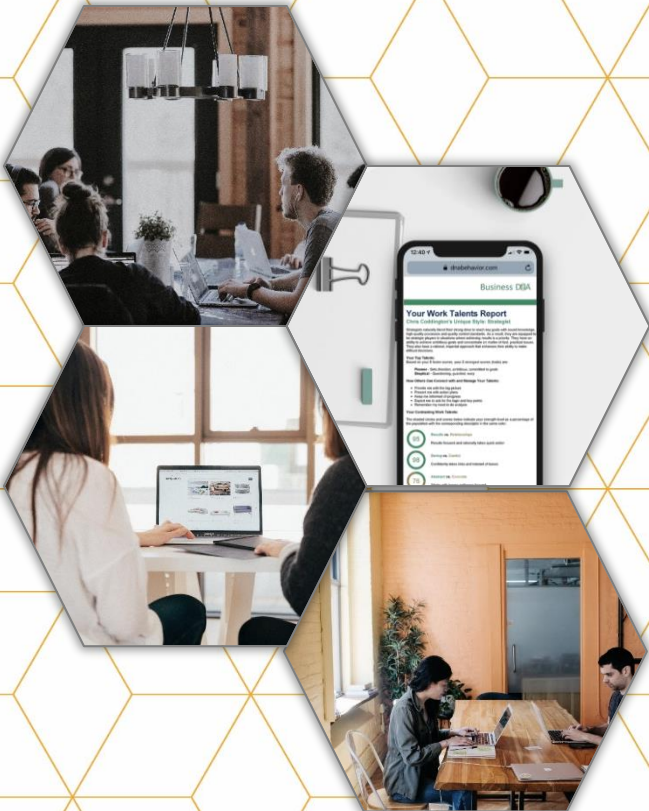


Quality Life Performance in the New Behavioral Economy™

A Behavioral Guide to Help Optimize the
Integration of Your Life and Finances



About this Behavioral Guide

This Behavioral Guide is intended to serve as an introductory framework for how you, your spouse or partner and family can build a Quality Life through greater behavioral understanding. We will demonstrate in practical terms how you can apply behavioral concepts to optimize the integration of your life and finances, and in so doing make the right life and financial choices.

The information presented in this Behavioral Guide is based on research that has been independently validated since 1999 by a highly qualified team with 80+ years of combined academic and practical profile development experience.

Who Is DNA Behavior International?

DNA Behavior International was established in 1999 to provide human performance advisory services using behavioral insights. We are an industry-recognized worldwide leader and pioneer in:

- the measurement of human and Quality Life performance
- the discovery and application of natural behaviors to life and financial planning
- the alignment of investor and advisor behavior to financial and investment solutions
- financial behavior discovery
- the movement to the “New Behavioral Economy”

DNA Behavior International has invested over 50 many years of time in the research and development of a suite of proprietary DNA Profiling systems that reliably predict a person’s life and financial motivations with an unparalleled level of depth. These behavioral insights are uniquely designed to help you and your advisors more confidently make life and financial decisions for building a Quality Life.

Since commencing business, our DNA Profiling systems have been used in more than 47 countries and translated into 6 languages. We currently have a client base of more than 2,000 leading businesses that use our advisory services and proprietary DNA Profiling systems to engage their employees and clients, and help them build a Quality Life.

For more information about our Quality Life Performance Solutions, please contact us at inquiries@dnabehavior.com.

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1. Introduction to Quality Life Performance in the New Behavioral Economy

The winds of change are moving fast through the modern world. Increasingly, people have a desire for greater life meaning, which means they need a clear life purpose. The challenges are time and money. Have you ever considered what a Quality Life is for you? Are you living that life? What changes do you need to make in order to live a Quality Life?

A Quality Life can be defined as “Successfully integrating your finances into a balanced life, and in so doing having the courage to live your unique design, in harmony and without regret.” This definition recognizes that a Quality Life is about living according to your inherent behavioral style, adapting to live harmoniously with others and ultimately living the dream so that you do not have any regrets.

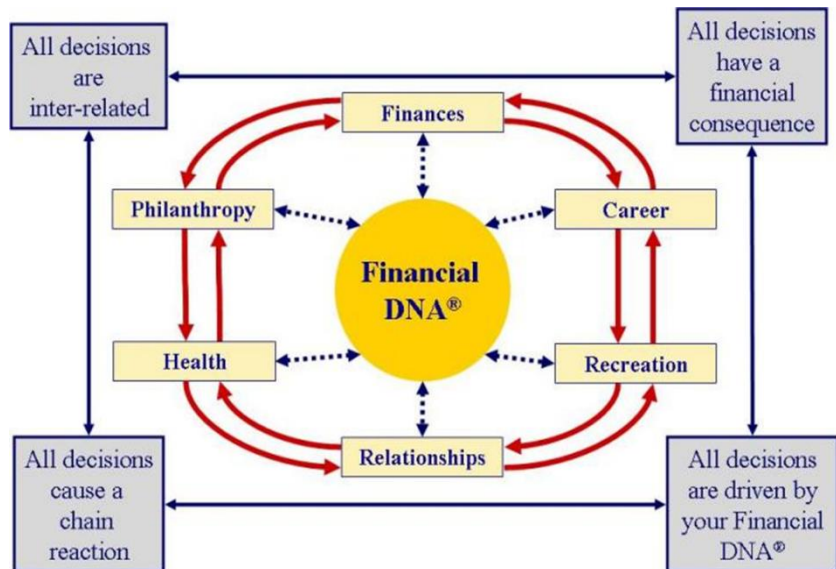
Our perspective is that the definition of a Quality Life is different for every person because we are each unique and accordingly we will naturally perform differently in each area of our lives. This is founded on the belief that for all people regardless of their age, wealth culture, position or situation “behavior drives performance” and “financial returns motivate performance.”

The Definition of Quality Life Performance Planning

Quality Life Performance Planning is the process of building a Quality Life by helping you optimize the balance of your life and finances, starting with discovering your financial personality – Financial DNA.

