

DNA Behavior<sup>®</sup>



# DNA Family Performance Powerful Questions

Facilitation to Transform  
Family Life Performance

# Introduction

Welcome to the Family DNA® Powerful Family Questions Book.

In my experience of working with families of all levels of wealth, very positive family communication and significant personal liberation for each family member can come from being asked questions which get to the core strengths and struggles of their life, and address their relationship to money. I believe asking “powerful family questions” is a vital part of the role for a professional advisor, family facilitator or family leader. Further, I believe it is generally important for every family member in interacting with other family members, friends and business associates to be asking powerful questions as well.

This book is primarily focused on the questions for organizing and conducting a Family Meeting, which could take place for any purpose and in any setting. However, the questions can be asked at any time during the Family DNA Facilitation Process™. A framework is provided for engaging a family to meet, designing the meeting agenda and then in facilitating the family through the meeting to address their Financial DNA® Profiles, communication, family purpose and decision-making needs. Even if the Financial DNA Profiles are not completed by every family member the questions in this manual will still be of great use.

Specific questions have been provided in this book to address the key behavioral themes of each Financial DNA profile factor and sub-factor. My recommendation is to ask questions in relation to those factors which the family overall has the greatest similarities and differences, and then for each family member’s strongest profile factors and sub-factors (highest and lowest scores). These areas are likely to be where the greatest differences in life perspective and financial motivation will be.

By addressing these core areas with powerful questions you will have a richer and more passionate family discussion, and in the process make each family member feel more understood. There is no better way to accelerating trust within the family and building unity around a common family purpose and mission.

Whilst not compulsory in order to use the Financial DNA profiles with clients, I encourage advisors to participate in our training programs. The training will help you better learn how to interpret the Financial DNA profiles and improve your family facilitation skills. To receive more information about our training programs please contact us at [inquiries@dnabehavior.com](mailto:inquiries@dnabehavior.com)

I sincerely hope that this book is helpful in making the Financial DNA experience more practical, and that it will be a significant step towards unlocking greater family unity for those you work with. Good luck!

- The DNA Behavior Team

# ***Background to DNA Behavior Family Meetings***

# Family DNA Facilitation Process™

1. Financial DNA  
Discovery Process™

6. Family DNA  
Governance™

2. Family Map  
Analysis™

5. Family Continuity  
Plan™

3. Family Member  
Wealth Mentoring™

4. DNAB Family  
Meeting

# What the Financial DNA Profiles Uncover

## 1. Financial DNA Natural Behavior

**Profile: Natural Hard  
Wired Behavior (the  
"Spine")**

**2. Financial DNA  
Learned Behavior  
Profile: Learned Money  
Attitudes and Behaviors  
("the Strands")**

**4. Family  
Continuity  
Profile: Family  
Preferences – Wealth  
Creation, Wealth  
Transfer, Planned  
Giving, Family Owned  
Business**

**3. Financial DNA  
Quality Life Goals  
Discovery Profile:  
Passions, Vision, Life  
Foundations, Needs &  
Wants, Environment**



# Objectives of Powerful Family Questions

1. Improve each family member's self awareness of who they are and their relationship with money.
2. Identify the similar and different family perspectives about life and money utilizing behavioral insights.
3. Identify the family values.
4. Get through the "family manners" to the beneath the surface family issues on each person's unique terms.
5. To open up dialogue with each family member communicating their true views, feelings, opinions, intentions or goals.
6. Enhance the family communication and relationships through greater understanding.
7. Build the family purpose and a foundation for greater unity based on a more transparent family model.
8. Establish how the family will emotionally commit to using and transferring its financial and human resources in a Family Continuity Plan™.
9. Learn more about the challenges that each generation may be having.
10. Identify additional areas in which financial, business and personal education may be required.

