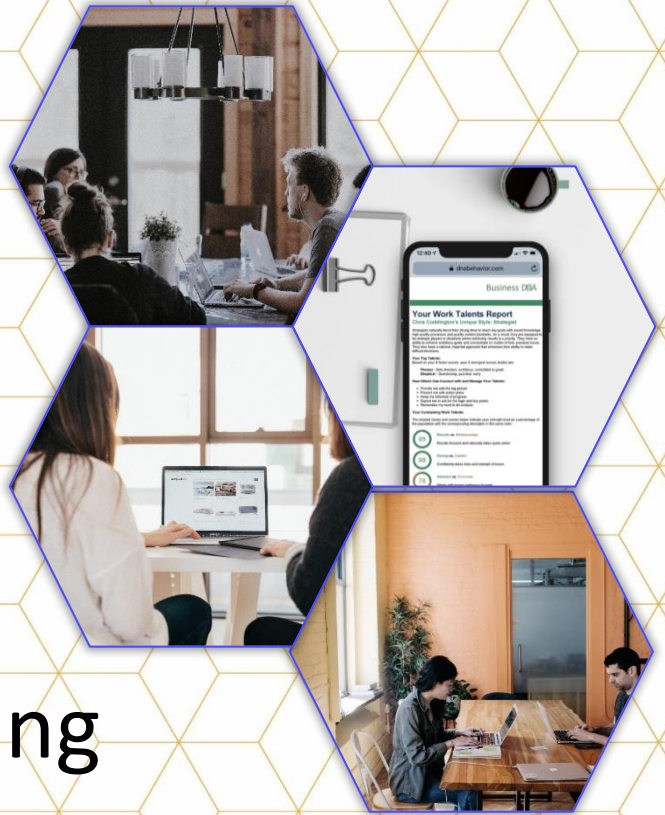


Financial DNA[®] Wealth Mentoring Tools



DNA Behavior[®]

Wealth Mentoring Tools

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Know your Client: Trait Recognition Guide

Step 1: Analyze your client.

Step 2: Circle all of the items that apply to his/her behavior.

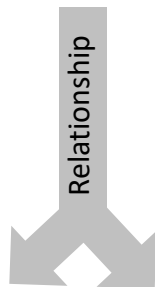
1. Warm, Amiable
2. Friendly Facial Expressions
3. Expressive with Inflection
4. Open, approachable
5. Lighthearted

Relationship Oriented
(Outgoing and Patient)

1. Cool, Detached
2. Unexpressive, poker faced
3. Monotone
4. Closed
5. Serious

Results Oriented
(Take Charge and Planned)

Step 3: Choose the stronger side. Which side has more circled attributes? Is your client more Relationship Oriented (Left Side) or Results Oriented (Right Side).



If your client is more Relationship Oriented, circle all of the items in boxes 1 and 2 that apply to his/her behavior.

1

2

<ol style="list-style-type: none"> 1. Energetic, talker 2. Very friendly, engages Strangers 3. Expressive with details 4. May change subjects often 	<ol style="list-style-type: none"> 1. Patient, good listener 2. Sincere, trusting 3. Helpful, Kind 4. Diplomatic
---	--

(Outgoing)

(Patient)

Is your client more Outgoing or Patient?

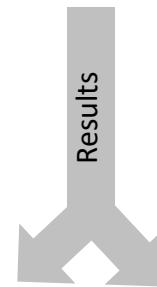


When Communicating:



Tell me who is involved

Soften the Communication



If your client is more Results Oriented, circle all of the items in boxes 3 and 4 that apply to his/her behavior.

3

4

<ol style="list-style-type: none"> 1. Direct, authoritative, decisive 2. Big Picture oriented 3. Opinionated, sure they're right 4. Initiating, like to take control 	<ol style="list-style-type: none"> 1. Very Precise 2. Detailed 3. Cautious to get it right 4. Hesitant, but tenacious
--	---

(Take Charge)

(Planned)

Is your client more Take Charge or Planned?



When Communicating:



Provide Options

Present specifics-facts, figures & data

For a more objective analysis of your client's communication preferences, complete the Communication DNA profile at:
www.communicationdna.com

Ice Breaker Questions

- If you were to write your obituary, what would make you happy?
- How has had initiating a difficult conversation had a benefit for you?
- What is the one thing you would like to be doing in 1 year that you are not doing now?
- What do you think makes people successful?
- What has been the primary driver of your success?
- What is the greatest risk in your business right now?
- What are the barriers to the development of your business right now?
- Describe your greatest team mate? What would that person say about you?
- What differentiates your business? How could your business be further differentiated?
- What is your “likeability factor”?
- If you could change one decision in your life, what would it be?
- Who is the most important person in your life? Why
- What has been your greatest success in life? Your greatest failure?
- How do you react to difficult or traumatic situations in your life?
- Describe what would be the perfect day for you – from beginning to end
- If you were to die tomorrow, what would you have not accomplished that you wish you had?
- Describe your parents in two sentences – one sentence for your dad, one for your mum
- What were you doing 10 years ago today? What do you think you will be doing 10 years from now?
- What is the most adventurous thing you ever did?
- What would make your Forum/Business/Discussion Group etc stronger?
- What 5 people, 5 events, 5 decisions have had a major impact on your life?
- What is a courageous moment in your life?
- What is one place you would like to travel to that you have not been to yet?
- Who is one person that you would like to meet that you have not yet?
- What is one business activity that you enjoy the most?
- What is the one thing you would like to be doing in 1 year that you are not doing now?
- What is a great achievement for you this year?
- If your house was on fire, what would you take?
- What is one idea or strategy you have to increase sales?
- What factor do people feel is the most important in getting to where they had gotten in life?
- What was the most important decision you made before age 25?
- Did you ever have a customer call you and you cringe when you know they are on the phone?
- How do you gain clarity and direction when you are faced with several major life altering decisions?

Natural Behavior Profile De-Brief Summary

STEP 1: Review the person's report, and list what you believe to be their most significant strengths and struggles in EACH of the eight factors:

	Strength:	Struggle:
Commanding:		
People:		
Patience:		
Structure:		
Natural Trust:		
Pioneering:		
Risk:		
Creativity:		

STEP 2: Design the Meeting Agenda

What Powerful questions will you ask?

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

Based on the person's strengths and struggles, what do you think their fears are likely to be?

Would you want to coach/advise this person? Why would the person want to appoint you?

How can you structure your communication to make sure the person is comfortable with you?

What would the person's decision-making pattern be?

How will you hold the person accountable?

What other behaviors does this person exhibit that would be important in coaching/advising them?

DNA Personal Performance Plan



Based on the Philosophy of Understanding People Before Numbers

Natural Behavior Discovery

About Natural Behavior Discovery:

Natural Behavior is foundational to:

- How you experience life
- Your inherent perspectives for making life and financial decisions
- Maintaining and using your energy
- Communication styles and relationships
- Passions, values, life purpose and goals
- Your relationship with yourself - which impacts the choices you make



The Financial DNA Natural Behavior Profile measures natural “hard-wired” behavioral traits only

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

Natural Behavior Discovery

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

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

1. What is your unique Natural Behavior profile? (e.g. Strategist)

2. Using the Natural Behavior profile, identify your profile factors and sub-factors that are below 40 and over 60 (these are your strongest profile scores):

Profile Factor	Score	Profile Factor	Score
e.g. Take charge	65		

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

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

1)

2)

4. How do they impact your life and financial decisions?

Natural Behavior Discovery

Step 2

Connect To Your Natural Behavior Profile

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

1. How did you feel about your Natural Behavior Profile?
2. Do you believe the Natural Behavior Profile is accurate?
3. What aspects do you agree with / disagree with?
4. Are there any parts you do not understand?
5. Has the Natural Behavior Profile told you something new about yourself?