Therefore, your definition of a Quality Life will be driven by your financial personality – what we call your “Financial DNA.” Discovering your Financial DNA is important because we are all uniquely wired to make life and financial decisions. In essence, your Financial DNA will impact every area of your life, and every decision in your life will have a financial consequence.

Money will have a significant influence over your life. Having money can fuel your life, bringing opportunity, experiences and enjoyment. However, too much money can get in the way of your relationships and life overall, causing complications without a lot of personal education and guidance.



How you manage the opportunities and challenges brought into your life by money will depend on your behavioral style. This is why we are seeing the emergence of the “New Behavioral Economy™” in life and financial planning. So, in the context of building a Quality Life performance is no longer just going to come from smart investment strategies, new innovative products, improving technology and better information. Rather, it will be

driven by gaining objectively measurable, reliable and predictive behavioral insights about how you make life and financial decisions.

2. Building Your Quality Life Performance Balance

The key to building and maintaining a Quality Life is getting the balance right for you, and then continuously managing the balance. Every life event that emerges or decision you have to make will cause the balance to potentially change. There will always be tension.

Further, it is important to recognize that the mix of what is the optimal Quality Life balance for each of us is different based on who we are and our financial personality. Some people will naturally be more return and financial wealth orientated. Whether this is through a strong career drive or bottom line investment focus, for them it is all about the “numbers.” For other people it will be more focused on their general lifestyle activities, recreation, and their personal and community relationships. In this case, it is all about the “people.”

Based on research that we have performed, a higher level of Quality Life performance will be achieved if you are living your life purpose with high career engagement through productive use of your strengths. Having a happy work life leads to more fulfilling relationships and the likelihood of greater community involvement. Of course, it is likely to lead to sufficient financial reward, although not always the maximum. The key then is to ensure that your work passion does not consume your planned free time for recreational activities, prevent you from investing in your relationships or sacrifice your health. The basic principle is that if you are substantially out of balance in one dimension of your life for any prolonged period, it is likely the other areas will also not be aligned.

The table below summarizes our independent research on the goals for building a Quality Life in 6 core areas. The key will be building your unique plan to create the time and have enough money for bringing each of these dimensions into your life at the optimal level.

Building Your Quality Life

Do you have the clarity to confidently choose from among the many options in your life? Do you have sufficient time to live a Quality Life and the capacity to build your wealth?

Do you have a roadmap for the

Quality Life Area	Quality Life Goal	Quality Life Struggle
Career	80% use of talents	30% use of talents
Relationships	Spend 6hrs/day	Spend 2hrs/day
Health	<50hr work/week	>60hrs work/week
Health	Sleep 7-8hrs/day	<6 and >9hrs/day

Health/Recreation	Exercise 5hrs/week	No exercise
Recreation	140+ free days/year	<100 free days/year
Community	Community giving	No giving
Finances	Experience spending	Material spending
Finances	Financial plan, committed decisions	Low confidence, poor decisions

3. Sustaining Your Quality Life Performance

For every person life is a journey. Along the way there will be positive events and negative events. To a large degree how you perceive these events will determine how you handle them, and ultimately your overall Quality Life. The key point is that you must build your own framework and plan for sustainable Quality Life performance.

Our belief is that confidence sustains performance. By keeping your confidence high, you can eliminate fears that may cloud your decision-making. People who have a higher level of personal clarity and self-belief will usually be able to maintain their confidence. Confidence is fragile and can be impacted by one event or failure. Having strategies and a sounding board to keep your confidence high is very important.

The other key foundation to performance is wisdom. Our belief is that wisdom protects performance. Wisdom is referring to your character and values for making decisions. One major poor decision or a series of minor poor decisions can suddenly cause significant losses that can result in a loss of confidence. This will have a fundamental impact on your performance. You will see this regularly happen with investors, executives and sports stars.

Identifying your life purpose in terms of talents, passions, vision and values will help in setting the direction you should take for building a Quality Life. This is your calling in life or that zone where your life can get the greatest momentum and fulfillment. For all of us there is an activity or interest we can focus on that will power our lives so that our performance is maximized. Performance means we productively use our time well, have time for people and activities we enjoy, the right people come into our lives and there is enough money for living, investing and giving. What needs to be remembered is that this may be different from what you are doing now. Have you ever been passionate about something for a long period and found you can do it well? If so, have you had the courage to actually pursue it? Or seen how to do so in order to make a sustainable income?

Key Sustainable Performance Foundations

1. Confidence Sustains Performance
2. Wisdom Protects Performance

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Independent research shows that your ability to emotionally engage others will significantly improve your Quality Life Performance. Our belief is that communication opens performance and relationships expand performance. Therefore, it is important to have sound workplace relationships and invest time in your personal and community relationships.

In summary, using your behavioral strengths will help you to build sustainable Quality Life Performance. However, without behavioral awareness, your blind spots will derail your performance. The key is not to allow yourself to get in the way of your own success.

