Behavior

DAA

You Are A Facilitator

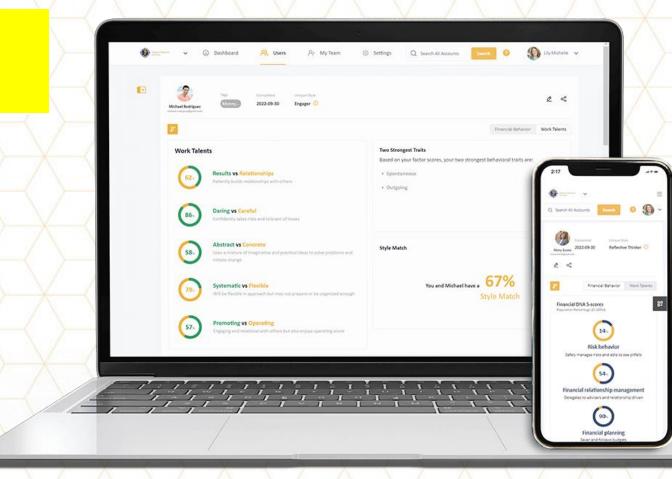
s DNA®

The Behavior and Money Insights Company



A 04 25





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

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Insert client logo

"The New World Culture" for Advisors How Will You Put Clients at the Center of the Plan

Tailored Goals-Based Planning Using Financial Personality Insights

Products Offerings Based on Persona Model Assumptions Customized Behavioral Coaching Powered by a FinTech Platform

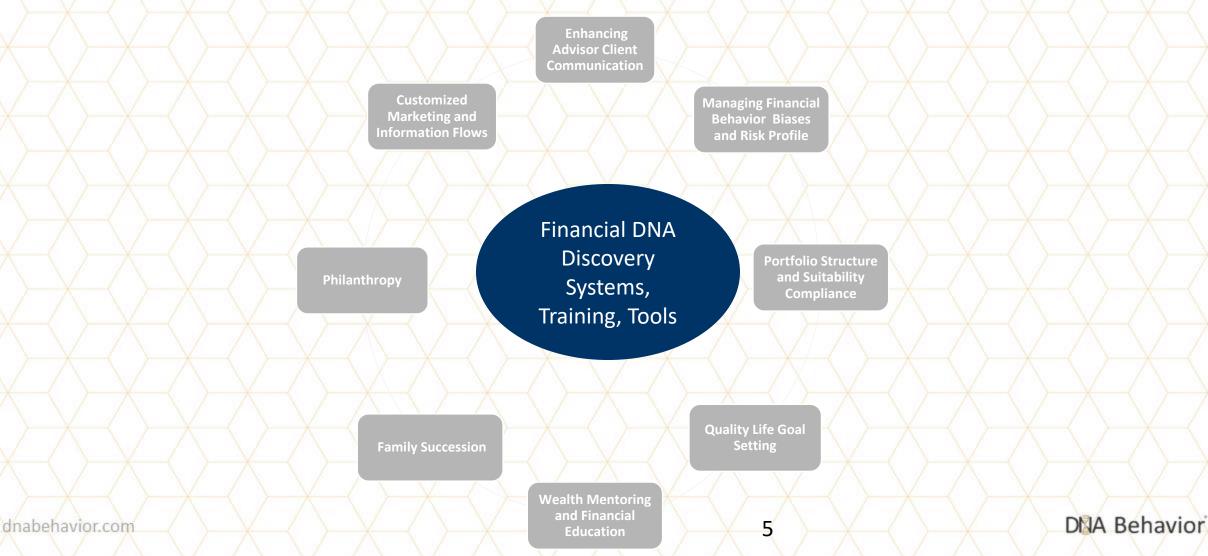
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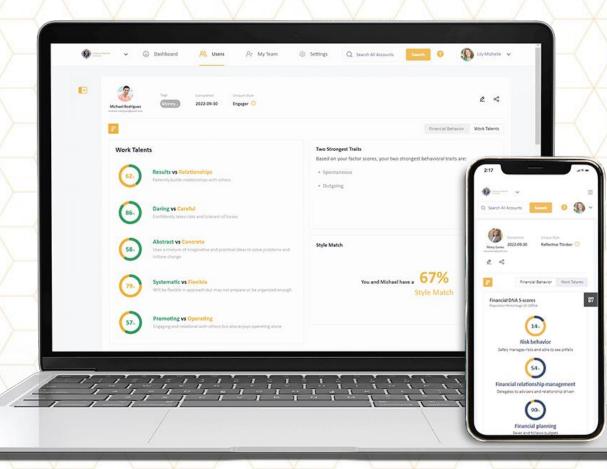
Getting Started With DNA Behavior How Can DNA Behavior Help Your Firm?