Natural Behavior Discovery

Step 2

Connect To Your Natural Behavior Profile

6. Has the Natural Behavior Profile identified differences you have with others?

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

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

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

10. Have you showed your spouse and family your Natural Behavior Profile? If so, what do they think?

Natural Behavior Discovery

Step 3

Review Your Quality Life Behavioral Attitudes

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

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

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

1.

2.

3.

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

1.

2.

3.

Natural Behavior Discovery

Step 4

Review Your Financial Planning Insights

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

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

- 1.
- 2.
- 3.

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

- 1.
- 2.
- 3.

Natural Behavior Discovery

Definitions of Financial Planning Insights

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

Enhanced Personal Awareness

Exercise: Review your Financial DNA Natural Behavior Profile Wealth Mentoring Report and identify your most significant strengths and struggles in each profile factor for making life and financial decisions.

Strength:

- Commanding:
- People:
- Patience:
- Structured:
- Natural Trust:
- Pioneering:
- Risk:
- Creativity:

Struggle:

Building a Relationship With Your Wealth Mentor

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

1. How will you measure your relationship with your Wealth Mentor? (e.g. financial results, quality of the interaction, etc.)
2. How do you wish to be communicated with? (e.g. phone, email, detailed reports, etc.)
3. What is your goal setting style? (e.g. regular review and documentation, etc.)
4. What is the ideal pattern of your financial decision-making? (e.g. researching, taking risks, networking, etc.)
5. What will be the accountability process with your Wealth Mentor in relation to making decisions? (e.g. call before decisions are made, monthly, quarterly, or annual meetings, etc.)

Your Immediate Action Steps

Exercise: In developing your DNA Personal Performance Plan, you need to identify the immediate action steps to achieve your top 5 Quality Life Goals.

This page will enable you to record your immediate action steps in a summary format. This is the starting place for you to achieve your longer term Quality Life Goals.

Top 5 Quality Life Goals		Quarterly / Monthly Activities		Weekly / Daily Action Steps
	→		→	
	→		→	
	→		→	
	→		→	
	→		→	

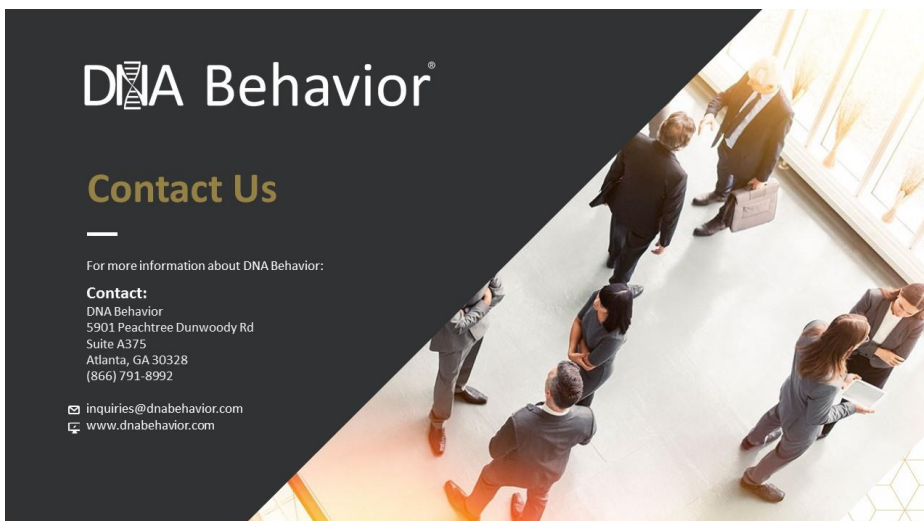
Disclaimer and Contact Information

Disclaimer

The purpose of the Financial DNA® profile products and related application tools is to assist in the identification of a person's Financial DNA. The Financial DNA Natural Behavior Profile, Financial Directions Profile, and the Quality Life Insights Profile are not professional psychological instruments and should not be used to identify, diagnose or treat psychological, mental health, and/or medical problems. Additionally, if used to evaluate personnel, the user should seek adequate legal counsel to ensure compliance with applicable local, state and federal employment laws. The user assumes sole responsibility for any actions or decisions that are made as a result of using these aids to self-discovery. By using the Financial DNA Natural Behavior Profile, Financial Directions Profile, and the Quality Life Performance Profile, you expressly waive and relinquish any and all claims of any nature against DNA Behavior International, affiliated companies, and/or their employees, arising out of or in connection with the use of these products.

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A graphic for DNA Behavior's contact information. It features a dark blue diagonal overlay on the left side containing the company logo and contact details. The background is a high-angle photograph of several business professionals in a modern office lobby, some standing and talking, others walking. The lighting is bright and warm, suggesting a sunny day.

DNA Behavior®

Contact Us

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DNA Quality Life Confidence System

1

Work is
Productive

2

Comfortable
Engaging
With Others

3

Healthy Living
& Sleeping
Well

4

Living
Purposefully

15

Belief in
Myself

5

Playing
Sports
Regularly

14

Doing
Activities I
Enjoy

Develop Your
DNA Quality Life
Confidence System

6

Giving Back
to Others

13

Planned Free
Time

7

Solid Cash
Flow

12

Investing in
My Skills

11

Ability to Make
Committed
Decisions

10

Present with
Family and
Friends

9

Healthy
Relationship
with My Creator

8

Written
Financial Plan

Awesome Traits Exercise



For this exercise, “**Awesome**” means that your traits (strengths) are the most effective in contributing to building a quality life.

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 a quality 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 your spouse, family and team mates have 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.

Life Lines Exercise

Objectives

The objective is to start identifying your life journey to date – the high and low points - gain an insight into:

your life path to date

identify significant events - high and low – the seasons

what do you think the critical points were – “what corners were turned”

where are you now

what event was the greatest impact on where you are now

Exercise:

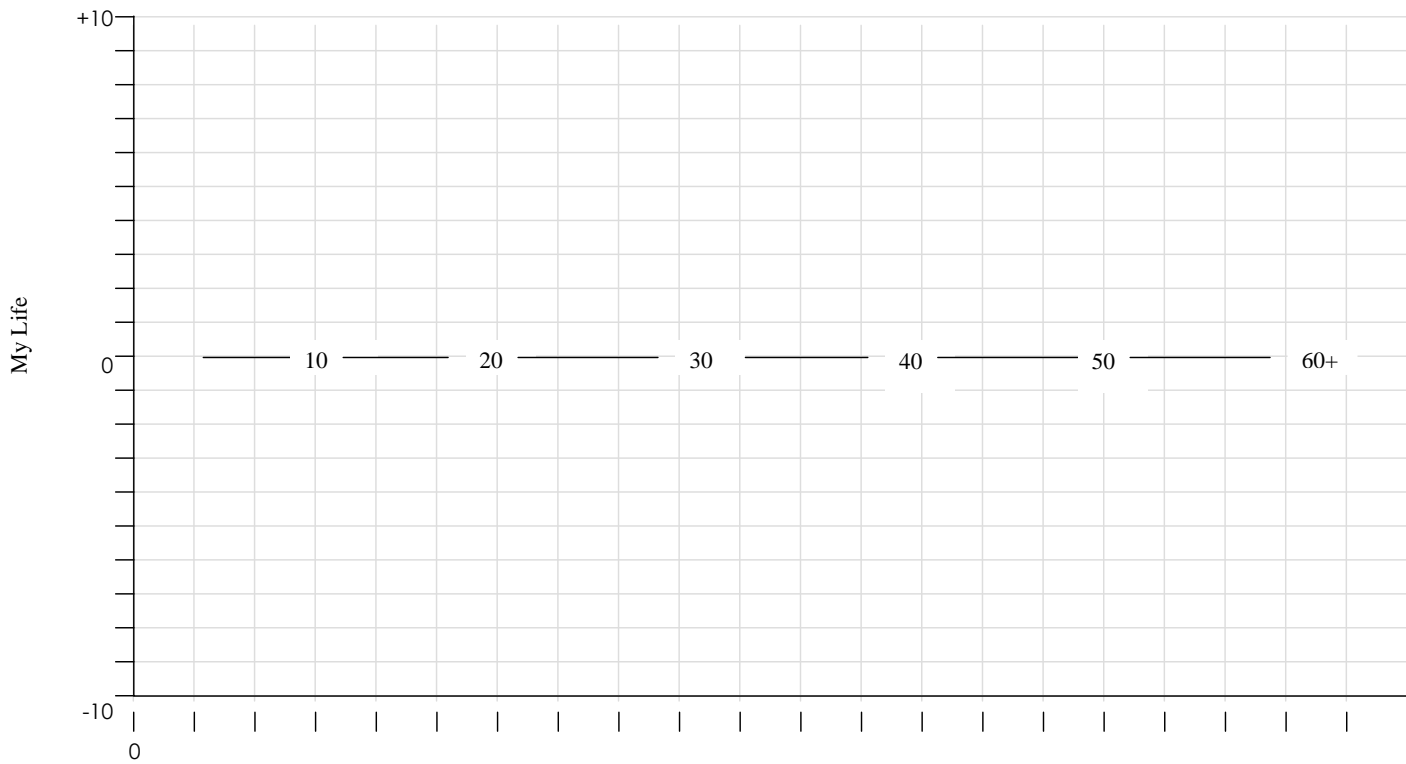
Map your life from birth to now in 5 year cycles from: Age 0 to now

Identify highs and lows in the following areas (use the Life Lines worksheets attached):

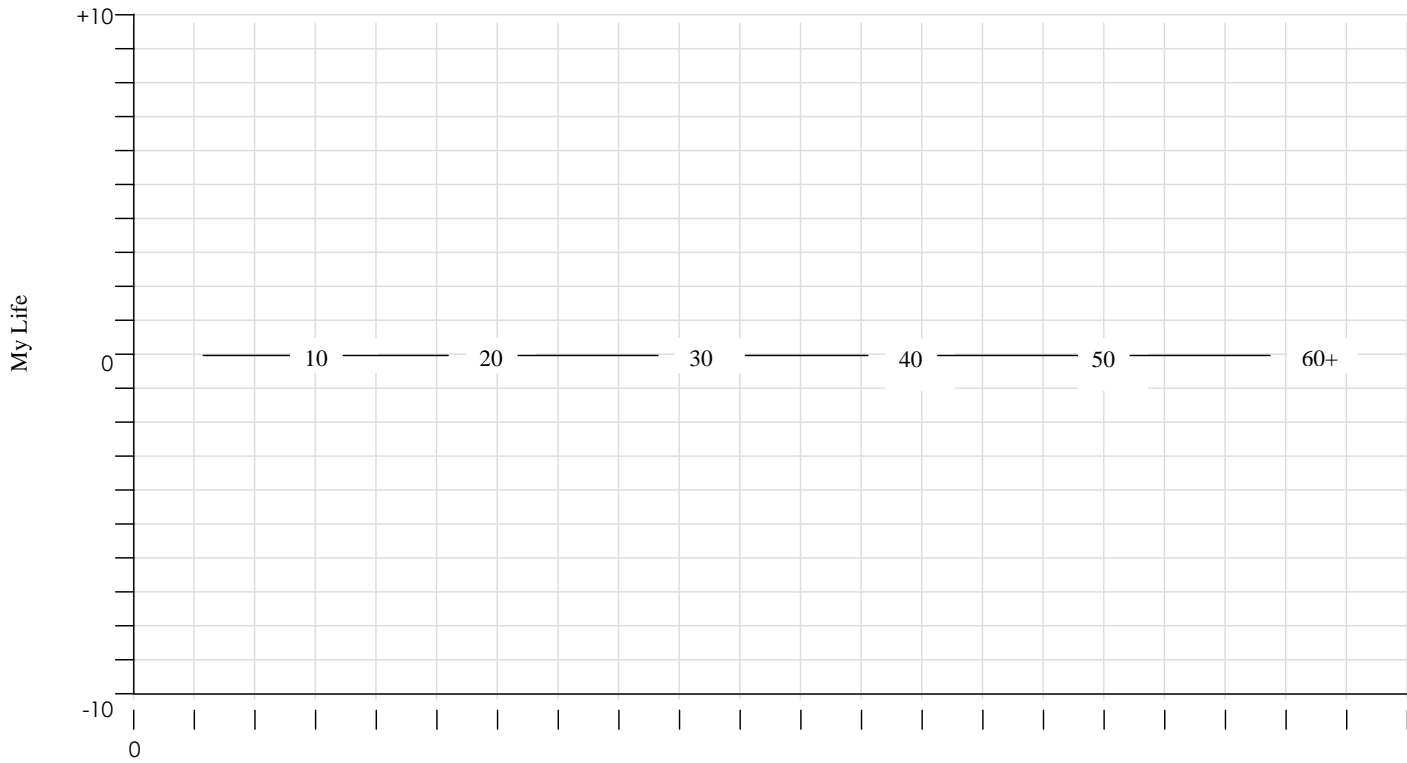
- Family
- Education (school/college, post school/college)
- Career/Business
- Financial/Investments

1. Identify a major turning point that significantly contributed to who you are today.
2. Identify when a significant person entered your life (e.g. spouse, mentor, business associate, and impact it had).
3. Identify major regrets.
4. Identify 3 success stories and 3 lessons learned.