Key Sustainable Performance Drivers

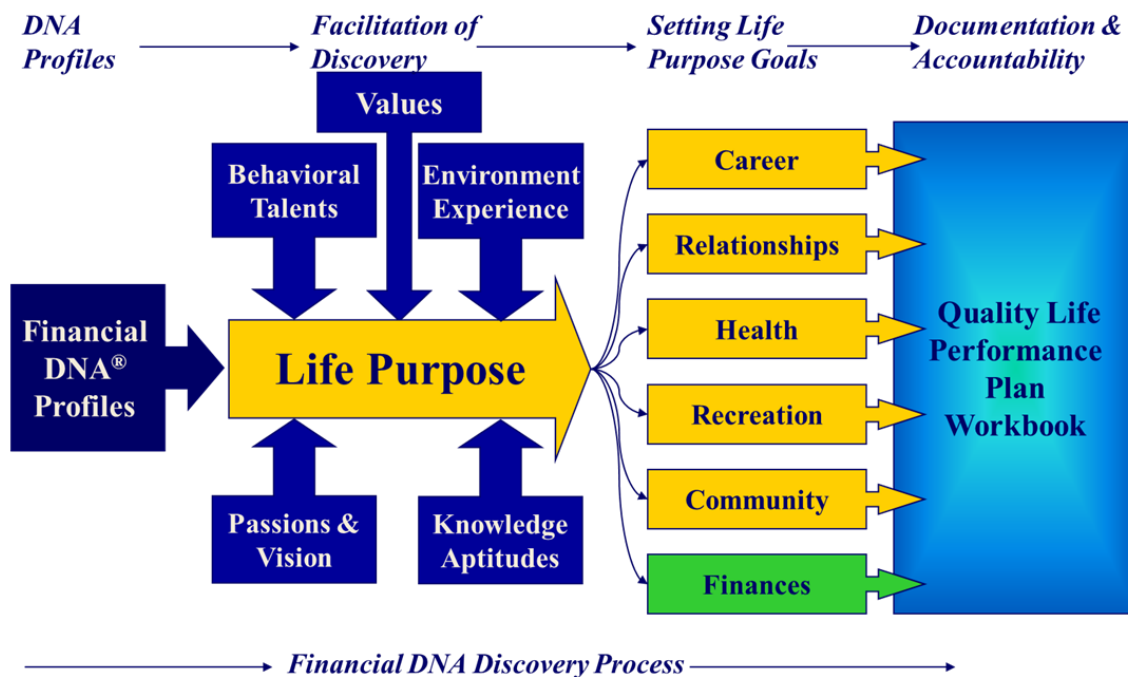
1. Life Purpose (talents, passions, vision, values)
Directs Performance
2. Emotional Engagement of Others Expands Performance (communication, relationships, emotional intelligence)

4. DNA Behavior Research Insights for Planning Quality Life Performance

Our research and experience shows that those people who build sustainable Quality Life performance have a written plan. Statistically only 1% of people achieve their goals, and they are the ones who have a written plan. The foundation for setting your Quality Life Goals and identifying the key inputs to your plan will be having sufficient awareness of your Financial DNA. Therefore, in writing your plan it is important to include your behavioral strengths and the behavioral changes that you will make in order to achieve your goals. This will help you not to make “spur of the moment” decisions when life or market events happen.

Behavioral Awareness

Events and markets cannot be controlled, but how you manage your reaction to them can be. Achieving results is about how you predict and manage your behavior.



The following behavioral insights will help you gain greater self-awareness for recognizing some of your own behavioral tendencies for building a Quality Life. This will be a starting place to address making the right life and financial choices for building a Quality Life, and then receiving wealth mentoring from your advisor to better manage the impact of your behavior. The behavioral insights we have provided below apply equally regardless of age, gender or level of wealth. Also, please feel free to complete the “DNA Quality Life Blind Spots” exercise in Appendix A to gain a pulse check of how your behavioral approach may impact your Quality Life performance.

Behavioral Insight 1: The Influence of Natural Behavior on Decision-Making

Frank Butler retired at the age of 39 as the Chief Technology Officer of a company he co-founded and banked \$4 million after tax. At the first financial planning meeting Frank told his advisor that he did not want to take any risk with his money. However, this did not seem consistent with his naturally “daring and courageous style” or the fact that he had used his natural instincts to take a lot of other risks in his business and investment life. When Frank was probed further, he did say that now that he had capital he did not want to take any risks with his money. Why? Frank said that his parents had gone from “riches to rags” when he was young and that event materially impacted his life. Ultimately, Frank and his advisor decided to adopt a strategy of being cautiously invested to start with and gradually accepting more risk as results were achieved. Nevertheless, at each annual review meeting Frank would ask his advisor why the returns were not higher.

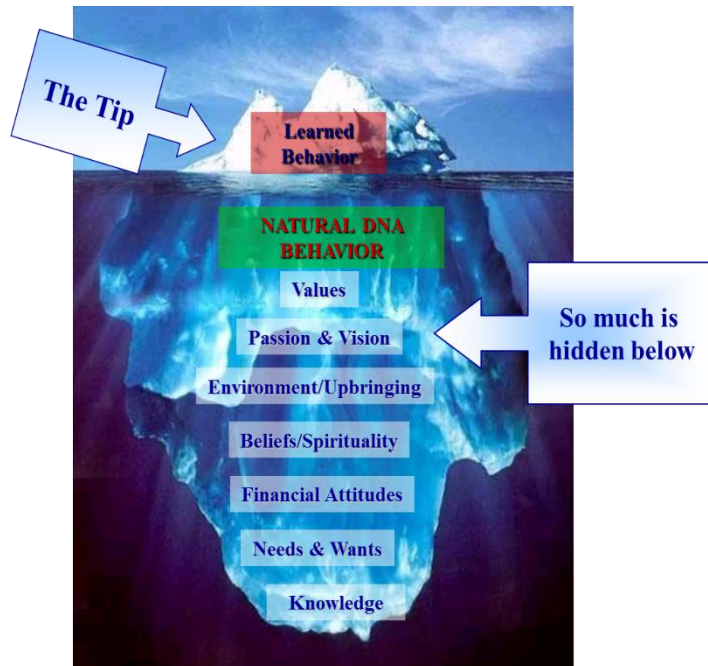
What is driving Frank’s decision-making? We often assume it is the energy of money and emotions that drive a person’s financial decision-making. However, it goes much deeper than this. The correct starting point to understanding how you make life and financial decisions is to discover your natural DNA Behavior, the core of who you are. This is the behavior that was “hard-wired” into you by the age of 3 based on your genetic DNA and early life experiences. The natural behavior often sits deep below the surface, and you, your family and advisors can be easily blind to it.

Behavioral Insight 1

Natural DNA Behavior predicts how people will respond to life and financial events, and therefore will drive many of their decisions, particularly when under pressure. However, at times their decision may be shaped by a significant life experience, circumstances or education.

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When under pressure you will revert to your natural DNA Behavior, as it is the “go to” or “flip back” behavior. Pressure is often caused by money, relationships and events, and this then drives emotions. What we have learned is that a person’s natural DNA Behavior drives how he or she uniquely responds to life and financial events, and therefore how life and financial decisions are made. A key point is that



the natural DNA Behavior will remain inherently consistent throughout your life and therefore is highly predictive. Of course, people will make decisions from time to time outside of their natural DNA Behavior because of current circumstances, life history, values and education or even because of advice they receive.

