

# DNA Behavior<sup>®</sup>

Human Performance Acceleration  
Using Behavioral Insights Since 2001





**Financial DNA<sup>®</sup>**  
**Natural Behavior Discovery**  
**Powerful Questions**

*Learn to Know, Engage and Grow Every Client  
To Become a Behaviorally Smart Advisor*

# The Wealth Mentoring Conversation Model

Empowering Advisors to Put Clients at the Center of the Financial Planning Conversation

**1. Use of Financial DNA<sup>®</sup> Discovery:**  
Increase Consciousness of Self and Others

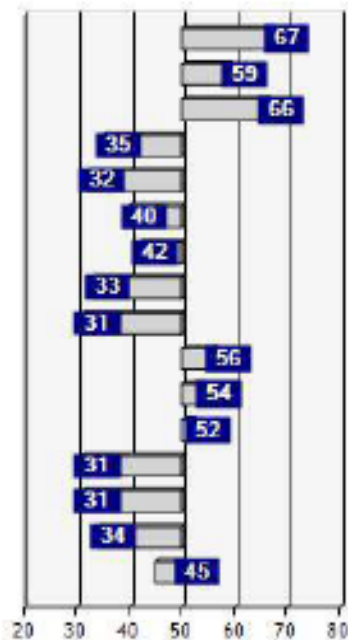
**2. Ask Powerful Questions:**  
Customize Your Conversation Based on Behavioral Insights

**3. Listen More:**  
Safely Guide Clients to Self-Discovery as They Know the Answers Even if They Do Not Know It Yet

**4. Staying in the Zone:**  
Co-create Plan for Action and Accountability

### Core Financial Life Drivers

Cooperative	Consensus Seeking	35
	Group-oriented	
	Diplomatic	
Reserved	Serious	32
	Reflective	
	Quiet	
Fast-Paced	Rational	42
	Task-focused	
	Confronting	
Spontaneous	Generalist	31
	Improviser	
	Instinctive	
Skeptical	Controlling	31
	Suspicious	
	Questioning	
	Exacting	

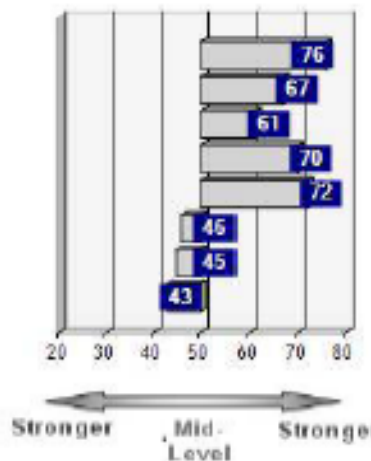


67	Authoritative	Take Charge
59	Self-reliant	
66	Frank	69 [97%]
	Expressive	Outgoing
	Sociable	
	Communicative	
	Empathetic	Patient
	Encouraging	
	Accepting	
56	Accurate	Planned
54	Scheduled	
52	Persistent	55 [69%]
	Delegator	Trusting
	Open	
	Approachable	
	Relaxed	

The sub-factors are one dimension of the primary factor. Each sub-factor is independently measured. They do not average out to the Primary Factor score.

### Financial Life Planning Drivers

Content	Steady	46
	Balanced	
	Flexible	
Cautious	Careful	45
	Stable	
	Experience Based	
Anchored	Practical	43
	Left Brain	



76	Initiator	Pioneer
67	Competitive	
61	Determined	79 [99%]
70	Bold	Risk-Taker
72	Risk Tolerant	72 [99%]
	Original	Creative
	Enterprising	
	Right Brain	

# Facilitation Approach

- 1. Your Role:** As a Wealth Mentor your role will primarily be as a facilitator of the client. This will involve asking the client primarily open-ended questions.
- 2. Set The Direction:** The direction of the facilitation will depend on the client's responses to your early questions and what they want to achieve out of meeting with us and their investment in fees etc. Remember as advisors you want to motivate the client to open-up, explore and connect to you for a long-term relationship. Get a memorable outcome from each meeting.
- 3. The Process:** Depending on the responses and goals of the facilitation, guide the client through the profiles, questions, exercises and the DNA Financial Planning Performance Work Book.
- 4. Appreciative Inquiry:** Create a deeper and richer conversation with your client through using "appreciative" questions.
- 5. Golden Rules:** Do not make statements to the client or be analytical or interpretative or passive, listen to them, ask questions to guide, facilitate and empower them, be curious, draw them out - "tell me more".

# Appreciative Inquiry

An Appreciative Question is any question about positive, life-affirming experiences, meanings, beliefs, vision, attitudes, etc

1. Minimize (but not exclude) more negative questions that enquire about problems
2. Key question: What do you want to have more of?
3. Appreciative questions are interspersed through this manual
4. Get the client to talk about stories
5. Tell me more

# Examples of Powerful Questions to Explore

- Tell me more about that?
- What would that look like?
- Why do you display this behavior?
- What have the consequences of this behavior/attitude been?
- How do you see that
- What would happen if?
- How might that play out?
- How did/does this make you feel?
- How could you have responded/behaved differently?
- How can you change this pattern in the future?
- What would keep you from doing that?
- What can you do to get there?
- What would you have done in the past in that situation?
- What would you like to do in the future
- To whom will you be accountable?
- How will you measure your success?

# Approach To Asking Questions Generally

1. Integrate the report discussion with the whole meeting agenda -the client will want to talk
2. Interpret the report but do not diagnose the client – Use the report as a guide only
3. Ask open-ended questions as far as possible – get the client talking
4. Ensure the questions are positive (the negatives will come out)
5. If the client does not engage in the discussion, explain the behavioral factor scoring structure so that the client understands how the process works – this will probably invite more discussion.
6. Ensure the first 10 questions are not directly money related
7. Only take the client as far as they are ready to go – observe for negative emotions and road-blocks – check whether the client is in a difficult transition
8. If the client gets emotional – give them space and do not push the process
9. If the questions are challenging – let the client answer in writing
10. Respect their space and do not put words in their mouth
11. Do not be “didactic” – do not impose a moral intent/slant
12. Keep it fun and allow some humor – laughter will build trust
13. Document profile discussions

**Note:** Your own emotions can be triggered by the client and may cause you to process your own life – this may positively or negatively impact your own ability to ask key questions.



# Design “Wealth Mentoring Conversation” Agenda

1. Goal: Ask “powerful questions”
2. Follow this structure:
  - ALWAYS OPEN with a Discovery Connection Question
  - Then, ask Life and Financial Motivation Questions based on 2 or 3 themes from the strongest behavioral traits
  - ALWAYS CLOSE with 1 or 2 Advisor-Client Relationship Focus Questions to Wrap-Up the Meeting

# Discovery Connection Questions

1. How do you feel about your report? [or What did you think...]
2. What was the most accurate part of the report?
3. What aspects do you agree with and disagree with?
4. What parts of the report do you not understand?
5. What is something new the report has said about you?
6. Has the report identified differences with others?
7. What is your greatest behavioral strength for making decisions?
8. What is your greatest struggle for making decisions?
9. How do you adapt your behavior in making financial decisions?
10. Have you showed your spouse? If so, what do they think?