Behavior Drives Performance



How the Financial DNA Systems Enhance Every Relationship, Planning Process and Compliance





Using DNA Behavior Processes In Your Firm Leveraging the DNA Behavior Tech Platform

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Features of a Client-Centered Business Know, Engage and Grow Culture

Advisors

- Tailored communication and client service for each client
- Customized "financial plans" based on financial personality insights to fully integrate the life and finances of the client
- Offering of solutions that are aligned to who the client is
- Behaviorally aware advisors who leverage their strengths and manage their struggles (blind spots) to mitigate their biases in delivering solutions
- Team approach to client service different styles in meetings

Advisory Team

- A mutual "knowing me knowing you" operating environment for open communication leading to higher trust and engagement
- Blockages unlocked to outstanding client service execution
- Higher advisory team client acquisition and retention capability, productivity
- A robust recruitment process to match advisory talents to the role and team
- Higher advisory team capacity, productivity and engagement with clients based on strengths
- Leadership messaging that is connected to the business activities and is understood by the team

7

Technology

- Powerful technology systems intelligently providing insights to all team members and clients real time
- Matching advisory team to clients and solutions on a real time basis

DNA Processes for Enhancing Client Discovery and Engagement **Key Features of the DNA Technology Systems**

| DNA Discovery System Features | Communication DNA | Financial DNA Natural Behavior |
|---|---|---|
| Validated Psychometric Forced Choice Q's | 12 | 46 |
| Online Completion Time (One Time) | 2 to 5 mins | 15 to 20 mins |
| Client Reports Available Online | 1 page | 1 page or 6 pages |
| Additional Advisor Reports | Customized Meeting Guide Group Client Base Report | Behavioral Management Guide+ Other reports |
| Advisor Client Matching | Compatibility Matrix | Compatibility Matrix |
| Online Tools for Real time Interaction | Relationship Connection | Market Mood |
| Firm Management | Enterprise Reports for Organizational Marketing Activities | Behavioral Big Data |
| API Connection to Technology Platforms | Salesforce CRM | Salesforce CRM, Naviplan |
| Additional Optional Financial DNA Discovery Processes (Completed Annually) and Reports | 8 | Quality Life Discovery (15 to 20 Mins) Financial Personality (15 to 20 Mins) Behavioral IPS |

How DNA Solutions Can Be Used Client Life Cycle Touch Points

| $\Delta \Delta Z$ | Client Life Cycle Touch Point Enhanced by DNA Insights | Communication DNA | Financial DNA | Business DNA |
|-------------------|--|----------------------|------------------|-----------------|
| \times | Engaging First Connection of Prospect to Firm | Yes | Yes | (|
| | Customized First Meeting Experience and Communication | Yes | | |
| | Triaging Prospect to Right Channel/ Service Model | Yes | | |
| | Matching Client to Right Advisory Team Based on Fit | Yes | | |
| | Holistic Financial Personality Discovery | | Yes | |
| | Goals Based Planning | | Yes | |
| | Measurement of Risk Profile and Biases | | Yes | |
| | Real Time Suitability Management/ Compliance | | Yes | |
| | Client Annual Reviews | Yes | Yes | |
| | Inter-Generational Succession | Yes | Yes | |
| | Segmented Organizational Messaging for Advisors, Employees, Clients and Prospects | Yes | | |
| | Advisor Recruiting, Team Productivity and Performance Management | | | Yes |
| | Business Succession Planning | | | Yes |
| dnabehavior.com | $(\rightarrow) \rightarrow $ | 9 | | |

When Specific Discovery Processes Are Used Client Life Cycle Touch Points

| Discovery Processes | Prospect Phase | New Client Onboarding | Standard Annual (Goal) Review | | |
|---|----------------|-----------------------|----------------------------------|---------------------|---------------------|
| Intro Letter/Brochure | Yes | Yes | Yes | Yes | Yes |
| Communication DNA (One Time Completion) | Yes | Yes | Yes (Review Report) | Yes (Review Report) | Yes (Review Report) |
| IMA Opening Form | Yes | Yes | | | |
| IPQ - Financial Capacity | | Yes | Yes | Yes | Yes |
| IPQ - Financial DNA Natural Behavior Discovery (One Time) | | Yes | Yes (if not done) | Yes (if not done) | Yes (if not done) |
| IPQ - Financial Personality Discovery (Annual) | | Yes (optional) | Yes | Yes | Yes |
| Market Mood Simulation | | Yes | Yes | Yes | Yes |
| IOS/ IPS embed with FDNA behavioral insights | | Yes | Yes | Yes (Update) | Yes (Update) |
| Financial DNA Quality Life Discovery (Annual) | | | Yes (except retiree's) | | Yes |
| Financial DNA Quality Life Planning (As Needed) | | | | | Yes |

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DNA Behavior₁₀

Implementing Financial DNA Inside-Out Process Through the Client Life-Cycle

- Advisory Team and Role
- Communication
- Ideal Client

Relationship

Planning

• Goals

• Risk

• Spending

- Portfolio
 - Biases
 - Management

Investment

Changing the Know Your Client Paradigm with a Behavioral Finance Platform Using Financial DNA

| Traditional Paradigm | Financial DNA Holistic Approach | New Generation of Financial Personality Discovery and Performance Measurement | \leftrightarrow |
|--|------------------------------------|--|-------------------|
| Big Data and Artifical Intelligence (Current Observed Behaviors Based on Assumptions and Some Actions) | | Completion of a Validated Discovery Process by each participating individual to measure stable long-term behaviors and preferences | |
| Singular Risk Tolerance Profiling Questionnaire (Highly Subjective) | | Holistic Financial Personality Discovery firstly measuring Natural Instinctive DNA Behavior (Higher Objectivity) and then Learned Situational Behavior | |
| | | Measurement of Risk Propensity, Tolerance, Loss Aversion, Risk Preference, Risk Profile, 16 Behavioral Biases, Portfolio Grouping 1 to 7 | |
| Static Reports | | Risk Composure: Market Mood Dashboard for Real Time Behavioral Management to Markets | |
| N/A | | IPS and Behavioral Portfolio Models | () |
| N/A | | Customized Communication Keys and Action Steps | |
| N/A | | Quality Life Insights for Goals- Based Planning | Δ |
| N/A | \rightarrow | Advisor Client Group Reporting | |
| Situational Questions and Intelligence, Experience Bias | | Validated Psychometric Analysis using Non-Situational Forced Choice Questions and Fit for Purpose Situational Risk Profiling Questions | |
| Basic Stand-Alone Platform | | API Integration with Custom Reporting and Branding | IA Behavio |