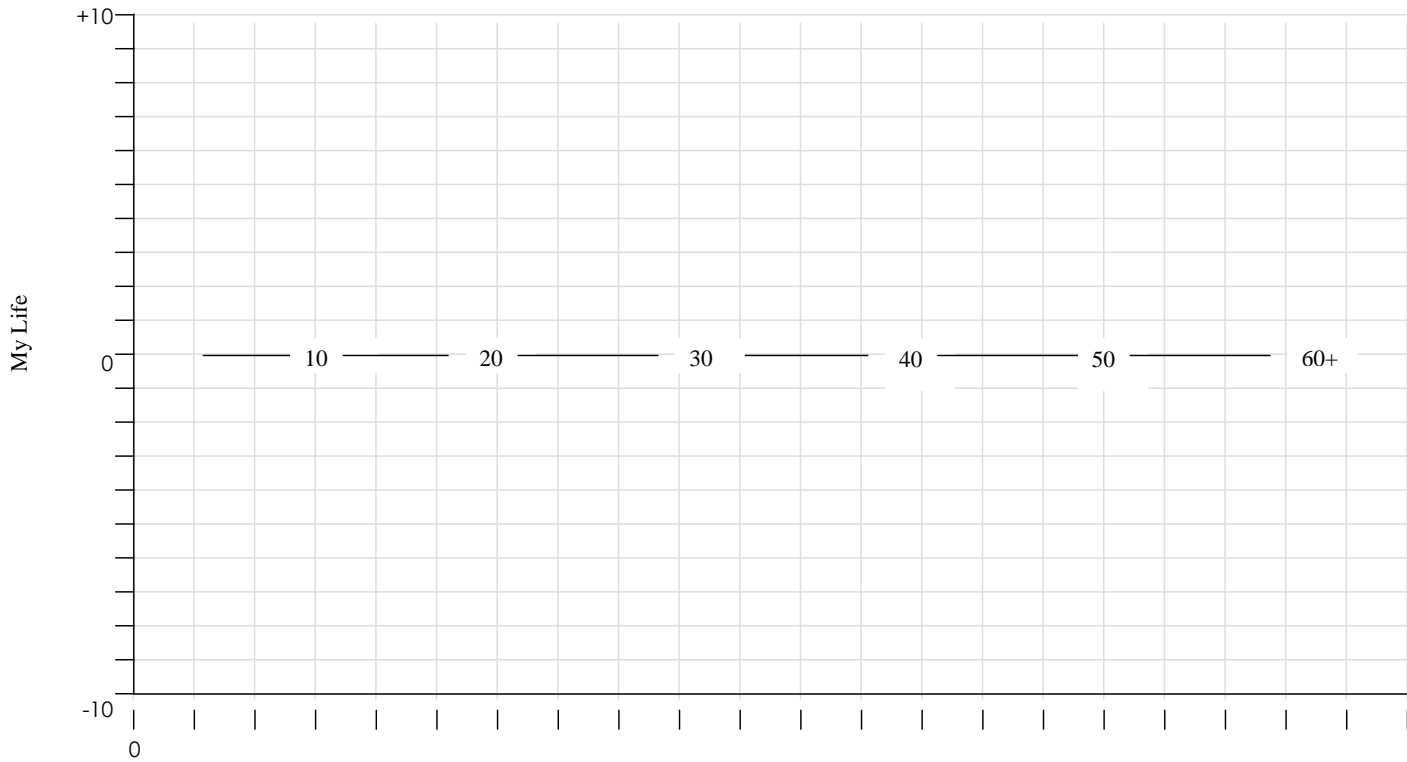
My Life Line: Family/Personal Life



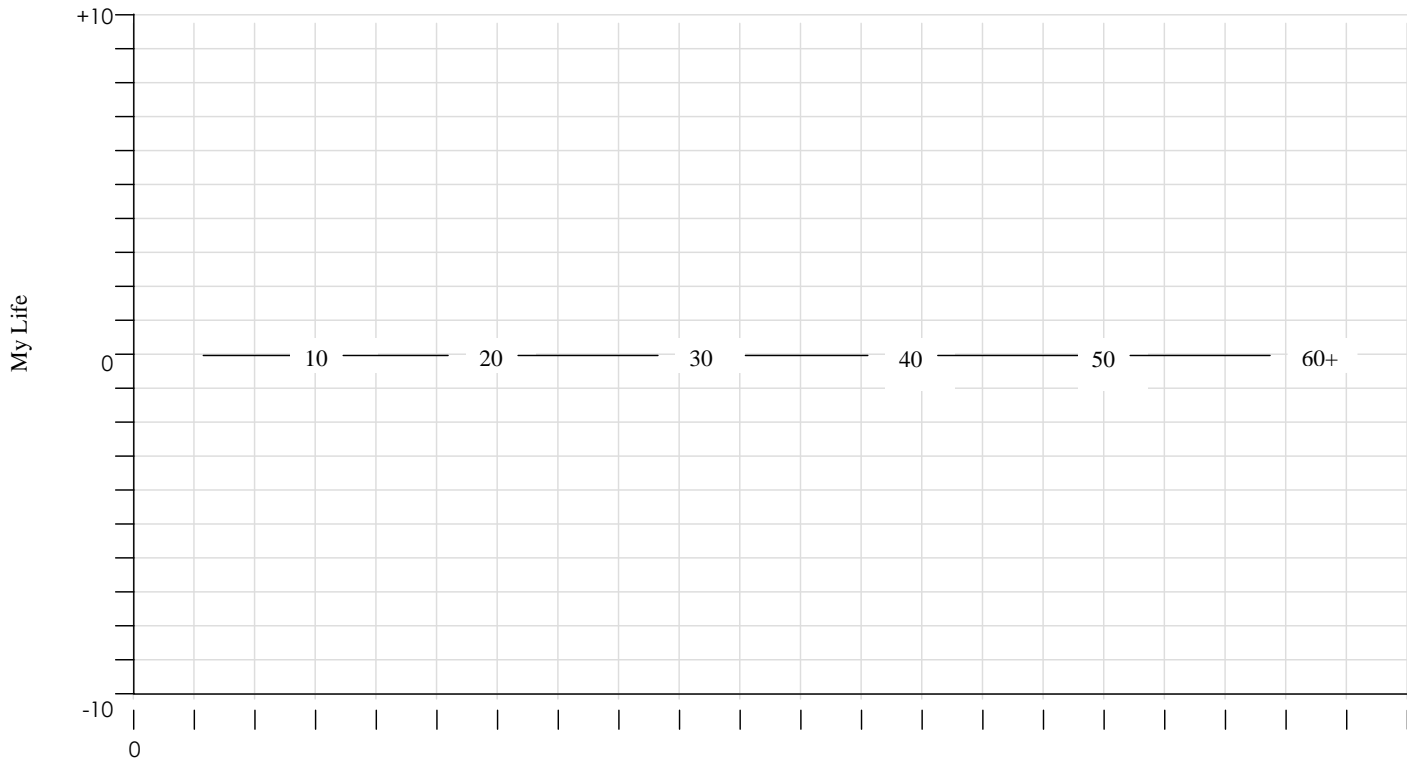
My Life Line: Education



My Life Line: Career/Business



My Life Line: Finances



Your Quality Life Review

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

Your Quality Life Review

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

Quality Life Goals

		<div style="display: flex; justify-content: space-between; align-items: center;"> <i>Low</i> 1 ←————→ Current Rating ←————→ <i>High</i> 10 </div>										Indicate Rating 12 Months Ago (1-10)
	1	2	3	4	5	6	7	8	9	10		
1	Career/Business Fulfilment	1	2	3	4	5	6	7	8	9	10	
2	Good Relationships	1	2	3	4	5	6	7	8	9	10	
3	Sound Health	1	2	3	4	5	6	7	8	9	10	
4	Committed Life Purpose	1	2	3	4	5	6	7	8	9	10	
5	Recreational Enjoyment	1	2	3	4	5	6	7	8	9	10	
6	Community Involvement	1	2	3	4	5	6	7	8	9	10	
7	Financial Freedom	1	2	3	4	5	6	7	8	9	10	

Your Quality Life Review - cont

Quality Life Drivers

Exercise: Use this form to rate each area which are drivers for building a Quality Life, where 1 is the lowest rating and 10 is the highest rating.