# Life and Financial Motivation Questions

1. Identify dominant scores (under 40, over 60). Direct questions to these dominant scores as this will be where the person's greatest strengths and struggles are, and also the "issues". Consider questions on the following pages for those traits that are the strongest.
2. In designing questions, consider how the:
  - Strongest traits interact with other stronger traits? e.g. How does a strong fast paced trait relate to high risk?
  - Strongest traits interact/change the mid-range traits e.g. How does a high-risk trait relate to mid-range outgoing or planned? (is the outcome increased spending on adventurous activities or goals?)
  - Profile factor relationships change for:
    - Financial
    - Career
    - Family
    - Life

# Advisor Client Relationship Focus Questions

**ALWAYS Ask: If I was to be your Wealth Mentor how could I best help you?**

**1. Wealth Mentor – Client Compatibility**

- What will you value from the relationship, and how will you measure it?

**2. Client Communication**

- What will the communication and information flows be?

**3. Setting Goals - Managing Expectations**

- Where do you want to be versus who you are and where you are at now?

**4. Investing Style - Unique Decision-Making Pattern**

- What is your ideal decision-making process for creating and protecting wealth?

**5. Accountability: Disciplined Execution**

- What would you like the review process to be in managing your finances?

**Exercise:** Review Page 5 of your Financial DNA Natural Behavior Wealth Mentoring Report and identify your most significant strengths and struggles in each primary profile factor (or sub-factor within the factor) for making life and financial decisions. Focus on those strongest factors or sub-factors with scores over 60 and under 40.

	<b>Strength:</b>	<b>Struggle:</b>
<b>Commanding:</b>		
<b>People:</b>		
<b>Patience:</b>		
<b>Structured:</b>		
<b>Natural Trust:</b>		
<b>Pioneering:</b>		
<b>Risk:</b>		
<b>Creativity:</b>		

# Natural Behavior Discovery De-Brief Summary – Step 2

## STEP 2: Design the Meeting Agenda

What Powerful Questions will you ask the client?

1.

2.

3.

4.

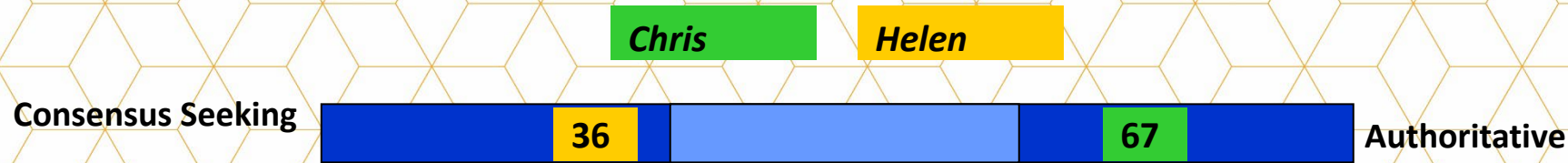
5.

# Factor 1: Commanding Powerful Questions



1. What goals would be the most important for you to achieve in your life?
2. How would you like the financial planning process to be managed?
3. How do you plan to build your wealth?
4. How confident are you in making financial and life decisions?

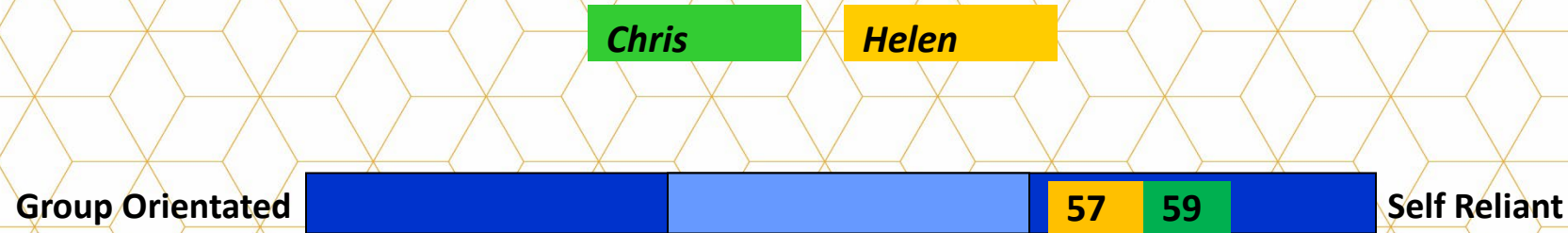
# Authoritative Sub-Factor Powerful Questions



1. Tell me about situations you have taken charge of in setting the agenda?
2. What is your approach to managing other people—colleagues, clients, friends and family etc?
3. What type of atmosphere do you like for having conversations with others?
4. How well do you truly listen to the needs of others?
5. How do you get the buy-in of others in making decisions?

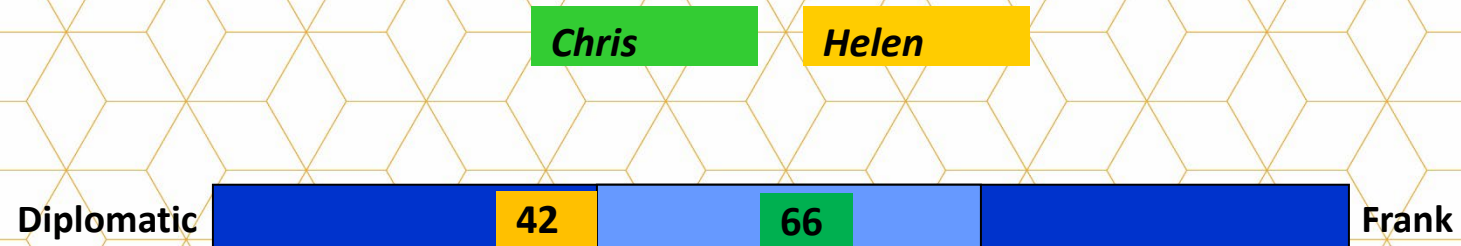


# Self-reliant Sub-Factor Powerful Questions



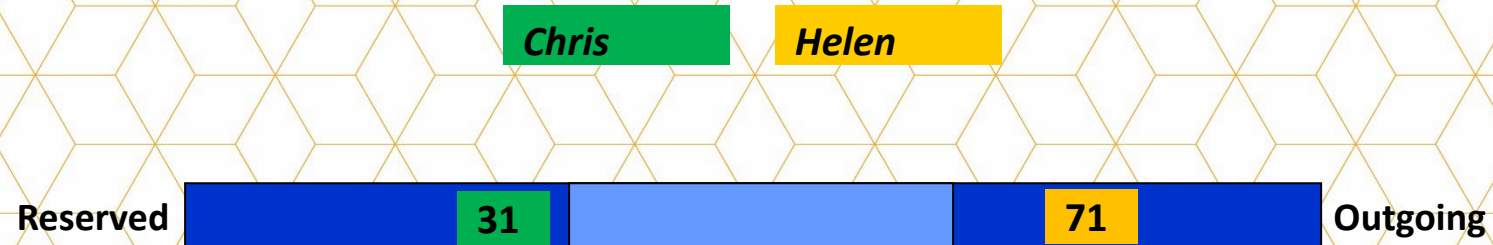
1. Tell me about your comfort in living, operating, or working by yourself ?
2. Tell me about your relationships with close confidants, advisors or coaches?
3. Tell me about when you have successfully collaborated with others?
4. How would you feel about committing to an accountability plan?