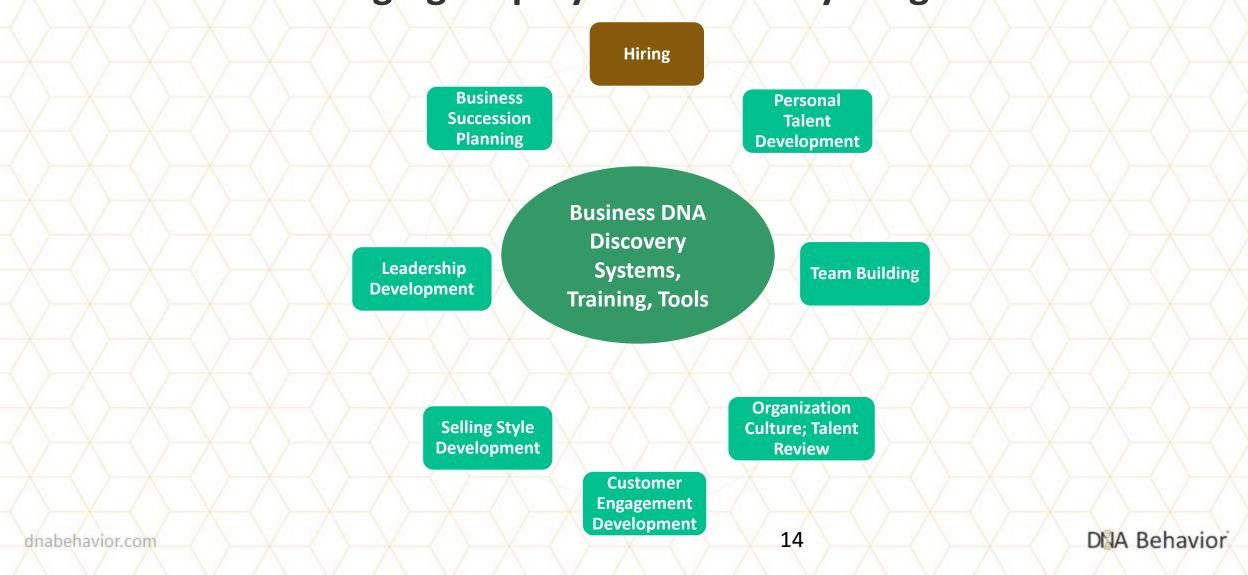
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| | Modulation Reference | | 2 < |
|----|---|---|--|
| | P Work Talents | Tinancial Behavior Two Strongest Traits Based on your factor scores, your two strongest behavioral traits are | |
| | 620 Results vs Relationships Patienty builts relationships with other 650 Daring vs Careful Confidently takes rules and fairware of lissees | Spontaneous Outgoing | 2:17 Q Search All Actourts |
| | Statuct vs Concrete Use a minute of inspirative and practical ideas to solve problems and indian share? Opp. Systematic vs Filesible With its fieldele m approach but may not prepare of be organized enough. | Style Match You and Michael have a 67% Style Match | Mary Grand State S |
| | 57) Promoting vs Operating Engaging and relationed with others but site enjoys operating alone | | Financial ONA 5-scores Deputation Providings (5-2004) Risk berhan Safety manages Filsa and |
| 11 | | | Financial relationship Delegass to advise and |

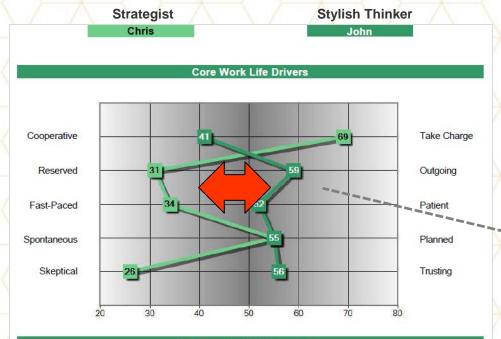
Business DNA[®] Human Capital MANAGEMENT BUILDING YOUR Advisory team FOR DELIVERING WEALTH MENTORING SERVICES

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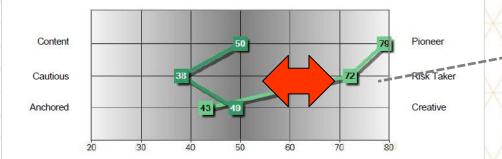
Hire-to-Retire Suite of Solutions on a Single Platform Leveraging Employee Personality Insights