		<div style="display: flex; justify-content: space-between; align-items: center;"> <i>Low</i> Current Rating <i>High</i> </div> <div style="display: flex; justify-content: space-between; align-items: center; margin-top: 5px;"> 1 ← → 5 ← → 10 </div>										Indicate Rating 12 Months Ago (1-10)
8	Money Clarity	1	2	3	4	5	6	7	8	9	10	
9	Spiritual Well-being	1	2	3	4	5	6	7	8	9	10	
10	Depth of Love and Friendships	1	2	3	4	5	6	7	8	9	10	
11	Decision Confidence	1	2	3	4	5	6	7	8	9	10	
12	Education/Personal Development	1	2	3	4	5	6	7	8	9	10	
13	Time Balance	1	2	3	4	5	6	7	8	9	10	
14	Pursuing Passions	1	2	3	4	5	6	7	8	9	10	
15	Trust of Self and Others	1	2	3	4	5	6	7	8	9	10	

Quality Life Review - Glossary

Glossary of Terms		
Quality Life Goals		
- means to an end	<u>1. Career/Business Fulfilment</u>	- enjoyment
- little growth	1 ←————→ 10	- reaching goals
- marking time		- satisfaction
- feuds/confrontation	<u>2. Good Relationships</u>	- energized with connection
- dysfunctional relationships	1 ←————→ 10	- regular gatherings with friends
- debilitated	<u>3. Sound Health</u>	- physically fit
- overweight	1 ←————→ 10	- few ailments
- no direction	<u>4. Committed Life Purpose</u>	- conscious living
- lack personal vision	1 ←————→ 10	- clear direction
- no hobbies, pastimes	<u>5. Recreational Enjoyment</u>	- many different activities
- workaholic	1 ←————→ 10	- easily able to relax
- "my money is my money"	<u>6. Philanthropy/Community Service</u>	- generous giving
- others who are wealthy	1 ←————→ 10	- charitable purpose in life
can do the giving		
- financially trapped	<u>7. Financial Freedom</u>	- not money dependent
- never have enough	1 ←————→ 10	- free to make choices

Quality Life Review - Glossary

<u>Glossary of Terms continued</u>		
<u>Quality Life Drivers</u>		
- primary driver of life	<u>8. Money Clarity</u>	- prosperous thinking
decision-making	1 ←————→ 10	- money works for you
- fear / confusion		- financial plan
- going alone	<u>9. Spiritual Well-being</u>	- belief in higher power
- life is not fair	1 ←————→ 10	- in touch with own spirituality
- acquaintances	<u>10. Love and Friendships</u>	- people you can rely on
- lack deep communication	1 ←————→ 10	- unconditional support
		- enriching
- emotional decision-	<u>11. Decision Confidence</u>	- confident in decisions that
making	1 ←————→ 10	you make
- irrational		- stay committed to decisions
- no interest in study / learning	<u>12. Continuing Education</u>	- ongoing skill & personal development
- unreceptive to knowledge	1 ←————→ 10	- enthusiasm for learning
- neglect self and others	<u>13. Time Balance</u>	- time for who and what is
- always rushing	1 ←————→ 10	important to you
		- organized
- life / work is a chore	<u>14. Pursuing Passions</u>	- love your job
- no enthusiasm for anything	1 ←————→ 10	- leap out of bed every morning
- suspicious of others	<u>15. Trust</u>	- confident with others
- others distrustful of you	1 ←————→ 10	- mutual trust

Dreams Exercise

Directions

- Write down your top 100 dreams and date them. This will form the foundation of your goals.
- Get a workbook to write your dreams in.
- Dream without limits, think big
- Dreams can be travel, your legacy, hopes, ideas, immediate needs, wants, concepts, inspirations.
- Categorize them to work, relationships, health, recreation, community and finances
- Review your dreams every quarter and cross off what you have fulfilled/done, and date. Then add in new ones and date them.
- How can others help you achieve your goals? Discuss with friends, family and work colleagues
- Read the Dream Manager by Matthew Kelly

Money Memories Exercise

Directions

- Team up with someone in the group you do not know very well
- Go for a 1hr walk and ask each other some of the questions below

Questions

- Tell me about your life? (Life Lines)
- What is your first memory of money?
- What did your parents teach you about money?
- When has your life been positively impacted by money?
- When has your life been negatively impacted by money?
- Tell me about when you have spontaneously spent money?
- Was money discussed at your family dinner table?
- What was your parent's financial history?
- Do you feel you had enough money when growing up?
- What are the 3 best financial decisions you have made in the past?
- What are the 3 worst financial decisions you have made in the past?
- What are some financial decisions you have made in the past you regret?
- What are some positive feelings you have about money?
- What are some negative feelings you have about money?
- Have you ever talked to any one about these feelings?
- How do you feel about passing assets to your children?
- What charitable giving approach has your family adopted?

Reflection Walk Exercise

Directions

- Team up with someone in the group you do not know very well
- Open the envelope with the questions
- Go for a 1 walk and ask each other the questions below

Questions

Who is the most important person in your life? Why

What has been your greatest success in life? Your greatest failure?

How do you react to difficult or traumatic situations in your life?

Describe what would be the perfect day for you – from beginning to end

If you were to die tomorrow, what would you have not accomplished that you wish you had?

Describe your parents in two sentences – one sentence for your dad, one for your mum

What were you doing 10 years ago today? What do you think you will be doing 10 years from now?

What are your earliest childhood memories?

Your Personal Brand

Goals of the Exercise

The objective of this exercise is for you to define who you are based on your life purpose.

Personal Brand

Your Personal Brand is how you clearly connect who you are, your life purpose and what you do to all those that you interact with.

Note: Developing Your Personal Brand is difficult and will not be done easily.

Instructions

Identify:

- *Who are you? (What do you want to be remembered as, your identity)*
- *What do you do? (What you say on first meeting a person assuming you have an “elevator” ride to attract interest and have more questions asked)*
- *How do you do it? (What is the unique process you use)*
- *What are your skills? (Core competencies)*
- Write statements on each of the four questions in 1 above – this can be re-worked over time as it is always a “live” document. Document on Page 22 of the Workbook.
- Consider how you wish to represent yourself to others (eg Wealth Mentor, Life Coach)

Example: Chris Coddington's Personal Brand

Example: Chris's personal brand is:

Who are you? (What do you want to be remembered as -- your identity.)

Wealth Mentor and Strategic Thinker

- *Educator of many people in finance and business in the United States*
- *Fair, diligent and successful in life through helping people and families realize their dreams*

What do you do? (How do you explain your work to strangers when you only have about the time of an elevator ride to attract interest and have more questions asked?)

- *I am a Wealth Mentor, who guides people and families to make empowered wealth creation decisions from the inside out through a greater knowledge of their inherent talents, aptitudes and interests.*

How do you do your work? (What is your unique process?)

- *As the starting point to my services, I apply a proprietary process known as Financial DNA[®] to uncover a person's unique financial personality and thereby liberate them to pursue their unique life plan.*

What are your skills? (Core competencies)

- *Strategic thinking and complex problem solving skills*
- *Knowledge of human behavior in a financial context*
- *Ability to implement visions*
- *Ability to guide people to make decisions*
- *Investment experience in my own right and as an advisor*
- *Life experience living in different countries*

Your Sounding Board

Starting Point

- Identify your own purpose
- Identify your own source of energy and direction

Developing the Sounding Board

- Identify who you would like to be accountable to and for what goals/actions
- Formulate a sounding board around this – in effect around the key areas of your life
- Members can be both for the personal, spiritual, physical and business side of your life
- People must be at your level and there be mutual respect
- Can be one key person and a number of others
- This is not a board that has to meet together – however you should meet with each board member on a regular basis (eg quarterly, six monthly)
- Your board must have the same core values as you
- Must be prepared for mutual disclosure
- Commitment to meet regularly – or at prescribed times

Conduct

- Identify your goals – that you want to share
- Share the commitments you are prepared to make
- Identify the areas that can get in the way – sabotage your own success
- Set a time for when you will get together and share progress
- Share the things that are important to each so that they are done – helps mentor remind you of them

The Reward

- Identify the reward for getting there – part of the commitment

Term of Relationship

- Until the relationship gets sluggish

Unmask Your Potential Worksheet

Unmask Your Potential – Be a Star

1. Reflect on the positive message about a specific talent or your potential from each of the sources below and write a word or phrase capturing that message.
2. Look for a common theme in these messages and write it in the middle space.