# Frank Sub-Factor Powerful Questions



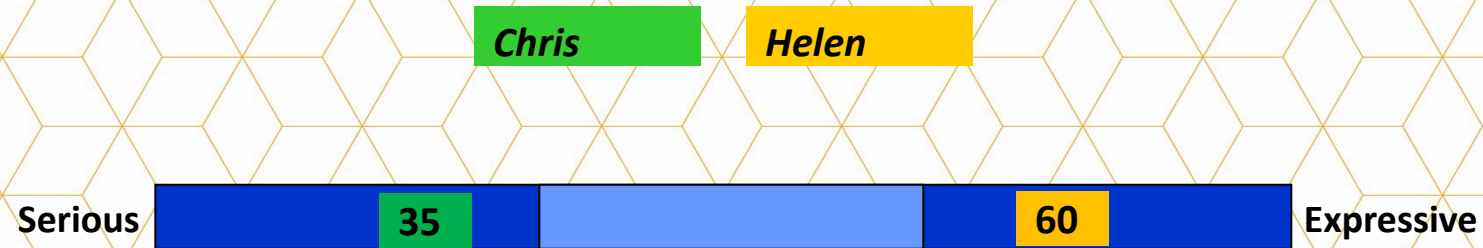
1. How does direct communication impact your relationships?
2. What would keep you from saying something important in a conversation?
3. What are some regrets you have had about conversations?
4. What have you done in the past when you have had a difficult conversation?

# Factor 2: People Powerful Questions



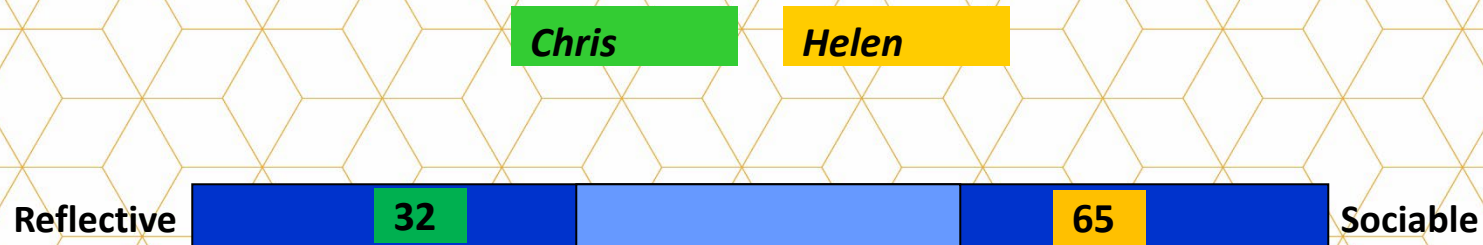
1. What type of lifestyle would you like for you and your family? What type of lifestyle does your spouse and family want?
2. What is important about money to you?
3. Tell me about how comfortable you are with spending money?
4. What would you like to do in the future for your family?

# Expressive Sub-Factor Powerful Questions



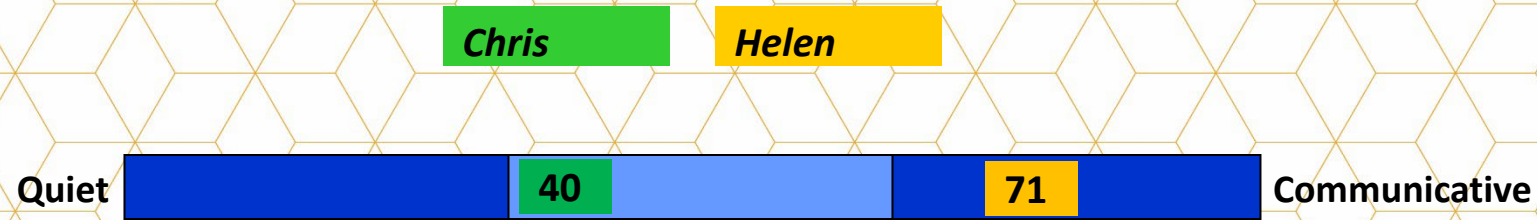
1. Tell me about how you manage your emotions when conversing with others and making decisions?
2. How do you show your feelings?
3. How does your level of enthusiasm impact others?
4. Have you experienced how your response to questions or situations might confuse others?

# Sociable Sub-Factor Powerful Questions



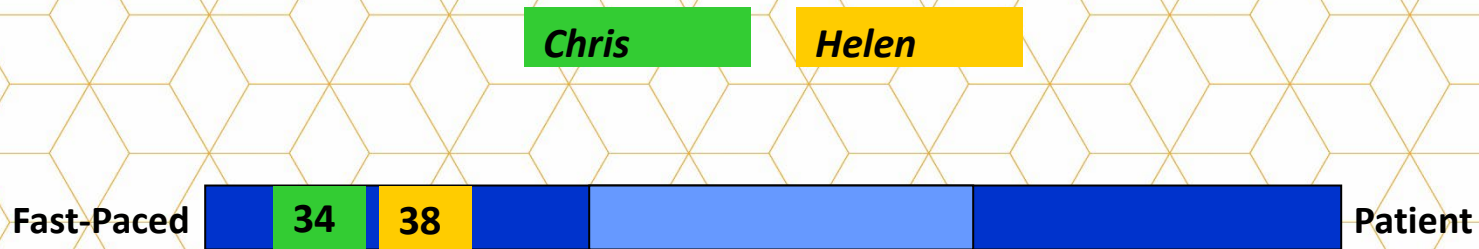
1. How do you gather new information?
2. Tell me about the personal and business networks you have developed?
3. What do you enjoy about entertaining people?
4. What do you like spending money on?

