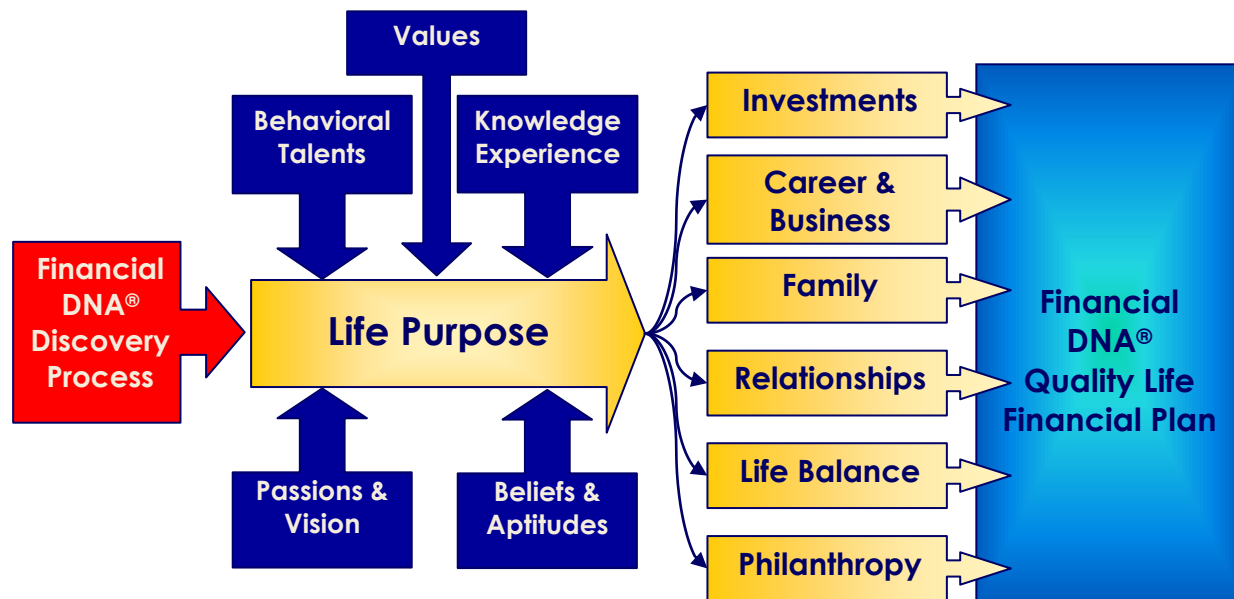


De-Commoditize to Accelerate Your Practice - by Hugh Massie

“Have you thought about how to capitalize on increasing commoditization and regulation in the financial services industry?” These are the primary issues threatening your viability as a financial advisor in the immediate future. The question is what action do you take to get a ticket and passport to move your business to a more attractive location for the long-term?

Ultimately, the answer lies in developing a new business model that has a unique value proposition which will enable you to generate fee based revenues from providing value to your clients and having the ability to sustain a high level of profitability, with less regulatory restrictions. The Financial DNA® Discovery Process provides you with a powerful foundation based on the discovery of a person’s unique financial personality as the first step to implement a new Quality Life Financial Planning™ business model. As an advisor, by participating in the Financial DNA® Wealth Mentor Program and becoming a Certified Wealth Mentor™ you will be guided and fully equipped with the tools and processes to adopt this business model based on your own Unique Gifts.

The Vision: Connecting Financial Personality to a Quality Life Financial Plan



Advisor Transformation...Creative Destruction

Today, the financial services industry as we know it is at the cross roads and over the course of the next 20 years is likely to die with a new industry born. Warnings to financial advisors of the dangers of increasing commoditization and regulation have been provided by a number of leading visionaries since the late 90’s when the industry was riding high on profits. In a nutshell, what is being said is that commission based product remuneration structures will be replaced by client centric advisors who charge fees for their wisdom. Like in any major industry transformation, it is expected some of you will be able to make the change, and for some that could be too much or not very appealing based on how you are “wired”.