Business DNA Hiring and Team Productivity Process Hiring Fit to Firm Leader



Work Life Planning Drivers



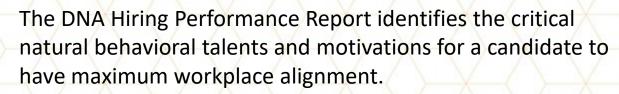
Identify and navigate behavioral differences:

Chris may not provide John with the personal engagement he needs

John could be far more content and cautious than Chris's pushy goal driven

style

Hiring Performance DNA Hiring Performance



The hiring report provides insights in priority of importance based on the relative strength of the candidate's natural behavioral traits in the following 4 key areas:

- 10 Desired Tasks activities –(out of 40 possible items)
- 5 Desired Team Roles –position (out of 20 possible items)
- 5 Desired Work Environment Features what is important (out of 25 possible items)
- 5 Desired Work Rewards work motivations (out of 20 possible items)

| DIA | D 1 | | |
|------|-----|-------|----|
| DNA | ROM | 121/1 | or |
| DIAN | DCI | avi | |
| | | | |

| Priority of Tasks | Pri |
|--------------------------------|-----|
| 1 Taking bold action | |
| 2 Handling objections | |
| 3 Questioning | |
| 4 Action orientated | |
| 5 Confidence in new situations | |
| 6 Making quick decisions | |
| 7 Setting goals | |
| 8 Self managing | |
| 9 Follows through | |
| 10 Thinking globally | |
| 3. Desired Work Environment | 4.0 |
| Priority of Environments | Pri |
| 1 New Experiences | |
| 2 Risk taking | |
| 3 Competition | |
| | |

1. Desired Tasks based on T

4 Challenges

5 Freedom

4. Desired Work Rewards

ority of Roles 1 Outside sales

4 Recruiting 5 Project manager

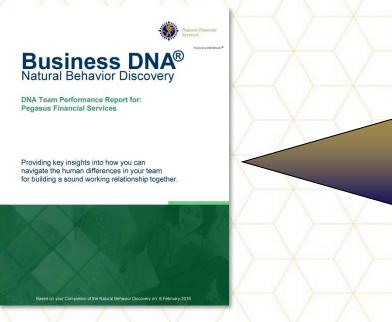
2 Product development 3 Strategic Planning

ority of Rewards 1 Personal growth 2 Sense of achievement 3 Opportunities to travel 4 Career progression

5 Leadership position

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Review Your Team Business DNA Team Report

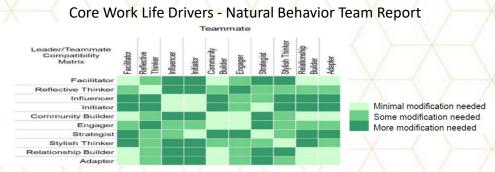


Natural Behavior Team Report • What strengths and struggles does the team have?

•How would you leverage the different team talents for success?

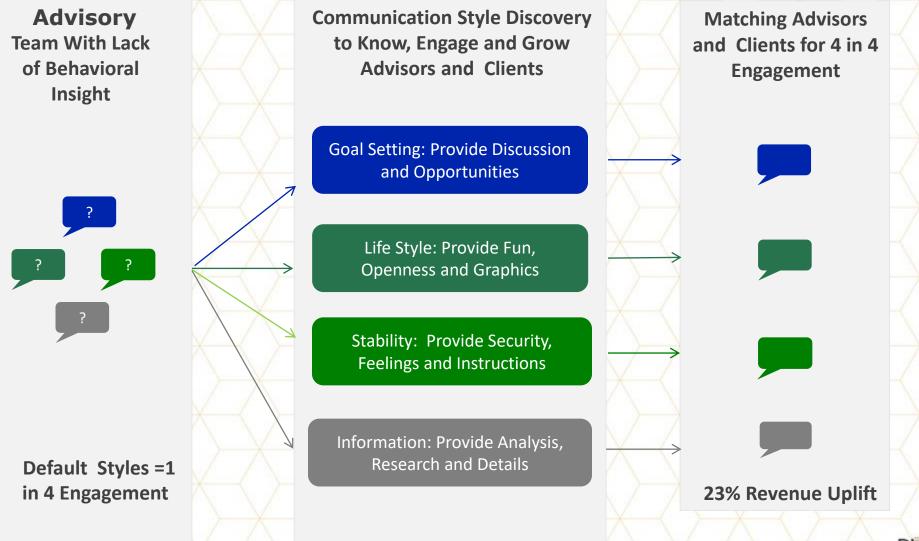
•What talent/positions would you add or remove from the team?

| | | | Factor 1: C | ommanding | | |
|-------|--------------------------------|---|--|---|----------------------------|---------|
| 20 | | erative ctical) | Mid-I | Range | Take Charge (Visionary) | 8 |
| Carol | Smith (41) Benjamin (38) | Alan Eckhardt (43) Tom Smart (40) | Melanie Hilton (49) Doug Roberts (51) | Bobbie Jones (53) Matt Woods (55) | Chris Coddington (69) | |
| | | | Factor 2 | : People | | |
| 20 | | erved :used) | Mid-I | Range | Outgoing (Expressive) | 8 |
| Chris | Coddington (31) | Tom Smart (43) | Alan Eckhardt (55) | Carol Benjamin (45) | John Smith (59) Bobbie Jon | ies (63 |
| Matt | Woods (41) | | Melanie Hilton (53) | | Doug Roberts (64) | |
| | | | Factor 3: | Patience | | |
| 20 | | Paced gical) | Mid-I | Range | Patient (Tolerant) | 8 |
| Chris | Coddington (34) | Bobbie Jones (42) | John Smith (52) Tom Smart (48) | Alan Eckhardt (55) Melanie Hilton (51) | Carol Benjamin (59) | |
| | | | Doug Roberts | Matt Woods (47) | | |