Learning Point:

Completing a behavior profile upfront before you make key life and financial decisions will provide objective insights into your natural DNA Behavior. Further, there needs to be discovery of your learned

life and financial preferences from life experiences, circumstances and education.

Behavioral Insight 2: Natural Quality Life Behaviors

Chris Coddington, a financial advisor, has invited 20 clients with different levels of wealth, background and age to his office for a “lunch and learn” presentation to provide insights on how to live a Quality Life. Of course, the clients, knowing Chris is their financial advisor, are coming with the expectation that Chris is going to tell them about a new investment approach. However, what Chris reveals to them is his new “wealth mentoring” model, which is based on the premise that each person has predictable patterns of behavior which drive his or her decision-making. Most people have made some good and bad decisions in their life, and often a pattern emerges. However, they do not know why. Chris explained that we all have a unique set of natural strengths and also struggles; and if we are more aware of these things, we can improve both our life and financial performance. So, now Chris believes he can help people more intentionally live a Quality Life in all dimensions by helping them to be more of who they are and get the roadblocks out of their way.

Have you ever been to a financial advisor who truly cares about you beyond your money? After all, this is critical because your life and

Behavioral Insight 2

Your natural DNA Behavioral style will always mean it is easier to build certain areas of your life, but without awareness there will be other areas which are not as developed or if neglected they will get in the way of your success.

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money are totally integrated. You need an advisor who can help you identify what your goals are and then understand the impact of each decision you make in living the journey on all of the key dimensions of your life. A good or bad decision in one area can impact every other area of your life positively or negatively.

The table below demonstrates the point that based on natural DNA Behavior you have strength areas for building a Quality Life. However, there is a related set of behavioral challenges that will often emerge when you are under pressure and are not self-aware. These challenges, if not managed, will present Quality Life risks. Once you can see your own behavioral pattern, then managing it and making decisions becomes much easier because you know how each choice will affect your life.

Behavioral Factor	Quality Life Strength	Behavioral Challenge Under Pressure	Quality Life Risk	Quality Life Risk
Take Charge	Wealth Creation	Lose Confidence	Sacrifice Relationships	Make Fear-Based Decisions
People	Build Networks	Become Emotional	Over-Spend on Material Items	Over-Generous in Community
Patient	Nurture Relationships	Procrastinate	Lower Career Drive	Poor Health if Overworked
Planned	Financial Management	Overly Detailed	Withdraw from Relationships, Community	Over-Budget
Trust	Build Community	Not Question Enough	Lose Money	Relationship Breakdowns
Pioneer	Career Focus	Work in Over Drive	Poor Health from Stress	Lack of Planned Recreation Time
Risk Taker	Spend on Experiences	Take Poor Chances	Lose Money	Injuries
Creative	Recreational Interests	Over-Innovate	Lose Life Direction	Inconsistent Decision-Making

Learning Point:

Your ability to build a Quality Life will grow when you are able to address your good and poor decisions and recognize the behavioral patterns that have driven them. This will enable you to focus on strategies for bringing all areas of your life forward at once, knowing that some areas will be naturally easier than others.

Behavioral Insight 3: Take-Charge Visionary

Jack Sun is a 40-year-old driven businessman who has come to meet with you to discuss his finances. You have learned that Jack has just sold one of his businesses and he now has capital to re-invest. You ask Jack the question: What will your life be like in 3, 5 or 20 years? Jack is able to immediately respond that he loves running restaurants and managing people. As the discussion goes on it becomes obvious Jack has worked out his life plan and he will not be retiring. Further, he does not mind what he invests his investment capital in so long as it makes money. He says he is interested in the overall return and not the performance of any particular asset.

Jack is a “Take-Charge Visionary” who is naturally a big-picture thinker. He can see his life out a long way. Being able to more easily get the big-picture clarity does mean he will be naturally more comfortable making long-term wealth creation plans. Further, this clarity will help Jack with being able to more confidently make life and financial choices.

Also, when it comes to building wealth, Take-Charge Visionaries will be able to more easily look at their portfolio of assets in the aggregate. This will generally help them focus on the overall result and not get



stuck on looking at whether each particular investment is a winner or loser.

A struggle that Take-Charge Visionaries will have is that their desire for results could come at the cost of their personal and business relationships, and overall Quality Life balance. The risk of sacrificing relationships and generally making poor decisions will be increased if at any point they lose confidence and fear takes over in their decision-making.

An advisor who is a Take-Charge Visionary will be naturally good at giving clients direction toward their goals but needs to slow it down and listen to what the clients have to say. This type of advisor needs to be very careful that his or her dominance does not overly influence the client in what choices to make.

Learning Point:

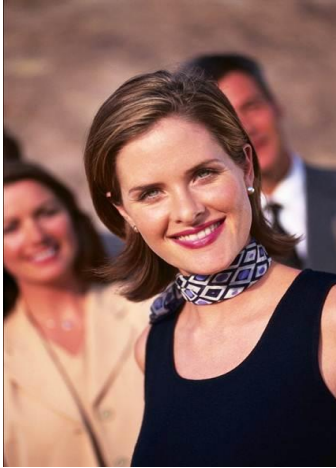
Take-Charge Visionaries will more independently set the direction of their overall Quality Life performance planning. They will prefer an advisor to guide them by providing options and recommendations on investment choices. Consider: What goals would be the most important for you to achieve in your life? Have you built a detailed plan for your wealth creation?

Behavioral Insight 3

Naturally big-picture thinkers and decisive people will be “Take-Charge Visionaries” who will be very focused on building wealth but may sacrifice their relationships and make fear-based decisions.

Communication key: Keep the

Behavioral Insight 4: Outgoing People Connector



Helen Jones is a 38-year-old mother of 3 children who has a very bubbly, outgoing personality and an active social and community life. Helen openly admits that she has gone to lunch and dinner parties and hears the latest “hot tips” on what stocks are going up. Often in the excitement of the moment Helen has taken a few bets. She justifies to herself that it will fund a vacation, or this will mean she can have some nicer clothes. However, after a few years of out-of-control spending and much heavier investment losses than gains, and the future of her family on the line, Helen realizes something is wrong. Outside help is needed.