Parent/Family/Adult

Teacher

Manager

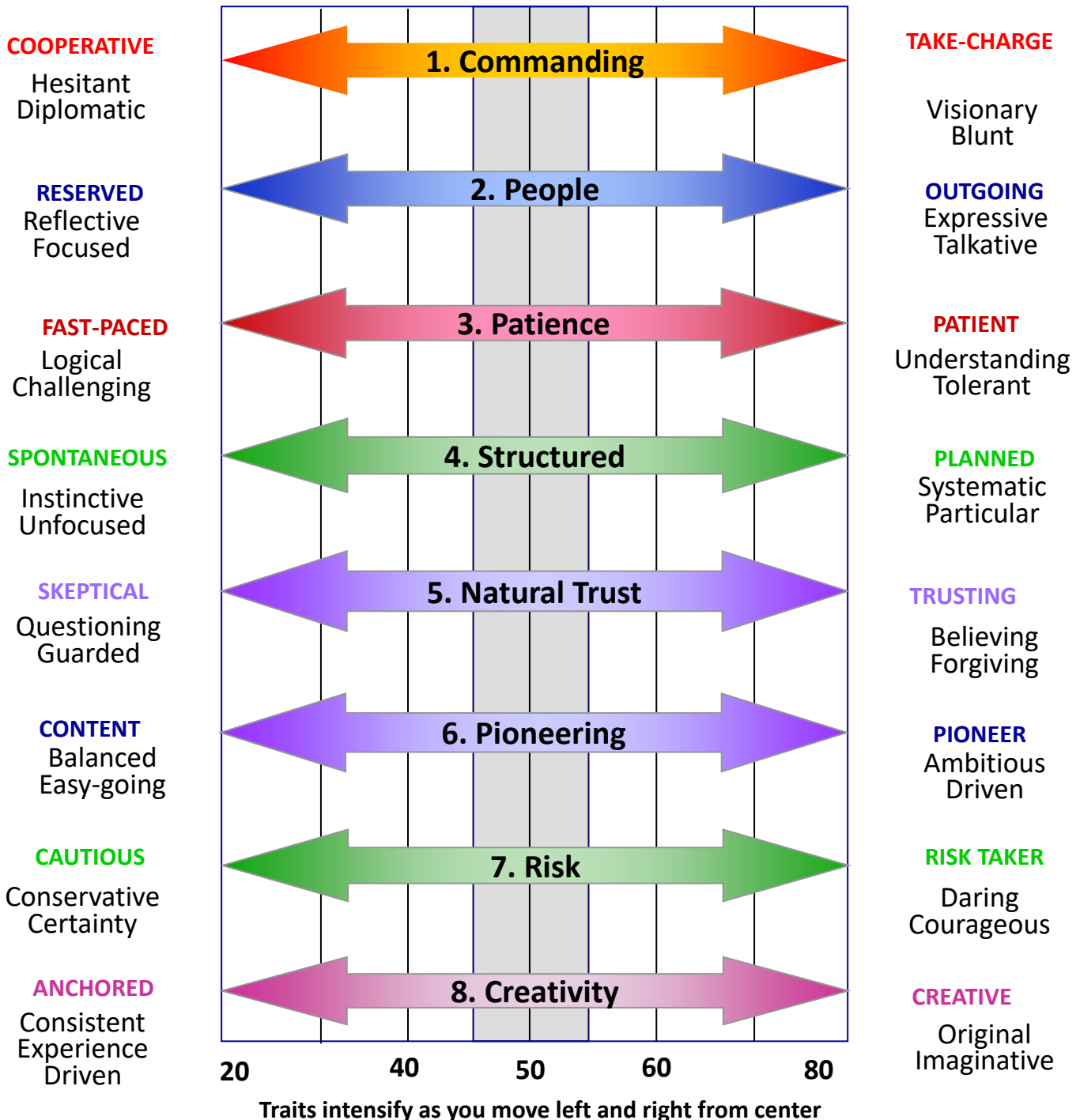
Common Theme

Spouse/Friend

Self

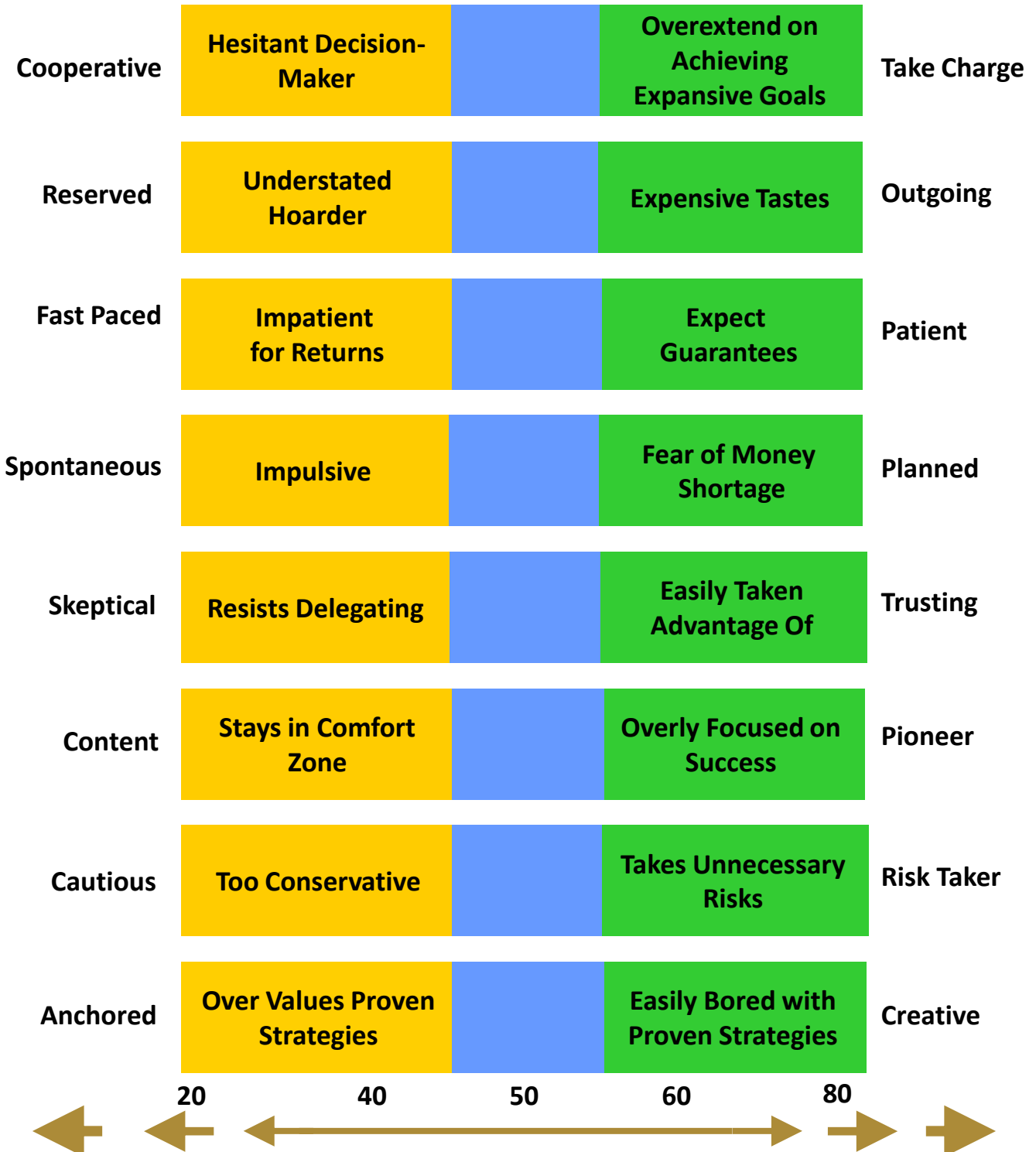
Financial Behavior “Blind Spots” Review

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.



