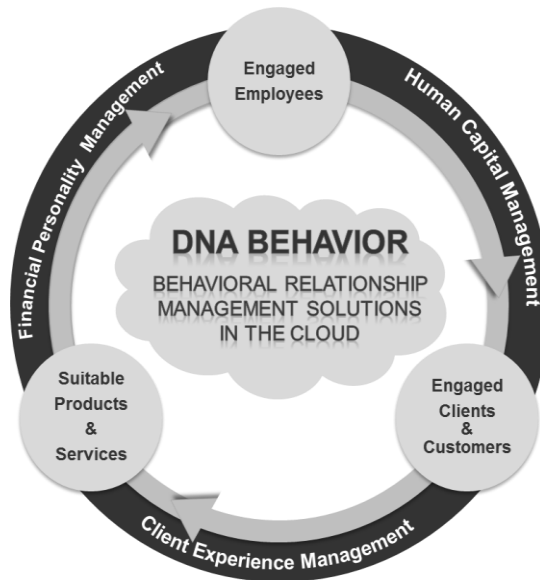
Our approach is to help the firm build a “relationship based compliance culture”. The inherent tension between growing revenues on a sustainable basis and improving compliance can be solved by behaviorally matching the firm's teams with the clients and solutions offered. Communicating and presenting solutions on the client's terms not only enhances the level of engagement, but it also means that the solutions offered are more suitable.



Ultimately, such a client centered approach is sustainable increases in revenues of over 23% per year and substantial productivity gains. Further, this approach will help reduce the compliance and litigation costs.

So, what strategies does your firm have in the following areas to start transforming toward become client centered?

- Development of quality human capital (increased productivity),
- Increasing client engagement (generating sustainable revenue); and
- Real time monitoring that the solutions offered are suitable for the client (meeting compliance obligations).



The hidden obstacle to building a client centered firm is a lack of human behavioral awareness and behavioral management capabilities at all levels of the firm to “Know, Engage and Grow” every employee and client on a real time basis. Independent research shows that 87% of business issues result from poor communication.

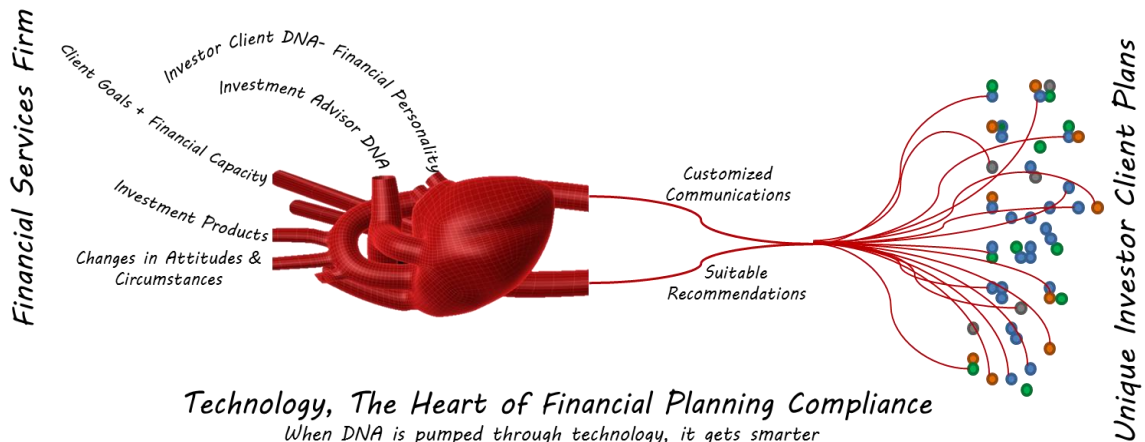
We are approaching the problems of Financial Services and Insurance Firms with the delivery of Behavioral Relationship Management Solutions powered by powerful behavioral insights that have been independently validated since 2001 by a team with more than 100 years of experience. Our proprietary solutions are delivered on a robust and highly secure technology platform which enables behavioral insights to be made practical and scalable across a whole business.

#### The New Behavioral Economy™ for Financial Services Firms

So imagine a new world whereby your firm has a technology system powered by behavioral insights and the business processes to match the different behaviors of high performing and engaged advisors to clients and solutions offered on a real time basis. Put another way, your firm has the capability to put a “tailor made suit” on every client on a scalable basis. What this means for the client is a customized lifelong service experience and for the firm increased productivity and the mitigation of business risks. This is a proven “win-win” for both the client and the firm.