Team Compatibility Matrix- Natural Behavior Team Report

Matching of Advisors to Prospects and Clients Use Behavioral Insights to Unlock Hidden Differences



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| Modular Endergreen Modular Ender | | 2 < |
|---|----------------------------------|---|
| Vork Talents ••••••••••••••••••••••••••••• | Stryle Match Style Match | Vibra Talens |
| | | Safety messages rises and a zine to see potential (5-0) Financial relationship management Delegates to advant we derivationation of deve (5-0) Financial planning Financial planning Same to discussioners |

Enhancing Your Planning Methodology Implementation of Financial DNA[®] in Your Practice

The Financial DNA Discovery Process Holistic Client-Centered Methodology

Communication Style + Financial Personality Quality Life Goals

Suitable wealth creation strategies based on purposebased goals aligned to who the client is

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Managing expectations for committed long term decisions

—<u>X</u>—() —

Financial

Plan

Transforming Financial Planning to a Quality Life Experience

We tell clients the DNA "understanding people before numbers" approach changes the balance in your life and financial planning and also in all your relationships. Our desire is you will say the following about the experience:

I feel comfortable in being guided to self discover and share information

I am liberated by the knowledge of my true life and financial motivations

I feel heard and understood by my advisor and family members

I am satisfied the best solution has been tailored to who I am

I am confident that the right choices have been made

I am emotionally committed to the decisions I have made

I now have a financial plan to build a Quality Life

Changing the Balance [™]

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Exercise:

Using Financial DNA To Enhance Your Services

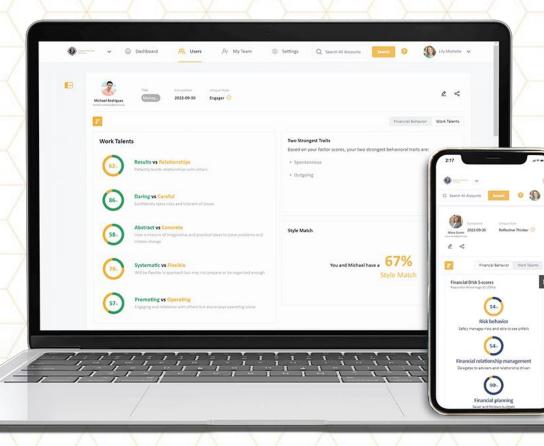
1. What role are you currently playing in the life of your client?

2. How do you wish to be remembered by your clients?

3. What financial planning experience would you like to provide your clients ?

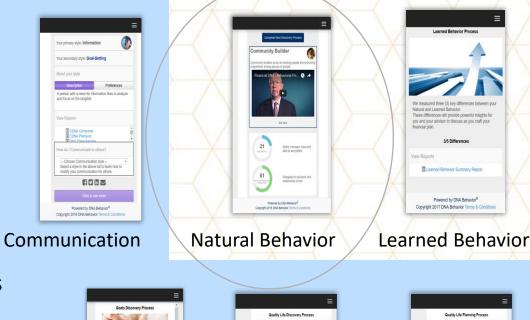
4. What changes do you need to make to your current financial planning process to deliver the desired Wealth Mentoring experience?

5. What changes do you need to make to your business model?



Initial Roll-Out of Financial DNA Client Onboarding and Annual Review Process for Advisors

The Family of FDNA Discovery Processes and Applications Wealth Mentoring Clients By Asking Powerful Questions



These Discoveries Included in CWM Package <image>



Quality Life Planning

DNA Behavior

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Process for Advisors Using Financial DNA Insights Impacting Every Phase of the Financial Planning Process

Financial DNA Discovery Process

Advisor EQ and Team Development

Advisor-Client Matching

Customized Communication

Tailored Portfolio Construction Deeper and More Consistent Client Inquiry Process

Greater Disclosure of Client: Goals Interests Priorities Offering Client Centered Solutions Tailored to Style

> Ongoing Behavioral Coaching Compliance Monitoring

23% pa Revenue Uplift from Client Engagement

1.5% pa on Portfolio AUM Value

Client Onboarding Process for Enhancing Client Engagement



DNA Behavior

Financial DNA® DNA Client Onboarding Process



 Communication DNA Discovery (taking 2 to 5 minutes) after the first interaction, and then
 Financial DNA Natural Behavior Discovery (taking 15 to 20 minutes) after an introductory meeting, but before the financial planning process commences.