Helen is clearly an “Outgoing People Connector” who is constantly networking with others and always exposed to the latest idea or solution.

The Outgoing People Connector will usually be the expressive and talkative type who enjoys mixing with people.

When these networking talents are used well, the Outgoing People Connector will build many relationships and learn of some great ideas. The key will be using the ideas wisely. However, often this type of person is quite impressionable regarding what others have to say and will display a “herd mentality.” We all know that there are people who pick up the latest money-making idea at a dinner party. “Everyone else is jumping into a deal; why shouldn’t I?” Or one of their friends is talking about a hot stock tip.

Further, a struggle for these Outgoing People Connectors is that they are often quite emotionally vulnerable, and they have a desire for instant gratification. So this leads to impulsive decision-making and later regret. They may over-spend on material items and can be over-generous with friends and in the community to the cost of their own Quality Life.

Advisors who are Outgoing People Connectors will be naturally strong at finding out from others what the new opportunities are, and also making networking introductions. However, they need to restrain themselves and present opportunities to clients only when they have thoroughly researched them. Otherwise, their clients will have a portfolio with a mix of poor investments.

Behavioral Insight 4

Naturally expressive and talkative people will be “Outgoing People Connectors” who are able to network with people well but may over-spend on material items and be over-generous.

Communication key: Tell them the names of the people who are involved in any group they are to be involved with.

Learning Point:

The Outgoing People Connector will often respond to a lot of up and down emotions with every major choice. Therefore, each choice needs to be discussed with an advisor so that wise decisions are made.

Consider: Do you consult with the right people to get your ideas? How do you check the opportunities that are presented to you, and who is presenting them?

Behavioral Insight 5: Patient Stabilizer



Craig Moon is a 46-year-old business owner who re-packaged an accounting software product for small businesses. The key to Craig's success has been his ability to build the right team around him who can leverage his ideas and market the business. Also important to his success is having very strong personal relationships with family and the community. Craig has always been about the people. Craig told his advisor that in building his life he needs a lot of stability and a calm environment. He is not a risk taker and is generally focused on making very secure investments even though financially he can now afford some losses. In building his future, Craig says his goal is very much about security for his family. Building the business has been quite tiring for him, and he knows that he is

on the edge of a burnout. His plan is to start winding back and retire at 55 to do community service projects.

Craig is your classic “Patient Stabilizer” who is very much focused on his family and community life. Without these areas working well, Patient Stabilizers would see their career or business as generally being pointless. From a financial standpoint, Craig will be emotionally comfortable with investments that produce a steady yield with the capital being relatively protected. Patient Stabilizers like him will unlikely get into aggressive trading strategies regardless of how much capital they have.

The struggle for Patient Stabilizers is that their sensitive nature can lead them to procrastinate over making difficult decisions. This could mean not taking investment losses when they should. While no one likes losses, they will have a higher level of loss aversion and a higher need for security. Similarly, when they have to make a decision that will cause conflict or disappoint a person, this will be hard for them. Generally, Patient Stabilizers will have trouble saying no to others and therefore could over-work themselves, which would be bad for their health and overall Quality Life.

An advisor who is a Patient Stabilizer has the strength of being more empathetic and the ability to listen to what the client has to say. However, the struggle will be that while being attentive, they may not give clients enough direction on what decisions to make toward their goals. Further, advisors who are Patient Stabilizers may be too passive in managing the clients’ investments and also may not provide enough “tough medicine” when it is needed.

Behavioral Insight 5

Naturally understanding and tolerant people will be “Patient Stabilizers” who are able to build strong relationships and engage in their community life but may be less focused on building their career — yet, if overworked, their health could suffer.

Communication key: Soften your communication and present information plus your feelings and emotions.

Learning Point:

Patient Stabilizers need to be in a calm environment when they are making decisions and to know that they have security. An advisor needs to lead them gently but at the same time provide clear direction on what steps to take. Consider: How do you approach making difficult decisions? Are you able to manage both your relationships and focus on the results when making decisions?

Behavioral Insight 6: Planned Analyzer

Joshua Connor, 31, is an accountant who has already built a detailed plan for his retirement. He has looked carefully at what capital he will need in retirement and is working with an advisor to build a budget with the right tax effective savings plan. Joshua is very focused on saving some money every month and always having enough for a rainy day. At times Joshua is prepared to miss out on life activities and social events if the cost is outside his budget. His family sometimes has to help him loosen up. When dealing with his finances Joshua likes to research all of his investments first. He then works through every page of the prospectus with the advisor to make sure that he knows all the details and variables that could impact his decisions.

Joshua is the “Planned Analyzer” who will be very focused on setting and following a Quality Life performance plan, including budgets. He will naturally have a high need for structure and order in his life. Generally, Planned Analyzers will be focused on keeping life balanced once the plan is built by making enough time for exercise, recreation and other activities. At times, however, they will choose to do these activities alone, which does have the consequence of cutting themselves off from people, or they will get too career task focused and make recreation the sacrifice.



The struggle for Planned Analyzers is not to make saving money the focal point of their life to the degree they miss out on being with people and experiencing life opportunities. A serious life concern for Planned Analyzers regardless of their current wealth level will be whether they have enough money. Under pressure this can cause them to not invest in their relationships and community. Further, pressure may cause them to lack confidence in their abilities and allow themselves to get in the way of their own success.

An advisor who is a Planned Analyzer will be strong at providing a highly structured service with all the necessary

Behavioral Insight 6

Naturally systematic and particular people will be “Planned Analyzers” who are focused on responsible financial management but can withdraw from relationships and community life and may allow their life to be rigidly ruled by the budget. Communication key: Provide the specific details including facts, figures and data.

research, and is likely to follow a defined set of processes on a consistent basis. However, the advisor needs to recognize that each client is different and flexibility may be required at times. Further, the Planned Analyzer needs to remember that while the numbers are important, so is making the service personable.