Dan Sullivan, the founder of Strategic Coach, has recently written a brilliant article titled “Creative Destruction” that we suggest you read (visit www.strategiccoach.com). He believes those of you that will survive are the entrepreneurs who are able to turn crisis into personal and professional advantage. Typically, entrepreneurial advisors will find new ways to use their talents, skills and experience to earn a living by providing value. Further, Dan predicts that some of you will develop processes that mean you can give up your licenses.

One of the hallmarks of the Strategic Coach program is over 3 to 5 years to change the mind-set of entrepreneurial financial advisors to develop a unique process and apply it with dedication. The premise of the program is that as financial advisors you need to be innovators with the ability to develop new forms of value creation.

Evolving Your Business Model to Accelerate Your Practice

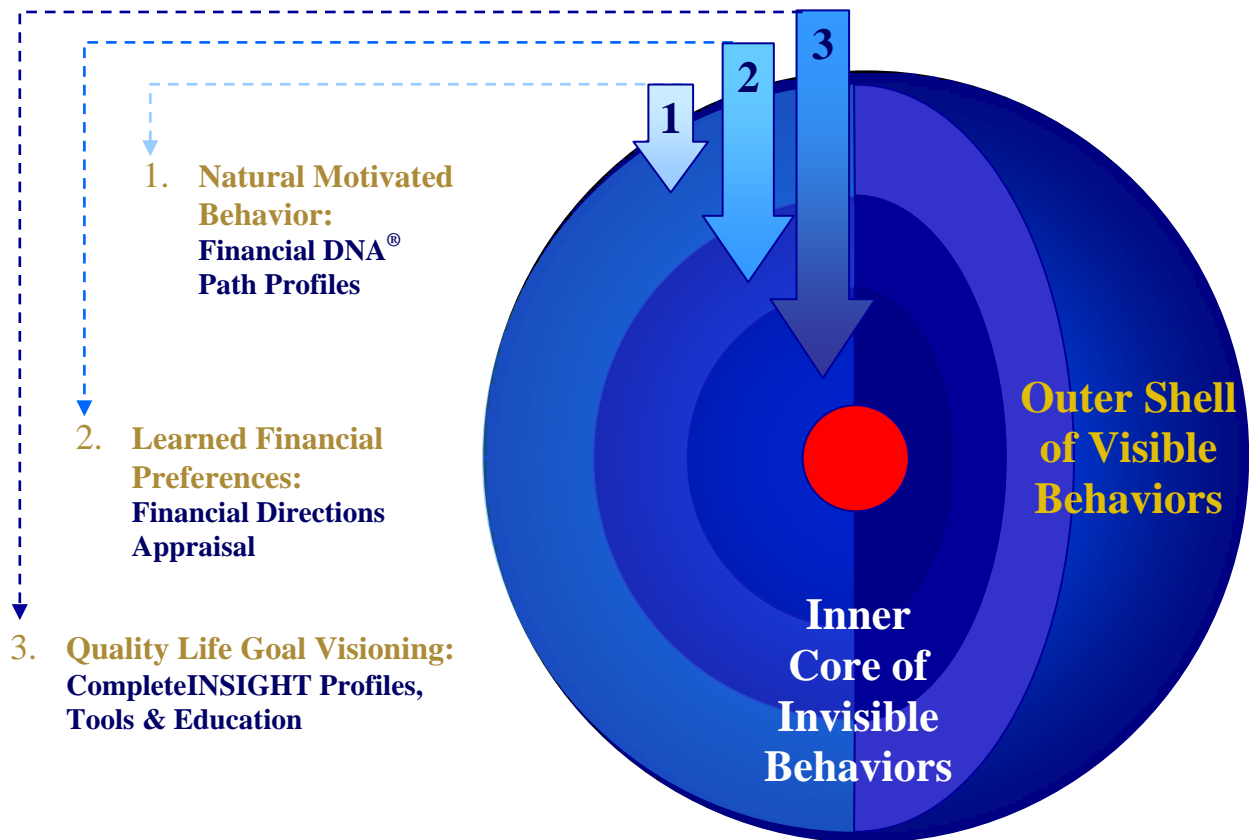
Assume you as a financial advisor are now sufficiently convinced about changing your mind-set and may even have re-positioned yourself and the focus of your business already. However, what is missing is the turn-key business process built from the right raw materials and research to truly make the conversion to “Creative Destruction”. What you need laid out for you is a user-friendly road map from which to accelerate the design and implementation of your concept of a new and unique business model. For others, just refining what you already do is enough, and a new set of tools and processes is your main requirement.