Annually, additional Quality Life and Financial Personality Discovery processes to know the client's current learned behaviors and preferences at a deeper level. 26

DNA Behavior

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The Client Onboarding Process DNA Advisors Follow Integration of Financial DNA to Existing Processes

| | 1. Initial Engagement and Client Fit | 2. Financial Planning Discovery | 3. Financial Plan Preparation | 4. Planning Review Meetings |
|--|--|---|---|---|
| | Client Reviews Website/ Referral | FDNA Quality Life Needs and Wants Review to Set Goals (for Wealth | Plan Preparation based on discovery | Bi Annual/Annual Periodic Review Meetings |
| Financial DNA® NA Client Onboarding Process | Initial Phone Call | Mentors) | Planning Meeting for Plan Commitment | Use Market Mood Dashboard in every |
| | Communication DNA Completion Online | FDNA Natural Behavior Completion Online | Present Plan | Interaction |
| | Initial Data Collection | Discovery Meeting | Plan Signoff | Use CDNA and FDNA Discovery for Existing |
| | Introductory Meeting for Service Overview | for Deeper Behavioral and Financial Discovery | Plan Implementation | Clients (including Comparison Reports) |
| | and Initial Discovery | Discuss Financial DNA Reports | Optional: Implementation Meeting | Optional: Financial Personality |
| | Determine Ideal Client | | Progress Meeting after 1 | Discovery |
| | Fit | Discuss Initial Life Time Cash Flow and Other | Quarter | Quality Life Discovery |
| | Engagement Letter | Planning Issues | | |

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Client Engagement and Advice Process When is Communication DNA Introduced?

Engagement Phase of Advice Process

Potential Client logs on through the Self Registrations link and completes CDNA -Take 2-5 minutes – Receives Report

Potential Client makes inquiry resulting in verbal agreement to meet Email potential client with confirmation details of meeting, directions and CDNA Self Registration link & standard paragraph Advisor rings and confirms meeting & introduces themselves. Re-enforces importance of CDNA to set the process up for success Advisor prepares & structures meeting using potential clients CDNA data

Advisor runs meeting using potential client's insights to provide a very engaging and trust building experience

Determines Advisory Team Fit

DNA Advice and Compliance Process How is the Financial DNA Discovery Process Used?

Compliance Phases of Advice Process

After the Risk Profile is known using Financial DNA, the advisor prepares a plan and IPS for further discussion and client sign-off. The factors considered in making recommendations are documented.

Client online completion of the FDNA Natural Behavior Discovery Process and gets report Optional: Financial Personality Discovery

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Advisor ne reviews client FDNA reports and prepares for discovery meeting knowing how to adapt his/her biases

Advisor discusses the FDNA Report in the discovery meeting in context of client needs, wants, goals, financial capacity, risk profile and experiences. Simulate emotions using Market Mood.

DNA data integrated to CRM and Financial Planning Software for monitoring all communications and processes, and to provide exception reporting for mis-aligned actions Annual Review: Client online completion of the FDNA Financial Personality Discovery Process to compare natural behavior against situational and behavioral changes. Update IPS

Deployment of the Financial DNA Reports For Initial Financial Planning Discovery

Contextualize Your Report Review and Design Meeting Agenda Based on the Clients Objectives

> **Financial Behavior Report** (1 page) for identifying communication style, risk, spending and goal-setting behaviors

FDNA Summary Report (6 pages) to identify decisionmaking style, biases and risk

Financial Talent DNA Report (1 page) for pinpointing the client interview to 10 key behavioral insights; or Comparison Talent DNA Report for Couples (or Full Report) **DNA Behavioral Management Guide** for the advisor to adapt their style in behaviorally managing the client and ask custom behavioral questions

Behavioral IPS Letter to align financial personality to the plan

> Additional Wealth Mentoring Discovery: Learned Behavior Quality Life

DNA Behavior

CDNA Customized Meeting Guide (1 page) for advisor to

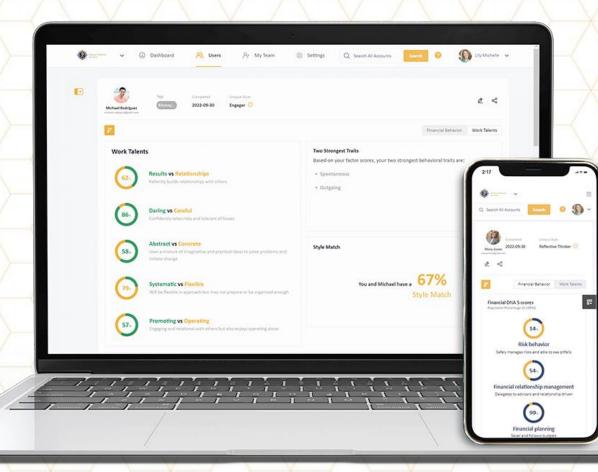
engage the client on their terms and ask custom intro questions

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FDNA Insight API Integration to CRM/Planning Software **Contact + Lead Records + Planning Tools**

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| Show Feed | | | |
| | Opportunities [0] Cases [0] G | en Activities [0] Activity History [0] Campaign History [0] Notes & Attachments [0] H | TML Email Status [0] |
| ntact Detail | Ed | Delete Clone Request Update | |
| Contact Owner | Sachin Shelare [Change] | Phone | |
| Name | Chris Coddington | Home Phone | |
| Account Name | | Mobile | |
| Title | | Other Phone | |
| Department | | Fax | |
| Birthdate | | Email <u>chris.coddi</u> | ngton@dnabehavior.com |
| Reports To | [View Org Chart] | | |
| mmunication DNA | | | |
| ancial DNA | | | |
| Financial DNA Natural Behav | ior Discovery | | |
| Behavioral sty | | Risk Profile and Decision Makin Grou | |
| 2 Strongest behavioral factor | Pioneer, Skeptical | Risk Profile and Decision Makin Score (0-100 | - 000/ |
| Financial DNA Natural Behav | ior Discovery Reports | FDNA Completion Dat | e 3/14/2012 |
| Financial DNA Talent Report | | | |