# Communicative Sub-Factor Powerful Questions



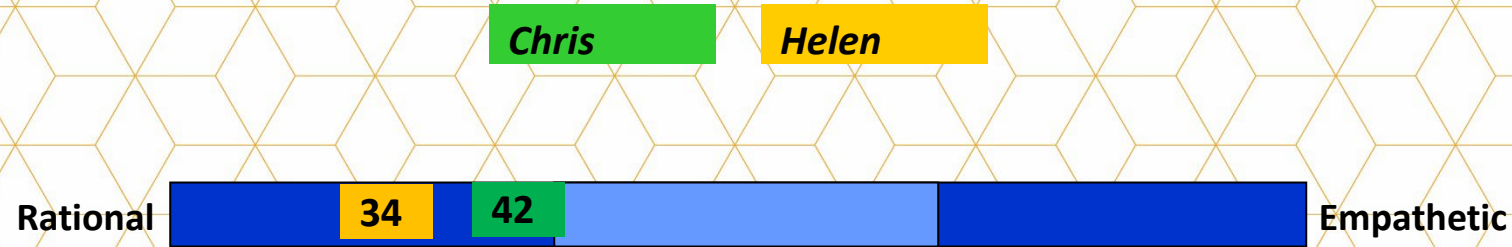
1. Help me understand the conversations that you enjoy having?
2. What is the best way for you to communicate?
3. What would keep you from verbalizing your thoughts?
4. How do you find it when you are around others who talk a lot?

# Factor 3: Patience Powerful Questions



1. Tell me about how you approach making difficult decisions?
2. What would you have done in the past when faced with making a major life change?
3. What type of performance are you expecting on your investments?
4. What is important to you in giving money away?

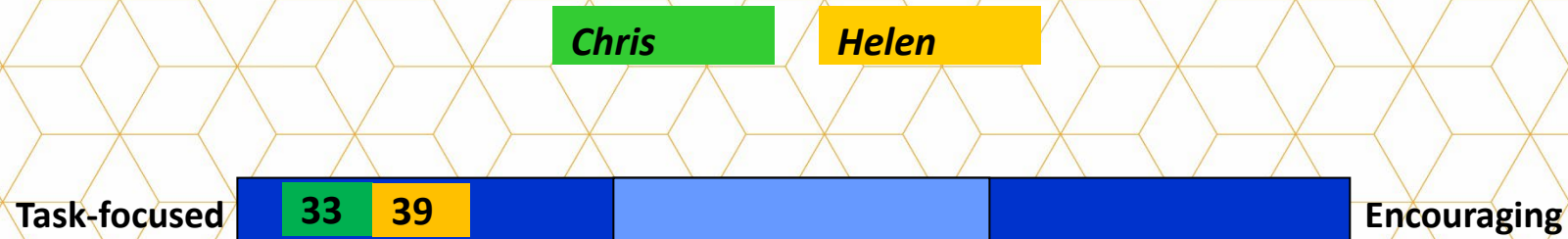
# Empathetic Sub-Factor Powerful Questions



1. How do you communicate with someone who is going through a difficult transition?
2. How do you deal with your mistakes from taking a chance?
3. Tell me about how you hold people accountable?
4. Have you ever experienced being taken advantage of?

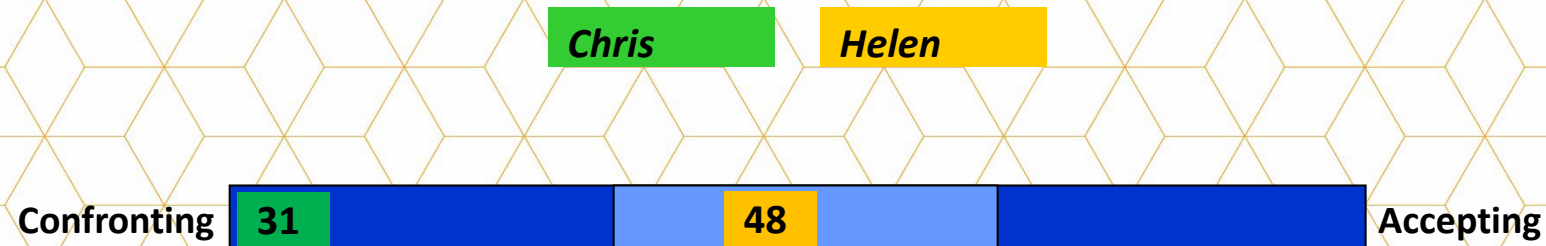


# Encouraging Sub-Factor Powerful Questions



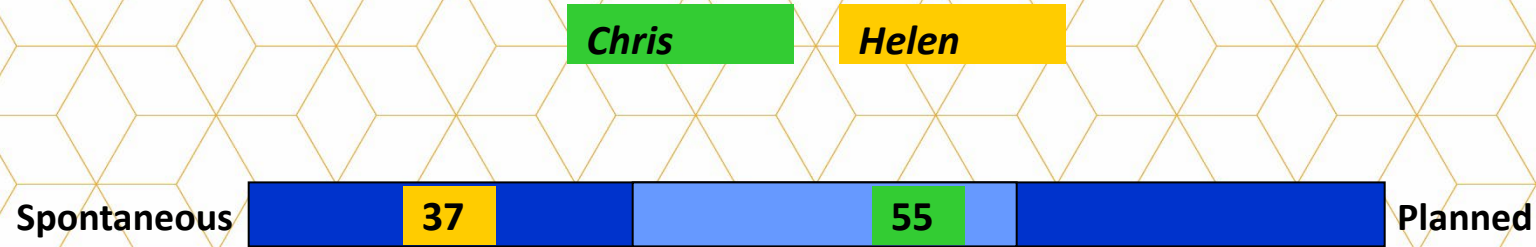
1. How do you support others to achieve their goals?
2. What do you value the most?
3. What is important for you in building great relationships with others?
4. Tell me about a successful partnership you have had or have?

# Accepting Sub-Factor Powerful Questions



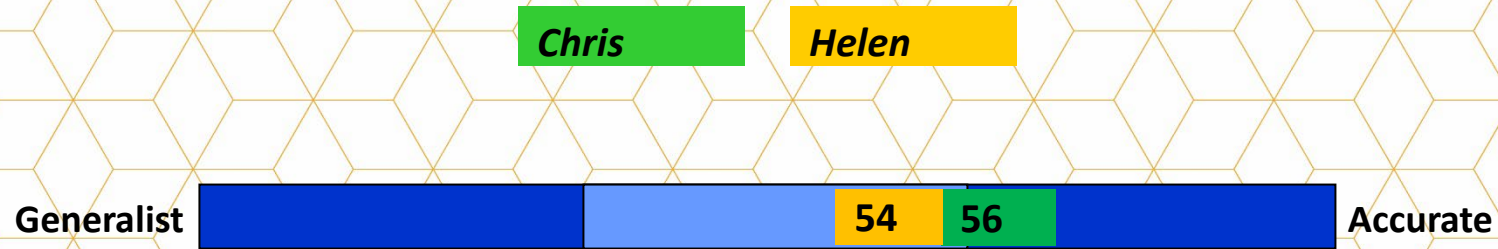
1. What is your need for fast action and results?
2. Tell me about how you handle losses?
3. Have you made quick changes and had regret later?
4. How do you measure the success of your financial choices?