Back in 1999, we commenced the development of the Financial DNA[®] Discovery Process in response to our own views about the future of the industry which interestingly are very similar to Dan Sullivan’s. Further, we found plenty of respectable third party industry research indicating increasing client demands for trusted relationships, more relevant financial education and a quality life. These factors drove our perception of the need to adopt our business philosophy of “Understanding People before Numbers”. Our premise in building this new business model was to offer significant benefits for the client and enable advisors to play a greater role in their life as a guide, without becoming psychologists.

Financial DNA[®] answers the client demand for more relevant education about making financial decisions, which is far more than just understanding market dynamics and getting information on how financial instruments work. The key to the solution is educating and guiding clients to become liberated to make more empowered decisions for a quality life and how to realize their financial potential based on greater self-understanding of their unique financial personality. (Note: Hugh Massie has written a book on this subject, "**Financial DNA[®] - Discover Your Unique Financial Personality for a Quality Life**", published by John Wiley & Sons. In essence, it is a holistic “inside-out” approach to financial planning with the starting point being who the person is and not their money. Further, by adopting the Financial DNA[®] approach you as advisors will build greater levels of trust with your clients by being able to communicate more effectively with them, and through greater knowledge of their “financial wiring”, preference, values and life purpose, help them to make more committed decisions.

By participating in the Financial DNA[®] Wealth Mentor Program you will learn how to operationalize this turn-key Quality Life Financial Planning[™] business model to leverage your uniqueness with clients for greater long-term returns. We can also liberate you to find your Unique Gift as an advisor and enhance your overall practice management in terms of building and developing a productive team. The program offers you the benefit of learning a structured process to provide wisdom to your client and be able to charge for this service.

Demystifying Powerful Behavioral Information for Multiple Applications



The differentiation of our model is:

- the unparalleled depth and reliability of behavioral analysis, which is used as the starting point;
- the ability to easily apply the behavioral information as a powerful foundation to a wide range of outcomes which add significant value to the lives of clients both generally and financially;
- the user-friendly process (profiles, tools, questions, workbooks) enabling the use of the behavioral information by non-behavioral specialists;
- the ability to assist and guide the client to create sustainable change in their life through a structured mentoring approach that is highly developmental;
- the focus on who the client is, their preferences, values and life plan before the discussion of money triggers a range of emotions that cloud who they are and their decisions.

New Fee-Based Services

The growing numbers of Certified Wealth Mentors™ who have adopted the Financial DNA® model to accelerate the profitability and growth of their practices are now offering:

- Comprehensive financial planning for which a fee is charged instead of commission
- Quality Life seminars and workshops to clients
- Executive Quality Life programs to corporations
- Retreats for couples and families
- Family and business succession planning
- Philanthropy programs

The consumer awareness of the Financial DNA® Discovery Process is growing and this means that we will be increasing our focus on referring leads to our Certified Wealth Mentors™ and assisting them with public awareness programs.

Of course, we recognize that perhaps only 10% of financial advisors will convert to this comprehensive “Wealth Mentor” model. However, the deliberate segmentation into components of the complete Financial DNA® program, enables the other 90% of financial advisors to utilize the initial components for enhanced client discovery through our very powerful behavioral profiles that reveal the client’s Financial DNA®. Regardless, of the extent to which you use Financial DNA® it will enhance the client-centric nature of what you are already doing, improve your bottom line and start you on a course of differentiation.

If you would like to find out how to participate in the Financial DNA® Wealth Mentor Program and learn to guide clients using the Financial DNA® Discovery Process please visit our website www.financialdna.biz or email us at: enquiries@financialdna.biz

About the Author:

Hugh Massie is the President of Financial DNA Resources. In his work as a Wealth Mentor, Hugh specializes in human behavioral discovery using the proprietary Financial DNA® Discovery Process to liberate and empower people, families and organizations internationally to implement committed wealth creation decisions aligned to the core of who they are. Hugh is the author of a book “Financial DNA® – Discover Your Unique Financial Personality for a Quality Life”.