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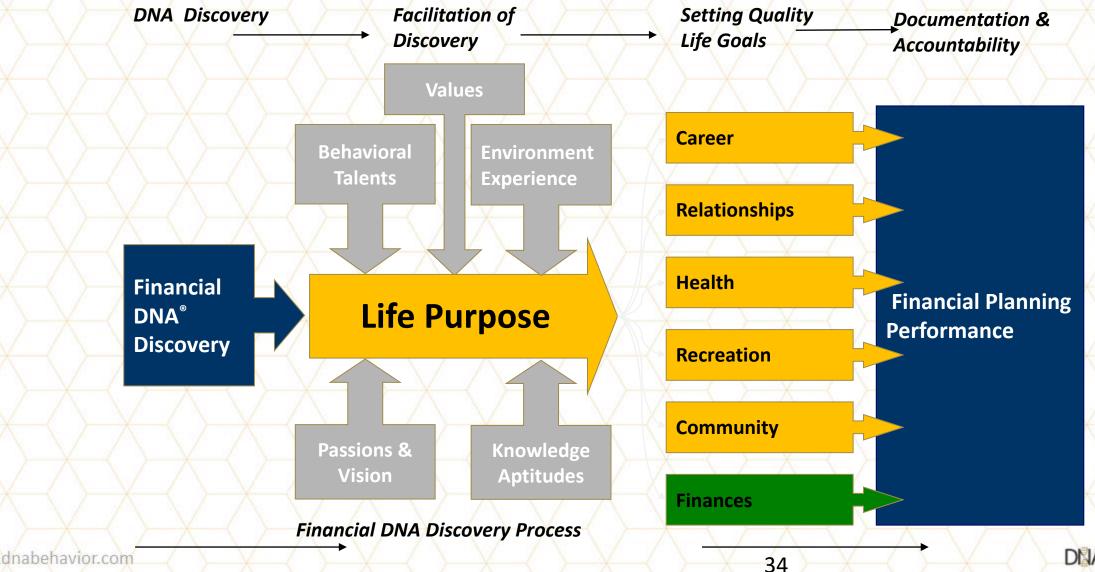
Enhanced Roll-Out of Financial DNA Client Onboarding and Annual Review Process for Advisors

The Wealth Mentoring Process DNA Wealth Mentoring Meeting Guide

The Wealth Mentoring Process involves a deeper and more comprehensive Financial DNA Discovery Process being undertaken with clients throughout the lifecycle of the planning process. The Wealth Mentoring Process is undertaken with clients who:

- 1. Desire a higher level of engagement
- 2. Have experienced a major life transition and require more clarity about their future life direction
- 3. Have difficulty in making committed life and financial decisions
- 4. Would like a higher level of personal development and education

Sustainable Financial Planning Performance Building a Life Purpose Centred Plan



Financial Planning Performance Behaviorally Manage the Dynamics of Life and Markets

Life Balance + Improved Relationships Increased Returns + Financial Wealth

Financial Planning Performance

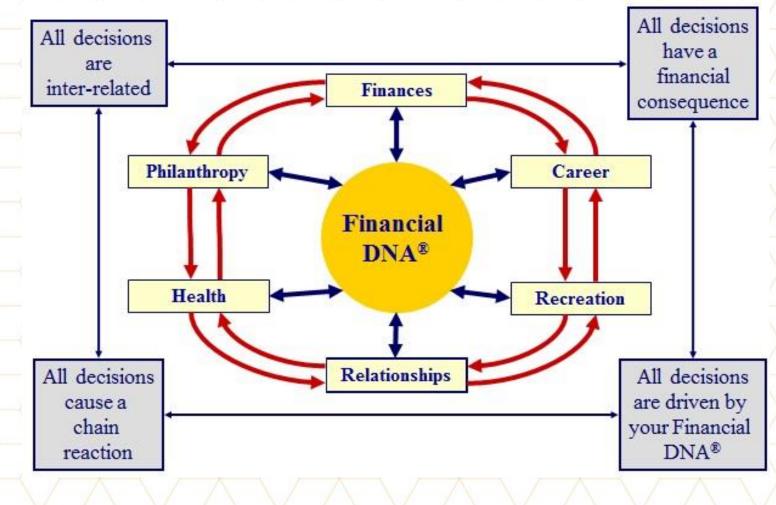
Financial DNA®

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Your Financial DNA Dynamically Impacts Every Decision The Key is Managing Your Unique Life Integration

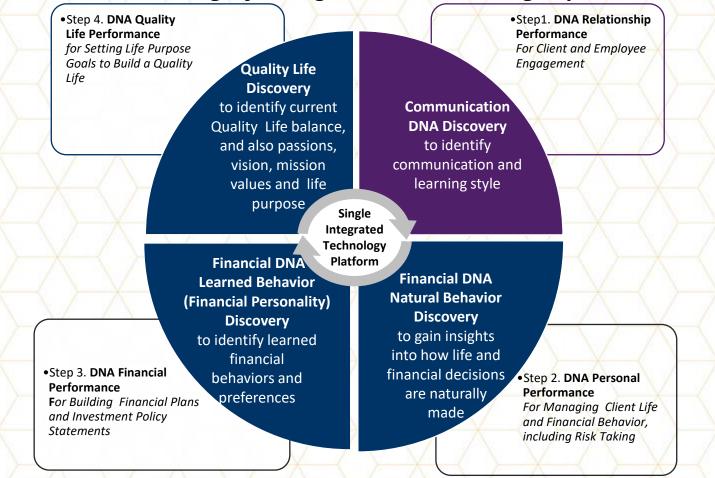
Optimize the Integration of Your Life and Finances