Financial Behavior “Blind Spots” Review

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



Financial
DNA[®]
Financial
Astuteness
Exercise



CONFIDENTIAL

The “Financial Astuteness Exercise” which will assist you in developing greater self awareness and in discovering your investment knowledge and aptitudes.

The power of this exercise is increased if there is a facilitation process with your Wealth Mentor in order to discover your investment decision-making propensities. The outcome will be much greater clarity in building your Investment Policy Statement.



The “Financial Astuteness Exercise” is made up of the following stand-alone sections. Each can be completed individually or as a whole:

Section 1: Investment Knowledge

Section 2: Investment Products and Strategies

2. Guidelines

1. Each section should be completed in quiet surroundings without interruptions and noise.
2. Each section can be completed at separate times.
3. Relax and read the questions carefully before you start.
4. Be instinctive with your answers and do not deliberate on them - your first choice is usually the best.
5. Work at your own pace.
6. Have fun and remember THIS EXERCISE IS NOT A TEST, instead it contributes to a word picture of your Financial DNA. It cannot be good or bad, it is simply you.

3. Timing

You need to allow about 10 to 15 minutes to complete each section of This Exercise.

Investment Knowledge

What will be your future financial decision-making approach?

Investment Experiences

Question 1

Indicate the following:

	1 = Not at all 2 = To a small extent 3 = To a moderate extent 4 = To a great extent 5= To an extraordinary extent	Enter 1-5 Here ↓
1	What is your experience in making investments generally?	
2	What is your experience in making international investments?	
3	How confident are you in your investment decisions?	
4	How satisfied are you with your investment performance to date?	
5	To what extent have you previously allocated time to investment research and review?	
6	To what extent in the future do you intend to allocate time to investment research and review?	
7	How interested are you in researching and reviewing investment opportunities?	

Question 2

Think back on investment failures over the past five years. To what extent have each of the following factors been a cause of your loss?

	1 = Not at all 2 = To a small extent 3 = To a moderate extent 4 = To a great extent 5= To an extraordinary extent	Enter 1-5 Here ↓
1	Failure to follow instinct	
2	Failure to follow advice	
3	Unfavorable market movements	
4	Economic conditions	
5	Poor research	
6	Too much debt	
7	Emotion	
8	Listening to family or friends	
9	Did not understand the investment	
10	Bad luck	
11	Other (Specify):	

Question 3

Think back on your investment successes over the last five years. To what extent have any of the following factors been a cause of your success?

	1 = Not at all 2 = To a small extent 3 = To a moderate extent 4 = To a great extent 5= To an extraordinary extent	Enter 1-5 Here ↓
1	Followed instinct	
2	Sound advice	
3	Favorable market performance	
4	Improved economic conditions	
5	Sound research	
6	Sound financing structure	
7	Investment savvy	
8	Listening to family or friends	
9	Intimate understanding of the investment	
10	Good luck	
11	Other (Specify):	

Investment Approach

Question 4

Think back on any investment decisions over the past five years. To what extent has each of the following factors influenced your decisions?

	1 = Not at all 2 = To a small extent 3 = To a moderate extent 4 = To a great extent 5= To an extraordinary extent	Enter 1-5 Here ↓
1	Management change	
2	Taxation implications	
3	Potential for capital growth	
4	Yield increasing	
5	Alternative use of funds	
6	Change in economic or market trends	
7	Receiving a "tip" from contacts	
8	Interest rates	
9	Ability to borrow money	
10	The right circumstances emerge	
11	Liquidity of investments	
12	Change in market sentiment	
13	Diversification	
14	Unforeseen circumstances	
15	Too difficult to manage	
16	Other (Specify):	

Question 5

The phrases below determine your attitude toward borrowing money.

	1 =Very Strongly Disagree 2 =Strongly Disagree 3=Disagree 4=Agree 5=Strongly Agree 6=Very Strongly Agree	Enter 1-5 Here ↓
1	Never owe money.	
2	One should be completely debt free.	
3	Borrowing more than 50% of the value of the investment is not wise.	
4	Have debt to a level where interest at any time is more than income.	
5	Borrowing so there is a tax loss is a sound strategy.	
6	When borrowing always consider the total income and capital gain potential.	
7	It is not prudent to borrow in home currency in order to buy an asset in foreign currency.	
8	One should never give a personal guarantee.	
9	Borrowings should be matched to the asset acquired.	
10	Borrowings should be for a period of no more than 3 years, then they must be repaid .	

Question 6

To what extent, notwithstanding the potential commercial benefits, are the following factors important to you in choosing an investment structure?

	1=Not at all Important 2=Not Important 3=Important 4=Very Important 5=Extremely Important	Enter 1-5 Here ↓
1	Legal complexity	
2	Control of money flow	
3	Administration costs and time	
4	Potential for future reorganization due to regulatory changes	
5	Comprehension of investment	
6	Flexibility	
7	Taxation	

Question 7

Are you interested in choosing a specific investment structure for any of the following reasons? (To what extent?)

	1 = Not at all 2 = To a small extent 3 = To a moderate extent 4 = To a great extent 5= To an extraordinary extent	Enter 1-5 Here ↓
1	Estate planning	
2	Tax planning	
3	Creditor protection	
4	Succession planning	
5	Control of decisions	
6	Concealment of identity	
7	Provision for children	

Question 8

If you were to receive a tax-free windfall, indicate the extent to which the following would be applicable:

	1 = Not at all 2 = To a small extent 3 = To a moderate extent 4 = To a great extent 5= To an extraordinary extent	Enter 1-5 Here ↓
1	You would seek advice from your accountant or financial advisor.	
2	You would seek advice from your legal advisor.	
3	You would pay off debt.	
4	You would invest the money as you always have.	
5	You would take a vacation and worry about investments later.	
6	You would make a long term investment.	
7	You would purchase a vacation home.	
8	You would donate 50% of it to a charity.	

Summary

The “Financial Astuteness Exercise” has been developed to assist you in determining your:

- Level of financial experience;
- Understanding of a range of investment transactions;
- Interest in financial matters;
- Potential need for investment education.

1. Considering your responses to Questions 2 to 4, identify three factors which will influence your process in how you make investment decisions in the future.

1.

2.

3.

2. Considering your responses to Question 5 to 9, identify up to five key factors which will influence your investment philosophy for the future.

1.

2.

3.

4.

5.

Investment Products & Strategies

What is your investment strategy from the inside out?

Products and Decisions

Question 1

In the far left column is a list of characteristics (e.g. “return through income”) used to describe investment products. To what extent would you characterize each product listed across the top of the table with these characteristics?

1 = Not at all 2 = To a small extent 3 = To a moderate extent 4 = To a great extent 5= To an extraordinary extent	Domestic Stocks	International Stocks	Private Equity	Domestic Fixed Interest	International Fixed Interest
Return through income					
Return through capital growth					
High risk					
Secure					
Liquid					

Question 2

Using the phrases in the far-left column, think back on the experience you have had in making investment decisions over the past five years. In relation to investments in the products across the top of the table below, to what extent are these phrases true?

1 = Not at all 2 = To a small extent 3 = To a moderate extent 4 = To a great extent 5= To an extraordinary extent	Domestic Stocks	International Stocks	Private Equity	Domestic Fixed Interest	International Fixed Interest
Significant understanding of this investment product					
Comfort in investing in this investment product					
Level of past investment in this product					
Past success of investments in this product					
Proportion in your portfolio allocated to this investment product					

Question 3

In the far-left column is a list of characteristics (e.g. “return through income”) used to describe investment products. To what extent would you characterize each product listed across the top of the table with these characteristics?