Compliance Health Check



**Technology, The Heart of Financial Planning Compliance**  
*When DNA is pumped through technology, it gets smarter*

## Current Business Issues for Financial Services and Insurance Firms To Overcome

We have identified the following business challenges for Financial Services and Insurance Firms which can be solved through the use of behavioral driven solutions driven on a scalable technology system:

Human Capital	Client Engagement	Suitability Compliance
<ul style="list-style-type: none"> <li>• Advisors lacking the “soft skills” to build teams and manage clients</li> <li>• Advisors can only engage 40% of clients leaving 60% disconnected</li> <li>• Recruiting juniors</li> <li>• Productive use of talent</li> <li>• Building optimal client service teams</li> <li>• Disconnected leadership</li> <li>• Succession planning</li> <li>• Keeping the field force engaged</li> </ul>	<ul style="list-style-type: none"> <li>• Building trust in the services delivered</li> <li>• Low plan adoption</li> <li>• Lack of insight to manage different client emotions in volatile markets on a scalable basis</li> <li>• Only 15% of clients are fully engaged providing referrals</li> <li>• Low client retention after 2 years</li> <li>• 92% of next generation going to new advisors</li> <li>• 25% lapsed life policies</li> <li>• Orphan clients</li> </ul>	<ul style="list-style-type: none"> <li>• Tightening regulatory regime in next 5 years to “Know Your Client”</li> <li>• Over reliance on “Tick the Box” compliance processes</li> <li>• Lack of systems for dynamically monitoring solutions to behavior</li> <li>• Downward fee pressure from commoditization</li> <li>• Inconsistent management of complaints and claims</li> <li>• Maintaining reputation</li> <li>• Minimizing litigation</li> </ul>



### Deployment of DNA Behavior's Behavioral Relationship Management Solutions

Moving into the new world that we envision requires the installation of behaviorally smart systems into your firm's technology platform. In specific terms, the mission is to deploy the Business DNA Discovery Process into your firm's human capital management systems. In addition, to integrate the Communication DNA and Financial DNA Discovery Processes into your firm's CRM, financial planning software and suitability compliance monitoring systems. This is what we call a "Relationship Compliance System". This interconnected system helps align your firm's service and product delivery processes through the client life cycle with the documentation required to meet suitability compliance. Ideally, this system is a centrally managed technology platform.

Multiple Behavioral Discovery and Performance Measurement Processes with Customized Reporting and Branding on a Single "Hire to Retire" Technology Platform Enabling Behavioral Intelligence to be Practical and Usable Across the Business.

**Business DNA**  
for Every  
Employee to  
Improve Human  
Capital  
Management

**Communication  
DNA**  
for Every  
Employee and  
Client to Enhance  
Client Experience  
Management

**Financial DNA**  
for Every Advisor  
and Client to  
Enhance Financial  
Personality  
Management

Utilizing the DNA Behavior Discovery Processes will provide many important features including:

- Leaders, advisors and employees productively using their strengths
- Advisors that are personally equipped with the "soft skills" to master the need to continuously engage with different clients and family members through different life and market events
- Advisory teams that are able to cohesively work together in serving different clients
- Viable business continuity and succession plans that allow for growth and client service sustainability
- Customized internal home office-advisor-client communication
- Matching the behavior of clients advisors to clients and solutions offered for enhanced engagement and productivity



- Moving beyond the use of persona models based on demographic data to customization based on personality (behavioral) insights
- Re-framing of how solutions are presented to engage different communication and learning styles
- Improved online gathering, production and retention of “fact find” documentation at all stages of the process by integrating client behavior discovery
- More consistent and objective process for enhanced financial personality discovery of clients, recognizing all their behavioral biases and not just the risk profile.
- Continuous home office compliance monitoring of changes in client and market situations to solutions offered
- System alerts to spontaneous changes in investment portfolio strategies based on life and market events
- Better management and alignment of advisor behavioral biases in serving clients
- Enhanced financial literacy of clients so that they are able to more confidently make committed decisions for sustainable wealth creation.

To learn more, please [watch our video](#), or go to our website at [inquiries@dnabehavior.com](mailto:inquiries@dnabehavior.com)