Learning Point:

The Planned Analyzer needs detailed analysis and research in order to comfortably make decisions. The advisor needs to be familiar with all the details about the client and have available research and analysis on the implications of each possible choice. Consider: What are the best life and financial decisions you have made? Do you have any regrets from not taking opportunities when they arise?

Behavioral Insight 7: Trusting Believer



Michael Johnson is 48 years old and has recently been made head of community development for his company. He has always been a very open and approachable person with many friends and relationships. To find a career where he can be constantly with people and not stuck behind a desk is a total joy for him. The fact that his company is community focused and provides a big budget is even better. However, at times Michael has found that his good nature has been taken advantage of by people he has not questioned enough on what they are presenting him. This has cost him

financially a few times and also hurt him because at times those he had thought were friends participated. Although naturally trusting, Michael is looking for a financial advisor he can trust.

Michael is a Trusting Believer who will after open dialogue be prepared to follow the direction that is set for him. Trusting Believers are very recognizable by their warm and friendly nature. Everyone in their world will feel a connection with them. For them, more than anyone, a key to building a Quality Life will be building their life in the right community. This means living in the right area for most of their lives where they can be with people they enjoy and get involved in community activities, whether recreational or charitable. From that place their career will follow, as it will usually be secondary in the bigger scheme of their life.

The struggle for Trusting Believers is that they can rely on the word of others too much and not properly investigate what they say or do. The strong desire to see the good in every person can leave them not holding people accountable. The result is that they can suffer financial losses — and even worse, lose friendships from significant breaches of trust. Usually, significant wealth creation is not a goal for them, although maintaining focus to have enough is important. So, learning not to allow their financial giving to get out of hand is also important.

Behavioral Insight 7

Naturally receptive and forgiving people will be “Trusting Believers” who seek to build relationships and community but do not question people enough, leading to a loss of money and relationship breakdowns. Communication key: Allow open dialogue and keep the conversation friendly.

Advisors who are Trusting Believers have the natural strength of being very approachable for their clients and are able to create a warm environment. They will be great relationship managers for their business. However, because of their trusting nature they may need to be prepared to question their clients more on what they are saying and check out their representations. Further, they will need to be more emphatic about setting boundaries so they are not taken advantage of.

Learning Point:

Trusting Believers need to realize that relationships with people fuel their life, but not confronting people on a regular basis may mean that advantage will be taken at the cost of some of those relationships. Having a discerning advisor who is open with them will help ensure they get the needed support. Consider: How could you empower your advisor to more effectively help you? In what ways has your trusting nature got in the way of your own success?

Behavioral Insight 8: Pioneering Goal Driver

Anna Summer is a 45-year-old executive who leads the sales team for a large international foods company. To Anna, being wealthy and seen as professionally successful is important. In the early meetings with the financial advisor, Anna communicated her goals and asked that the advisor keep her on track to meet them. Coming with her driving approach are significant financial goals and a lifestyle that has to be maintained. Anna did say that now that she has found her passions and purpose in business and life, her competitive drive has become relentless.

Anna is the typical Pioneering Goal Driver who has big goals that need to be achieved in a hurry. She is naturally ambitious and determined to reach higher levels of success. So long as Pioneering Goal Drivers can see that the goal is viable and there are signs of success, they will relentlessly keep on going and may even increase their intensity toward the goal. From a wealth creation perspective they can set long-term goals, and they will keep with the strategy so long as progress is being made. They usually will not make emotional decisions that ruin any progress that has been made.

The struggle for Pioneering Goal Drivers is that they will work in such a high level of overdrive that they will not be satisfied to take the more “balanced life” option. The cost will be their health if stress builds up and if there is a lack of planned recreation time to have fun and exercise. Ultimately, they could sacrifice too much of a Quality Life for success.

Behavioral Insight 8

Naturally ambitious and driven people will be “Pioneering Goal Drivers” who are focused on their careers and overall life purpose but may be overly focused on success at the risk of poor health and lack of recreation time.

Communication key: Address their goals and remember their need for quick action.



The reality is that most people have goals of some sort that they want to pursue. The question becomes, Can a person who expresses a desire to achieve big goals do what is needed over the long term to achieve those goals when the going gets tough? Not all people can, although they may think they can. Will they be persistent enough to follow through and make the necessary life change and accept the bumps in the road? Again, this can be difficult as there will always be many factors competing for attention and self-doubt that can creep in.

Advisors who are Pioneering Goal Drivers will naturally be focused on helping their clients set and achieve goals. However, they will need to realize that not all clients will be goal-focused in the same way. Some clients will be very driven and results-focused, and others want only enough for their lifestyle needs.

Learning Point:

Pioneering Goal Drivers need to be questioned by the advisor in depth on the realism of their goals and deep-down desire to diligently achieve them. Then they need to be guided to set a concrete plan of action. Consider: Tell me about how you are progressing toward achieving your goals? How important for you is it to be seen as professionally and financially successful?

Behavioral Insight 9: Risk-Taking Optimist

Mike Tudor is a 35-year-old entrepreneur who has been taking investment risks since he was 18 years old. He first learned from his father, who was always studying the stock market. For Mike it was natural to start dabbling in investment opportunities. However, Mike explained that he is very calculated in his approach, always ensuring that the perceived upside is more than the downside. He knows that at times he has taken what many would say are very bold risks, but he can live with the consequences when a loss is made. Mike admits he rationalizes losses as part of the game and gets on to the next opportunity. He also likes spending money each year on high adventure life experiences.



Mike is a “Risk-Taking Optimist” who sees taking risks as an inherent part of the life experience and investing money. These investors are naturally opportunistic and will be comfortable taking risks. They will also be comfortable living with the dangers of taking those risks. Their mind-set will be that the next opportunity is around the corner and not to worry about the past too much.

However, the struggle for Risk-Taking Optimists is that they can take too many speculative risks that leave them with more financial losses than wins, or from a life perspective with more injuries than great experiences. Their blind spot is that they may not see the dangers and gamble too much against the odds that threaten their Quality Life.