# Factor 4: Structured Powerful Questions



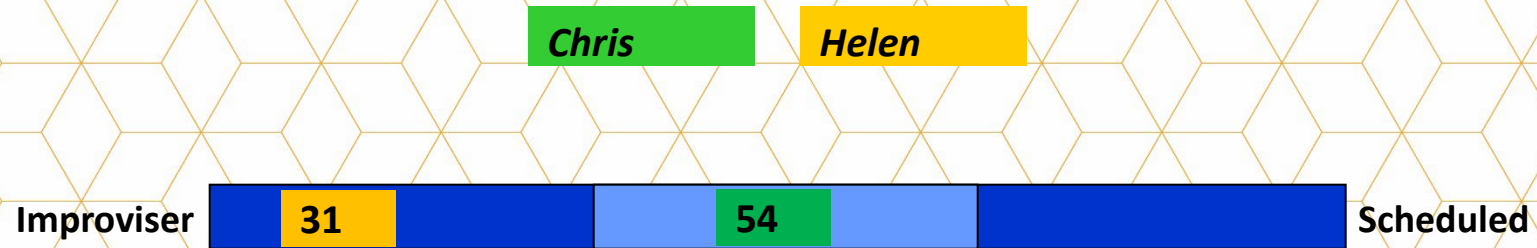
1. Tell me about your track record in following through on goals?
2. What do you value most in other people?
3. What is it like for you to be living freely?
4. How much money is enough for you in retirement?

# Accurate Sub-Factor Powerful Questions



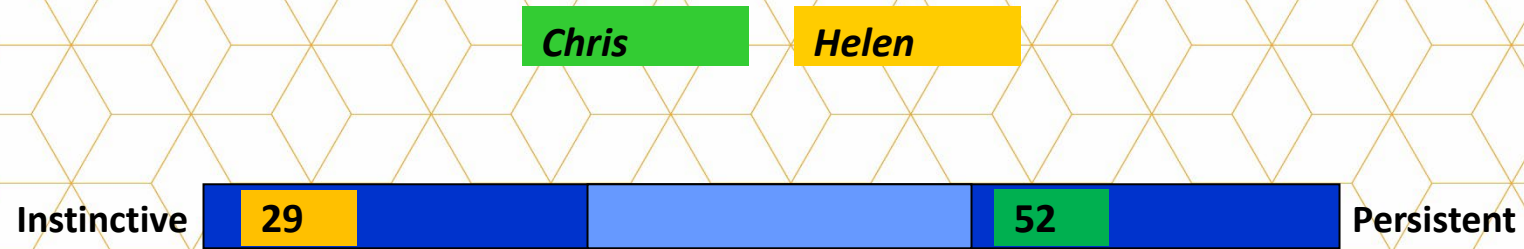
1. How much detail do you need to make decisions?
2. What type of research do you prefer to perform before making a decision?
3. Tell me about a poor financial decision you have made from not doing enough research?
4. What would keep you from making a decision based on instincts?

# Scheduled Sub-Factor Powerful Questions



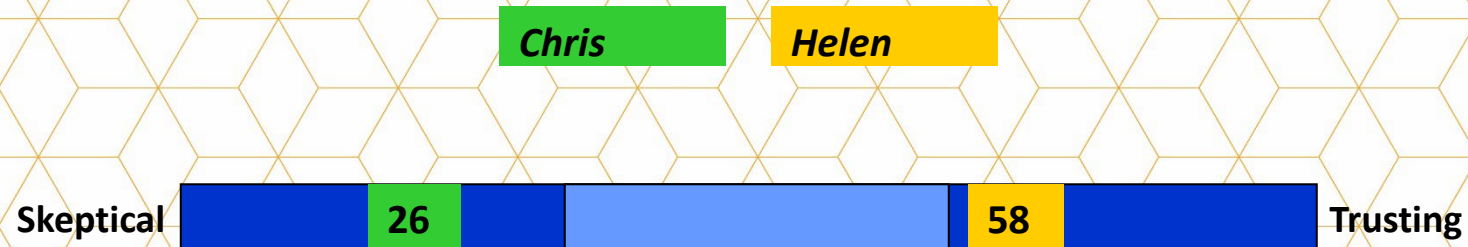
1. How do you keep your focus?
2. How do you find enough time to do everything?
3. Explain about a situation when your expectations were not managed?
4. When do you feel out of control?

# Persistent Sub-Factor Powerful Questions



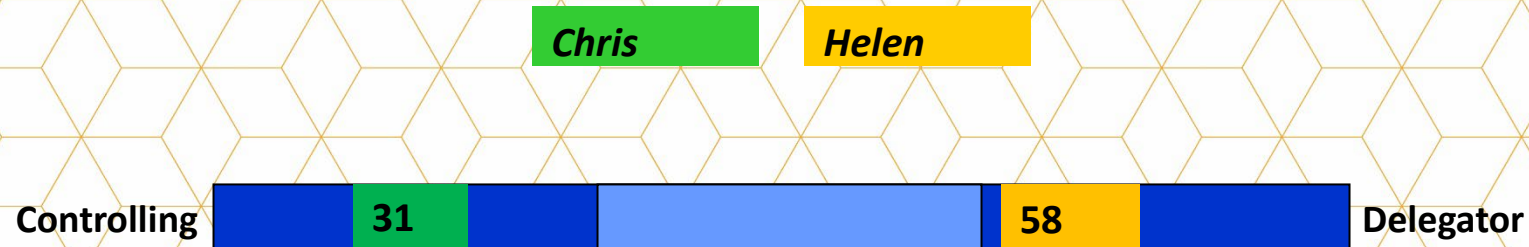
1. Tell me about how you deal with sudden changes?
2. How do you set boundaries in your life?
3. How do you manage budgets?
4. Are you comfortable following your instincts in making decisions?

# Factor 5: Natural Trust Powerful Questions



1. How could you be more successful by trusting others more?
2. In what circumstances have you been taken advantage of by not setting appropriate boundaries?
3. What is a fear for you? How could you overcome it?
4. What processes do you use to review new information that is provided to you?