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Our Enhanced Financial DNA Discovery Process for Wealth Mentors

Four Separate Online Discovery Steps for Customizing Life Long Financial Planning Experiences



37

Enhanced Financial DNA Discovery Process The FDNA Discovery Process that Wealth Mentors Follow

Facilitating the 6 Pillars of DNA Financial Planning Performance

| Initial Client | First Meeting | Second Meeting | Third Meeting | Fourth Meeting | Annual Review |
|--|--|--|--|---|---|
| Engagement | Post-Client | Post-Client | Post-Client | Post-Client | Meetings Post- |
| Meeting | Engagement | Engagement | Engagement | Engagement | Implementation |
| Pillar 1: | Pillar 2: | Pillar 3: | Pillar 4: | Pillar 5: | Pillar 6: Quality |
| Relationship | Personal Performance | Financial | Quality Life | Financial | Life Performance– |
| Performance – | – Self Awareness | Performance – | Performance – Goal | Performance – | Quality Life |
| Advisor - Client | Review the FDNA | Financial | Setting | Investment | Decisions |
| Engagement | Quality Life Needs and | Preferences | Review the DNA | Preferences | Review the DNA |
| Review the Client's Communication DNA Report and share your own to tailor communication for | Wants Review to identify goals, and personal clarity. Review the Financial DNA Natural Behavior | Review the DNA Financial Performance Report to identify learned financial behaviors and | Quality Life Planning Report to identify their passions, vision, values and life purpose for setting goals. (Optional – | Review the Behavioral Investment Policy Statement to agree the client's investment choices | Quality Life Performance Report to identify level of financial- life integration. |
| building enhanced relationships. | Reports to gain insights into how life and financial decisions are naturally made, including risk taking. | preferences for building the financial plan. | subject to level of personal clarity) | for achieving their goals. | Build a Decision- Making Framework for making the right choices to Live with Meaning. |

DNA Behavior for Behaviorally Smart Advisors on One Platform



Wealth Mentor/ Advisor



Communication DNA Financial DNA, Business DNA Natural Behavior Discovery

- My Communication Style and Match with Clients
- My Financial Personality Biases
- My Advisory Strengths and Struggles under pressure











<u>Objectives</u>

Building My Client and Team Relationships

- Adapting Communication
- Talent Fit
- Customizing Experiences

Identifying My Clients Decision-Making Style

- Quality Life Attitudes
- Risk Taking
- Investment Portfolio

Guiding My Clients to Set Quality Life Goals

- Current Quality Life Status
- Life Purpose Discovery based on Talents, Passions, Vision, Values

Building a Purpose Based Financial Plan for My Clients

- Financial Preferences
- Investment Portfolio

Wealth Mentoring My Clients

- Relationship to Money
- Couple Dynamics
- Family Succession
- Business Succession Planning
 39

Reporting and Tools

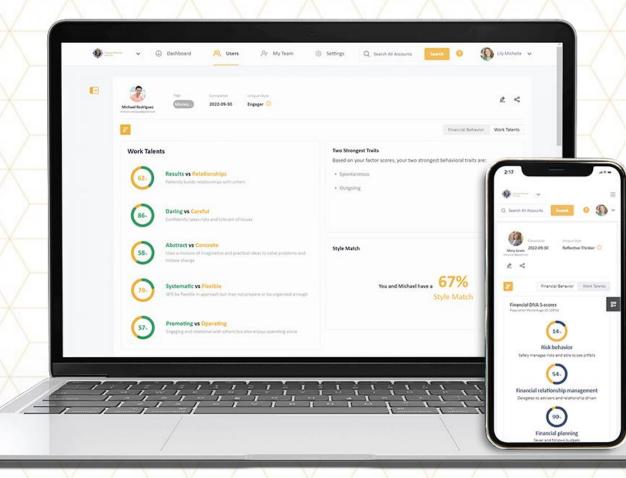
CDNA Consumer and Enterprise Reporting Business DNA Talent and Summary Report

Financial Talent DNA Report FDNA Summary Report

Quality Life Performance Report Quality Life Planning Process

Financial Performance Report Behavioral IPS

Wealth Mentoring Report Comparison Report Group Report



Designing Your Business Plan Practice Transformation

Exercise:

Advisory Business Implementation Plan

Advisory Business Implementation Plan (Webinar 2)

Spend 30 minutes identifying the key elements of your business plan for introducing Financial DNA to new and existing clients:

- Client segmentation
- Identify new services that you plan to deliver
- Review your fee charging model: mix of planning fees, retainer, AUM and commissions

Be prepared to make a 5 minute presentation to the class.

DE Behavior

Contact Us

For more information about DNA Behavior:

Contact:

DNA Behavior Atlanta, GA (866) 791-8992

inquiries@dnabehavior.comwww.dnabehavior.com