Without a high level of self-awareness, many people think they are far more risk tolerant than what they really are. Often they are being driven by outside pressures and desires to make money or are simply ignorant about investment returns and how money is made. As soon as the market goes down severely, like in 2008, you soon see who has high risk tolerance. The problem becomes greater if the person naturally has a significantly greater behavioral propensity to take risks beyond his or her risk tolerance capacity. Our research shows this is true in 20% of cases in terms of natural behavior. You can imagine the dangers of people who leap at a profit-making opportunity when it comes up, yet when the loss is later made they are an emotional wreck because they do not have the tolerance.

Advisors who are naturally Risk-Taking Optimists will generally be comfortable guiding their clients through the uncertain gyrations of financial markets, and in general the unpredictability of life, particularly if they know their clients have a higher risk tolerance. The risk is that they do not see the dangers and take the wrong chance without fully informing the clients.

Learning Point:

Risk-Taking Optimists need to be provided with boundaries to manage their propensity to take risks and provide a reality check on their tolerance for living with those risks. Consider: What courageous goal have you set? What safety nets do you need in your life?

Behavioral Insight 9

Naturally daring and courageous people will be “Risk-Taking Optimists” who are prepared to take opportunities but may take unnecessary risks at times, resulting in a loss of money and/or injuries.

Communication key: Present the risk and return of each opportunity.

Behavioral Insight 10: Creative Idea Generator



Kim Grant is 35 years old and a leading graphic designer. Kim has always been gifted at taking abstract concepts and turning them into real world ideas. In her spare time, Kim loves painting and playing musical instruments. She does a lot of pro bono work in the local community, giving her time, talents and money to help under-privileged children. Kim considers herself one of the lucky ones in life – she is able to earn an income from what she enjoys doing and able to interact with a diverse range of people. However, Kim does face the

challenge of managing her innovative strengths to stay focused at work and keep her productivity consistently high enough. Financially, Kim has been attracted to new financial products that she hears about, but now with some losses she realizes that an advisor is required to keep her planning more practical.

Kim is a typical “Creative Idea Generator” who has a very active mind that is continuously investigating new possibilities. You will often see the Creative Idea Generator trying to make things better and trying out new ideas. A strength they have in building a Quality Life is the ability to find one or many things that they are passionate about doing. The creative talents naturally drive many interests, which is a great platform for building a career and also for pursuing recreational interests. Creative Idea Generators will use their innovative abilities to build relationships. There will usually be plenty of ideas to share in having conversations with others and contributing to the community.

A struggle will be that Creative Idea Generators lose sight of how much they are innovating with their ideas. The result is that they can lose life direction because they become involved with too many things and then their productivity suffers. Also, financially they can find themselves investing in a lot of new ideas and financial products without properly thinking through the risks. Therefore, they can waste a lot of time and incur financial losses on the appeal of ideas.

For advisors who are Creative Idea Generators, their strength will be out-of-the-box solutions to problems. However, Creative Idea Generators may struggle to follow a consistent process, which loses those clients who cannot follow what is going on. They need to remember that many clients want to feel they are getting the best thinking but at the same time that it will be implemented properly.

Learning Point:

The key for Creative Idea Generators is to keep them focused on their overall long-term goals but allow them to innovate and find the best way of getting there. However, when they are losing direction they need to be given boundaries so that they do not get caught in the trap of exploring a lot of new

Behavioral Insight 10

Naturally original and imaginative people will be “Creative Idea Generators” who can be passionate about new possibilities and interests but will struggle with keeping their direction and productivity if they lose their direction.

Communication key:
Encourage them to brainstorm and expect their out-of-the-box thinking.

possibilities that do not produce anything. Consider: How would you like your financial plan presented and monitored? How would you prefer new products and solutions to be introduced to you?

5. Solutions for Building Your Quality Life Performance



As you can see, having greater self-awareness of your behavioral propensities and those of your spouse and family members will help to enhance performance for everyone. Remember that it is your behavior and outlook on life that will drive much of your ability to live a Quality Life, and not the behavior of the economy and financial markets. Further, having greater behavioral knowledge will help you in communication to add more value to your relationships, which are inherently fundamental to your ability to build a Quality Life.

Step 1: Starting Point

Complete the “DNA Quality Life Blind Spots” exercise in Appendix A to gain some initial insights about your natural Quality Life propensities. Focus on your top 2 Quality Life propensities to start with. How do they relate to the insights in this guide? How will you modify your behavior going forward?

Step 2: Quality Life Performance Measurement

Complete the Quality Life Performance Profile to identify where you are currently at and where you want to be in relation to living a sustainable Quality Life. This profile will objectively measure the degree to which you are on a sustainable basis living your life purpose and your performance in achieving a balance between your career, relationships, health, recreation, community and finances.

Step 3: Behavioral Profiles

You should then consider completing a behavioral profile that provides objectively measured insights into your natural hard-wired behaviors using a validated model. Such a profile will provide predictive insights into your strengths and struggles for making life and financial decisions, and guidance for the areas to focus on in building your relationship with money and greater Quality Life Performance.


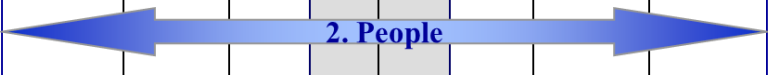
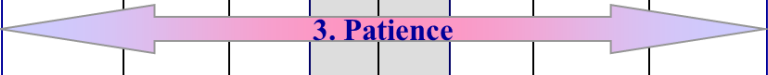
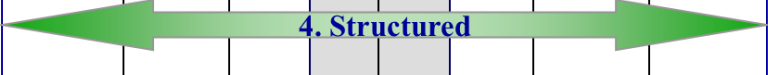
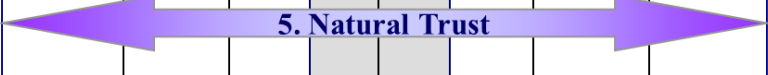

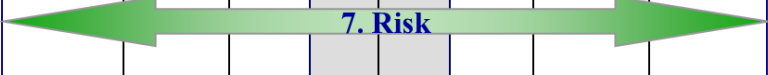

Step 4: Performance Reviews

You should have regular performance reviews to monitor how your overall wealth management is progressing relative to your emotional comfort. The idea is to keep your focus on achieving the broader Quality Life goals and not short-term financial performance.