1 = Not at all 2 = To a small extent 3 = To a moderate extent 4 = To a great extent 5= To an extraordinary extent	International Property Investment	Domestic Property Investments	Property Investment Development
Return through income			
Return through capital growth			
High risk			
Secure			
Liquid			

Question 4

Using the phrases in the far-left column, think back on the experience you have had in making investment decisions over the past five years. In relation to investments in the products across the top of the table below, to what extent are these phrases true?

1 = Not at all 2 = To a small extent 3 = To a moderate extent 4 = To a great extent 5= To an extraordinary extent	International Property Investment	Domestic Property Investments	Property Investment Development
Significant understanding of this investment product			
Comfort in investing in this investment product			
Level of past investment in this product			
Past success of investments in this product			
Proportion in your portfolio allocated to this investment product			

Investment Strategy Preferences

Question 5

Indicate your preference for the following strategies:

	1 = Do not prefer at all 2 = Prefer to a very small extent 3 = Prefer to a moderate extent 4 = Prefer to a great extent 5 = Prefer to an extraordinary extent	Enter 1-5 Here ↓
1	Mutual or Managed funds for domestic stocks instead of direct investments	
2	Mutual or Managed funds for international stocks instead of direct investments	
3	Fund of Funds instead of direct selection of funds for Mutual or Managed fund investments (e.g. hedge funds)	
4	Mutual or Managed funds for private equity instead of direct investment	
5	Private equity investments that you control	
6	Mutual or Managed funds for domestic property investments instead of direct ownership	
7	Mutual or Managed funds for international property instead of direct ownership	
8	Mutual or Managed funds for property development instead of direct ownership	
9	Property developments that you control	
10	A pool of diversified higher risk investments instead of choosing them directly	
11	Mutual or Managed funds for socially responsible Investments instead of direct ownership	
12	Derivative investments to be made for a hedging strategy instead of trading	
13	Alternative investments (jewelry, art, antiques) to be owned for private use instead of an investment	
14	Agricultural investment for private purposes instead of an investment for business use	

Summary

1. Based on your investment experiences over the past five years, in building your portfolio for the future, rank from 1 to 12 the investment asset classes you currently prefer (with 1 being most preferred and 12 being least preferred.) Be sure to rank each Class with a number. Only use each number once.

Investment Asset Class	Ranking (1 – 12)
Domestic Stocks	
International Stocks	
Private Equity	
Domestic Fixed Interest	
International Fixed Interest	
Derivatives (options, warrants, etc)	
Domestic Property	
International Property	
Property Development	
Socially Responsible	
Alternative Investments (Art, Jewelry, Antiques)	
Agriculture	

2. Assuming you may only invest in five investment asset classes, identify your top 5 class preferences, and your investment strategy for each.

Investment Asset Class	Investment Strategy
1.	
2.	
3.	
4.	
5.	

Financial DNA[®]

Past Experiences

Exercise



Life Experiences

Question 1

To what degree did the following events or situations have an impact on your life?

	1 = Not at all 2 = To a small extent 3 = To some extent 4 = To a great extent 5= To an extraordinary extent	Enter 1 – 5 Here ↓
1	School	
2	College education	
3	Business travel	
4	Overseas work	
5	Meeting your business partner	
6	Meeting your spouse / significant other	
7	Having children	
8	Making successful investments	
9	Having a life threatening event	
10	Losing a significant amount of money	
11	Other (specify):	

Question 2

Which of the following tragic life changing events in your upbringing have you experienced? And to what extent have they influenced your financial mindset?

	1 = Not at all 2 = To a small extent 3 = To some extent 4 = To a great extent 5= To an extraordinary extent	Please check all that apply	To what extent do you believe these events have influenced your current financial mindset or environment? Enter 1-5 Here ↓
1	Death of a parent		
2	Divorce of parents		
3	Bankruptcy of parents		
4	Breakdown of family business partnership		
5	Death of a sibling		
6	Personal serious health scare		
7	Serious health scare of a close family member		
8	Other: _____		

Question 3

To what degree do the following circumstances describe your upbringing? How strongly has each circumstance affected your financial decision making?

	<p>1 = Not at all 2 = To a small extent 3 = To some extent 4 = To a great extent 5= To an extraordinary extent</p>	<p>To what degree do these circumstances describe your upbringing? Enter 1-5 Here ↓</p>	<p>To what degree have these factors affected your financial decision making? Enter 1-5 Here ↓</p>
1	Family from rags to riches		
2	Parent(s) always away on business		
3	Family from riches to rags		
4	Very well established wealth		
5	Very strict domineering parental control		
6	Thrifty parents who educated me to save		
7	Never enough money for the essentials – felt denied		
8	Middle class, no obvious problems		
9	Given many opportunities – traveling, sport etc.		
10	Your family was poorer than your relatives or your friends' families		
11	Your family was wealthier than your relatives or your friends' families		
12	Unhappy family life		

Influences

Question 4

Please indicate the level of importance (in the past) of the following persons or groups in shaping your attitude on financial matters:

	1 = Not at all 2 = To a small extent 3 = To some extent 4 = To a great extent 5= To an extraordinary extent	Enter 1 – 5 Here ↓
1	School or college	
2	Mother	
3	Father	
4	Grandparents	
5	Sibling	
6	Friends	
7	Employer	
8	Social or Sporting Club	
9	Spouse	
10	Financial Advisor	
11	Spiritual Leader	
12	Religious Community	
13	Reading books	
14	Other (please specify)	

Question 5

How relevant are the following circumstances and attitudes in shaping your financial mindset?

	1 = Not at all 2 = To a small extent 3 = To some extent 4 = To a great extent 5= To an extraordinary extent	Enter 1 – 5 Here ↓
1	Always had someone to manage your money for you	
2	Encouraged to make all decisions yourself	
3	Having had a teacher to guide you	
4	Required to take no financial responsibility	
5	Content to receive the dividend checks but not worried about how it comes	
6	Taught financial well being is a necessity of life	
7	Learning that making substantial wealth is a symbol of success	
8	Learning the joy of giving some of your allowance to charity or church	
9	Learning that saving money today provides financial freedom for tomorrow	
10	Learning to live life today in case there is no tomorrow	

Your Life Path

Question 6

List 3 positive life-changing experiences or circumstances, up to the age of 18, which impacted the path you took to get you to where you are now. (If you do not have enough space please attach a separate document.)

Positive Experience no.1 _____

How did you feel about this at that time?

Positive Experience no.2 _____

How did you feel about this at that time?

Positive Experience no.3 _____

How did you feel about this at that time?

Question 7

List 3 negative life-changing experiences or circumstances, up to the age of 18, which impacted the path you took to get you to where you are now. (If you do not have enough space please attach a separate document.)

Negative Experience no.1

How did you feel about this at that time?

Negative Experience no.2

How did you feel about this at that time?

Negative Experience no.3

How did you feel about this at that time?

Summary

Experience (n).

1. a particular instance of personally encountering or undergoing something
2. the process or fact of personally observing, encountering, or undergoing something:
business experience
3. the observing, encountering, or undergoing of things generally as they occur in the course of time: *to learn from experience; the range of human experience*

Source: www.dictionary.com

In considering all of your responses regarding your life to date, what are the 5 most significant experiences or influences which have affected your current financial life or attitudes? List them in priority order. (No.1 being the most significant)

Most Significant Life Experiences or Influences:
1.
2.
3.
4.
5.

What <u>impact</u> have the above experiences and influences had on your current financial life and / or attitudes?
1.
2.
3.
4.
5.

Disclaimer and Contact Information

Disclaimer

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