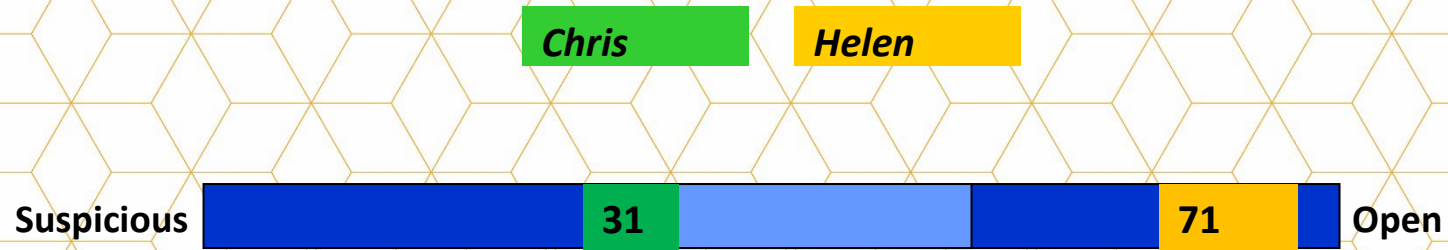
# Delegator Sub-Factor Powerful Questions



1. How comfortable do you feel delegating responsibility for your financial planning?
2. To what extent will you give people discretion to make decisions for you?
3. Would you prefer an advisor plays the role of guide and allows you to make decisions?
4. What has been the outcome when you have delegated in the past?

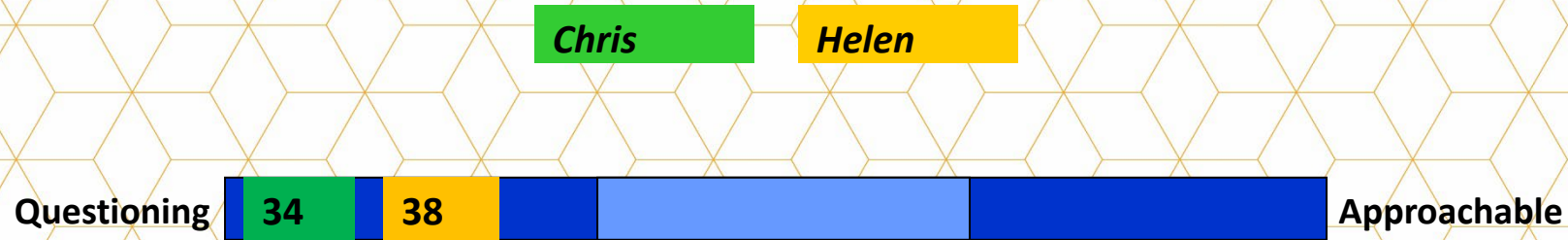


# Open Sub-Factor Powerful Questions



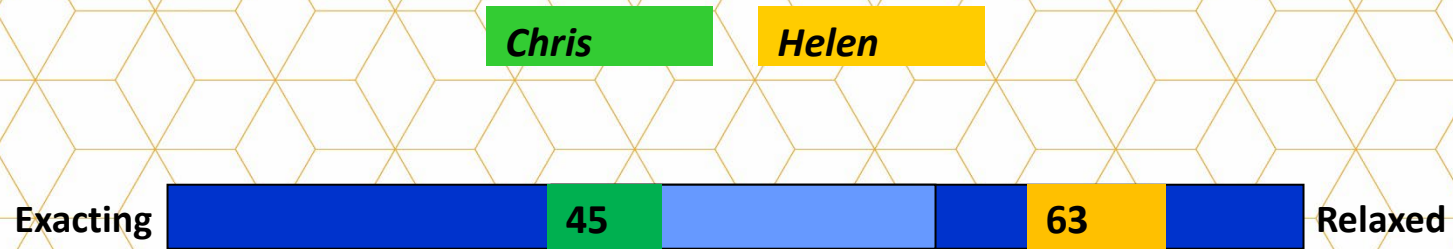
1. Are you comfortable sharing information?
2. What benefits have you had from sharing information with others in the past?
3. How do you feel when others do not share information with you?
4. Why is it important to be transparent?

# Approachable Sub-Factor Powerful Questions



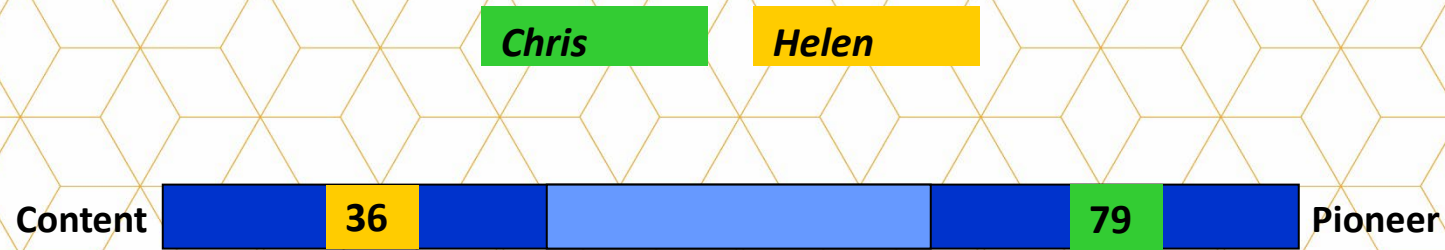
1. How have you found your relationships improve by being more approachable?
2. What could you do to change the way you ask questions so that your conversations will improve?
3. What is the consequence for you of being too friendly with business associates?
4. What is the impact of being too curious?

# Relaxed Sub-Factor Powerful Questions



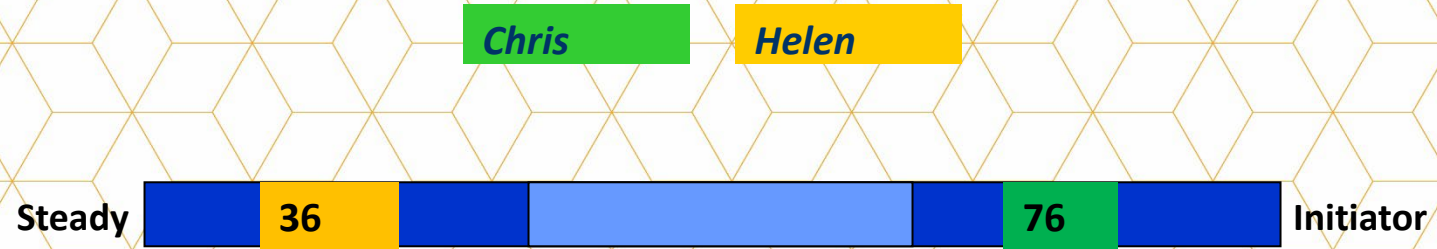
1. How could you empower people more?
2. What is your process for managing your advisors?
3. In what ways have you got in the way of your own success?
4. Do you have difficulty making committed decisions?