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Appendix A: DNA Quality Life Blind Spots Exercise

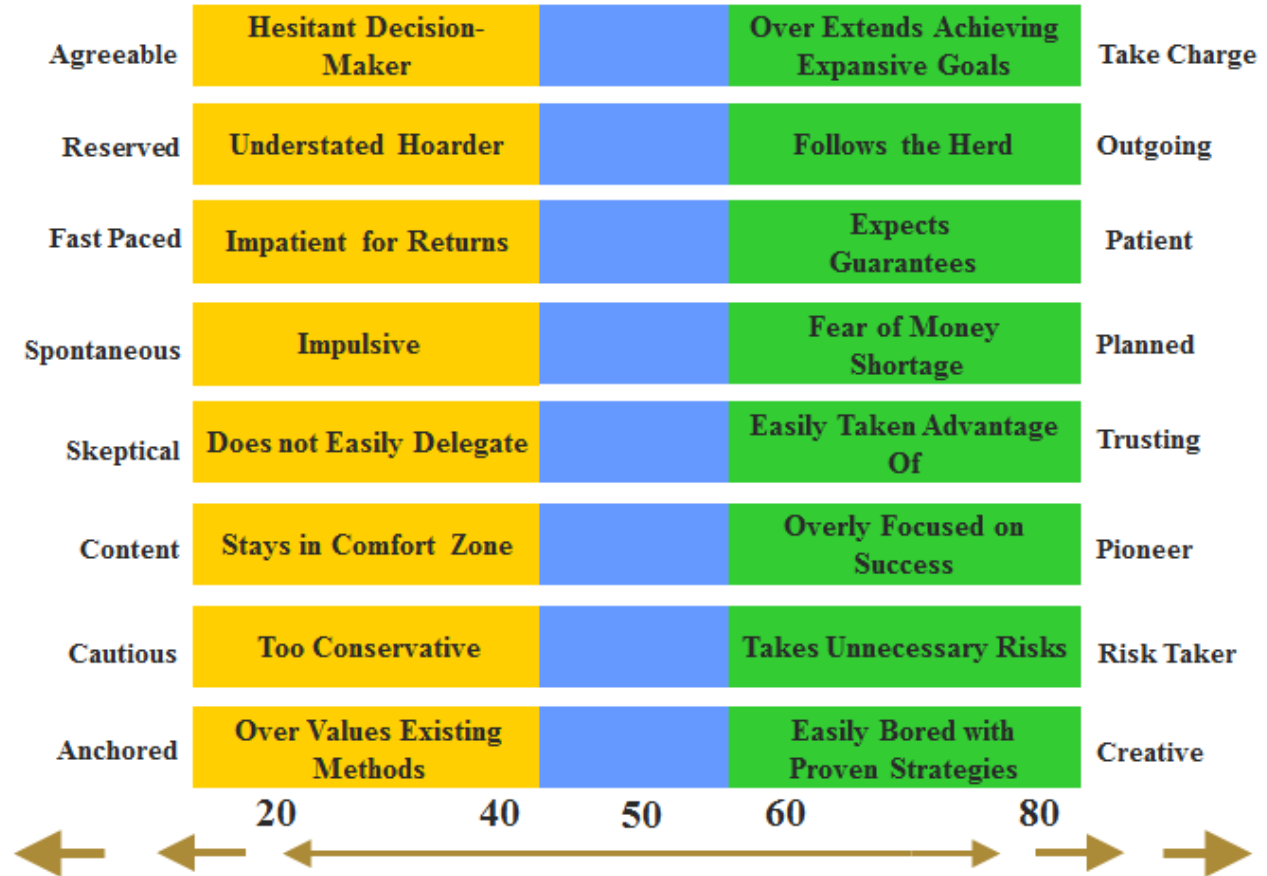
Instruction 1: For each of the 8 factors below, identify on the left or right side the degree to which each factor is most like you, based on the word choices. Place an “X” on the spot that you believe best represents your behavioral traits. The traits will be stronger the farther to the left or right the X is placed.

COOPERATIVE Hesitant Diplomatic		TAKE-CHARGE Big Picture Direct
RESERVED Reflective Focused		OUTGOING Expressive Talkative
FAST-PACED Logical Challenging		PATIENT Understanding Tolerant
SPONTANEOUS Instinctive Unfocused		PLANNED Systematic Particular
SKEPTICAL Questioning Guarded		TRUSTING Believing Forgiving
CONTENT Balanced Easy-going		PIONEER Ambitious Driven
CAUTIOUS Conservative Certainty		RISK TAKER Daring Courageous
ANCHORED Consistent Experience Driven		CREATIVE Original Imaginative



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Instruction 2: Then for your 2 strongest factors that are most like you, review your Quality Life blind spots from the table below. Consider with greater awareness how you can reduce the negative impact of these Quality Life blind spots on your Quality Life Performance Planning.



Appendix B: Background Information

Key Research References

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Lee has 20 years of experience in psychometric research. He led the team from Crown Financial Ministries that researched and developed the Career Direct Personality Inventory (Career Direct® assessment system, which included addressing financial management factors) and the RightPATH® Profile assessments that have been used internationally by more than 200,000 individuals in the business and financial services sectors.

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Hugh Massie, President and Founder of DNA Behavior International

Hugh has more than 10 years of technical and practical international experience in using and developing personality systems for predicting financial and investment decisions. Hugh is a world authority on the connection of natural DNA behaviors to life, financial and business decisions, and has written “Financial DNA – Discovering Your Financial Personality for a Quality Life.” He has been responsible for the commercialization of the DNA Behavior Profiling instruments in more than 47 countries.

Carol Pocklington, Research Consultant to DNA Behavior International

Carol has more than 40 years of technical and practical experience in the development and use of personality systems for government departments, the banking sector, the airline industry and many multinational corporations undergoing significant internal re-structuring.