# Factor 6: Pioneering Powerful Questions



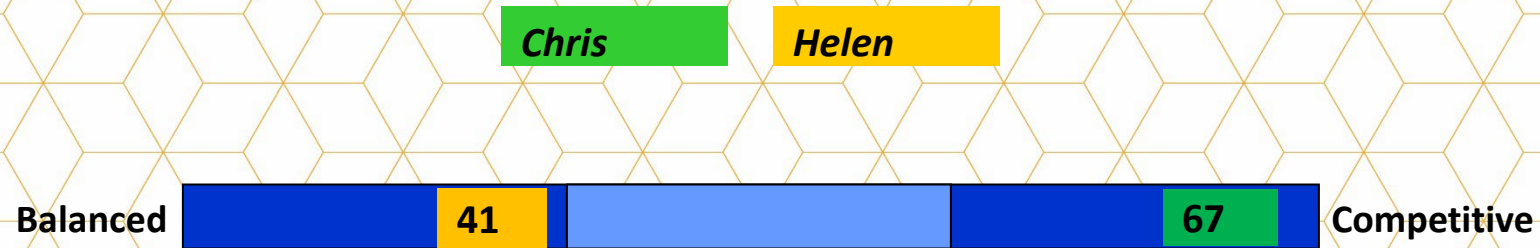
1. What are some of the most recent goals you have set?
2. How are you progressing towards achieving your goals?
3. What can get in the way of you achieving goals?
4. Do you ever find yourself restless and wanting to move into new areas?

# Initiator Sub-Factor Powerful Questions



1. What motivates you?
2. What is your process for setting goals?
3. Do you have a clear vision of what you want?
4. Are you comfortable to support another person's goals that may be different to yours?

# Competitive Sub-Factor Powerful Questions



1. How important for you is it to be seen as financially successful?
2. How would you define success?
3. What would you sacrifice for success?
4. Will you ever retire?

# Determined Sub-Factor Powerful Questions

Chris

Helen

Flexible

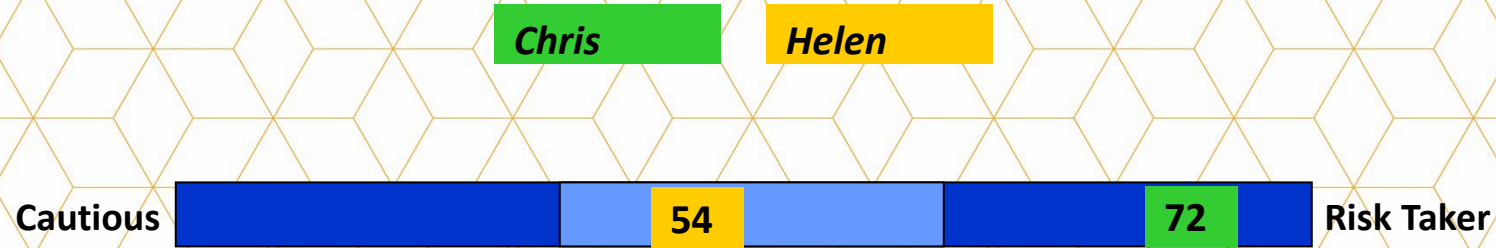
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Determined

1. How do you maintain a balanced life?
2. What would you like to do more of in the future to focus on your life?
3. Tell me about your track record in following through on goals?
4. How important is it for you to achieve goals that you have committed to?

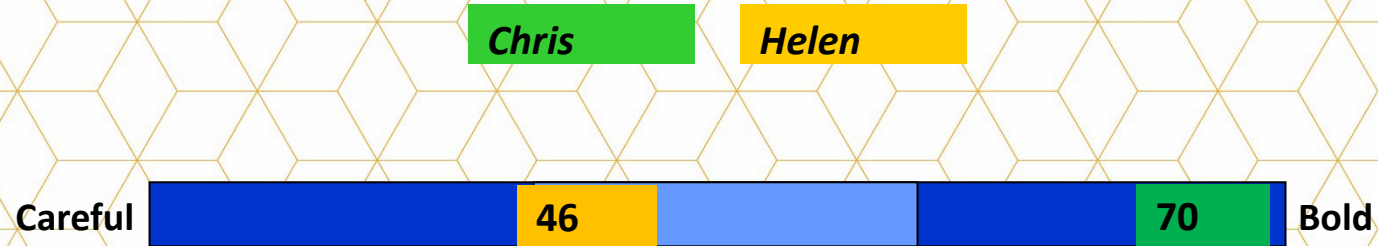
# Factor 7: Risk Powerful Questions



1. Tell me about the financial and non-financial risks you have taken in your life?
2. What types of opportunities do you want to pursue?
3. Tell me about a courageous goal you have set?
4. What safety nets do you need in your life?

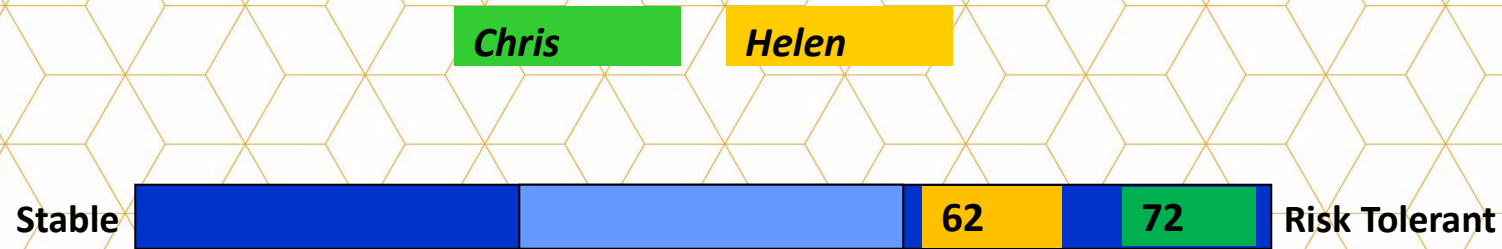


# Bold Sub-Factor Powerful Questions



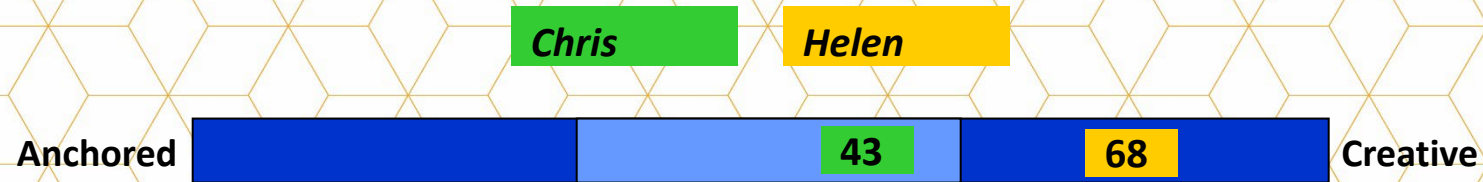
1. How do you assess the merits of taking a risk?
2. Tell me about how you approached a new opportunity that was presented?
3. Are you comfortable not to take a risk even though the opportunity has significant potential?
4. How has not taking a risk played out for you?

# Risk Tolerant Sub-Factor Powerful Questions



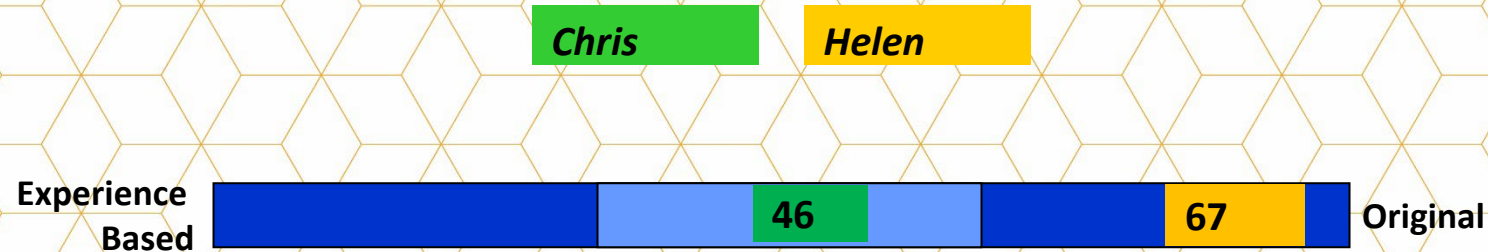
1. How do you react when chances you take do not work out?
2. Do you understand the impact taking risks may cause on other people in your life?
3. Have you got a plan for how you will re-build your finances if taking a risk does not work out?
4. Are you able to take advantage of opportunities that come from making mistakes?

# Factor 8: Creativity Powerful Questions



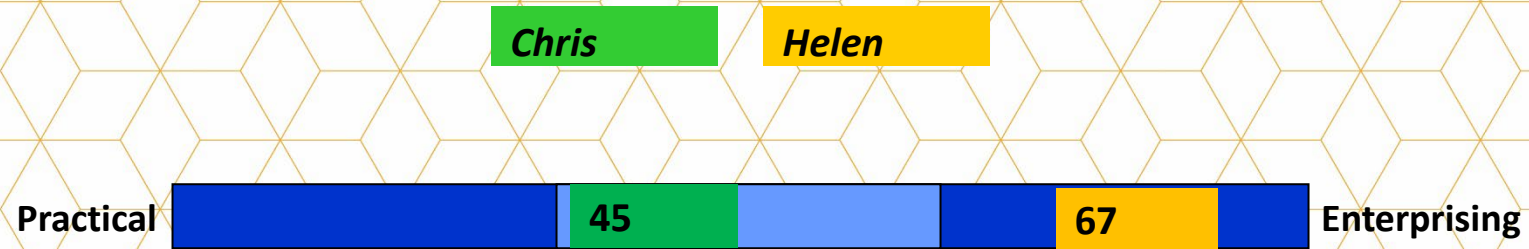
1. Explain what you enjoy about innovation?
2. How would new products and solutions be received by you?
3. What are you passionate about?
4. How do you feel when you participate in brain-storming sessions?

# Original Sub-Factor Powerful Questions



1. What do you value in new ideas?
2. What would keep you from being an early adopter of a new product?
3. In what situations do you feel overwhelmed?
4. Explain what results you have got from taking initiative with ideas?

# Enterprising Sub-Factor Powerful Questions



1. Tell me about a new idea or solution that you have implemented?
2. Tell me how you go about dealing with problems?
3. What information is important to you when presented with a new solution that is not proven?
4. What is your comfort level in exploring new avenues to achieve your goals?

# Right Brain Sub-Factor Powerful Questions



1. Tell me about a controversial or futuristic idea you have explored?
2. How do you prefer to go about reviewing new ideas?
3. How do you go about managing and protecting your ideas?
4. If you could change your career what would you rather be doing?

# Additional Questions

1. These are a range of additional questions that you can choose from to have a deeper discussion with the client in particular areas to understand and guide them.
2. Some of the themes raised by these questions may already have been addressed at an initial level by earlier questions. There is no need to ask all of these questions.
3. Remember it only has to be one of these questions that could take the discussion to a deeper level.
4. By asking some of these questions you will learn a lot more about the client's behavior and can more effectively apply the profile information to the discussion.

# Financial Discovery Questions

*The following questions can be asked during the meeting to get deeper and explore issues– some of these questions are asked in the appraisals*

1. Trust – to what degree do you trust professionals with your money?
2. Altruism – Do you believe people are basically generous towards others?
3. Pride – How proud are you of the way you have handled your money, spending and investments in the past?
4. Fatalism – How much does luck play in the success of an investment strategy?
5. Involvement? - Does the thought of actively managing your money: scare you? Excite you? Intimidate you?
6. Emotionality? - Do you enjoy spending money more than saving it? Do you ever alleviate boredom, depression or anxiety by shopping?



# Financial Discovery Questions (cont.)

7. Confidence – how confident are you of your financial security? In 5 years? In 10 years? In 20/40/60 years?
8. Contentment – How happy are you with your current financial position?
9. Reflectivity – How much do you think about your past financial or investment experiences when making financial decisions?
10. Anxiety – To what degree do you worry once you have made a financial decision? To what extent do you worry about your current financial situation? To what extent do you worry about your financial future?
11. Environment – Growing up was your family poorer than your friends families? Did this make you feel: embarrassed, fearful, resentful, determined, ambitious, other? Growing up was your family wealthier than your friend's families? Did this make you feel: guilty, secure, embarrassed, ambitious, confident, afraid of not living up to expectations, other?

# Financial Discovery Questions (cont.)

12. Fears? Do you have a fear of not having enough money?
13. Money memories? What was your first memory of money? How old were you at the time?
14. What messages did your parents give you about money? Spend it, hoard it, grow it, desire it, be controlled by it, work hard for it, give it away, hate it, treasure it, risk it, build it, save it?
15. What money attitudes do you have? guilt, fear, security, embarrassment, judgement, saving, building?
16. What are your 3 best financial decisions?
17. What are your 3 worst financial decisions?

# Personal Relationships Discovery Questions

1. What are the behavioral similarities and differences between you and your partner?
2. What are the strengths and struggles in the communication between you and your partner?
3. Have you and your partner discussed your wealth creation needs and attitudes to money?
4. Do you and your partner understand each other's prior experiences (that has translated into "money baggage") that may be impacting today's decision-making?
5. Have you and your partner worked out a plan that brings together your wealth creation strategy and to which you both can comfortably commit?
6. What financial education do you and your partner need?
7. Where are you and your partner in greatest agreement in financial matters?
8. When have you transcended a disagreement about money and reached a satisfying agreement?
9. How can you apply these success experiences to address areas in which you two disagree.

# DNA Behavior<sup>®</sup>

## Contact Us

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