***Powerful Questions for  
Engaging  
a Family in a Meeting  
and Financial DNA***

# Arranging Family Meetings

1. Family Meetings are often recommended by a professional advisor (eg financial advisor, attorney, accountant, psychologist) to their client as a means of bringing the family closer together, to address major strategic family issues, and to make money a source of unity. In some instances, the professional advisor will conduct the Family Meeting themselves or will bring in an outside independent facilitator. For the purposes of this book this person will be a “Wealth Mentor”. The strategy of a Family Meeting may not immediately come up in the discussions and in fact, it could be some years before the circumstances are appropriate to hold it.
2. Generally, the “client” will be the family leader. The family leader is usually the patriarch and/or matriarch who to some degree controls the family’s financial wealth and is seen as the maker of the family decisions.
3. However, a family meeting may be initiated by a family member other than the family leader, such as a spouse, sibling, child or grand child. References herein to the “family leader” are to the initiating family member.
4. This book presents a process from the perspective of the family leader being engaged in a Family Meeting by an advisor, and then how the whole family is brought together and the questions that get asked at that stage(s).
5. The approach demonstrated in this book is focused on asking “Powerful Family Questions” at each stage of the family meeting process. However, these questions can be asked of family members in any setting, at any time.

# Agenda for the First Meeting With the Family Leader

1. Greetings
2. As the advisor set the Ground Rules – the Agenda – Outline the Financial DNA Facilitation Process:
  - Outline to the family leader how the meeting will proceed, define your approach and process – get the family leader’s agreement to it
  - Get permission to take notes (but remember to listen)
3. Introduction:
  - What has prompted you to come and see me today?
  - What would you like to come out of this meeting?
  - Anything else you would like to happen?
  - If you were to successfully work with me, what do you expect from our advisory relationship over 12 months and then say, 5 years? What do you expect of me personally?
4. Family leader discovery: add appropriate questions from:
  - Quality Life Pulse Questions;
  - Quality Life Planning Questions;
  - Family Meeting Needs Analysis Questions;
  - Family Member Engagement Questions (family member only)
5. Help the family leader buy-in to the philosophy of an “inside-out approach”;
6. Agree your services and remuneration structure.
7. Have the family leader as a first step complete the Financial DNA® Natural Behavior Profile online or at your office.

# Quality Life Pulse Questions

1. Where is your life going well right now?
2. What is your greatest strength?
3. What is the purpose for your life?
4. What are you passionate about?
5. What is important to you?
6. When are all aspects of your life working well together?
7. How do you plan to realize your life and financial potential?
8. What are the best and worst decisions you have made?
9. When are your relationships most aligned?
10. How do you want to be remembered?

# Quality Life Planning Questions

Key questions to ask the family leader:

1. What is a quality life for you?
2. What does wealth mean to you?
3. What does money mean to you?
4. How do you think your family members would answer these questions?

**Note:** these questions are asked after you have already asked the family leader some open-ended “non-money” questions about them

# Family Meeting Needs Analysis Questions

1. What is the main concern that you have for your family right now?
2. What does the history of your family mean to you?
3. To what extent have you and your spouse/partner talked about the family finances and your objectives for transferring the family wealth?
4. Do your children know what assets you have and their possible value?
5. What is the purpose of money in your family? What is the wealth for?
6. What expectations do your children have for your wealth transfer plans?
7. Are your children aware of your wealth (including family business) transfer plans? Have they ever been discussed? What was the reaction?
8. Does your family have a major transition coming up or that has taken place which will have a lasting impact (eg succession, retirement, inheritance, major financial gain or loss)?
9. Do you currently have professional and financial advisors? What is your relationship with them?
10. How could your current estate and financial planning be improved?
11. Is there any aspect of your wealth transfer planning which would cause controversy?
12. Do you know the similarities and differences of your family members?
13. How do your family members see you?

# Family Meeting Needs Analysis Questions

14. Do your children and grandchildren know the family history and how you accumulated your wealth?
15. Do you feel the communication and trust could be better in your family?
16. Have there been circumstances of trust being breached in your family?
17. How could greater family unity be developed?
18. Have you held a family meeting before? If so, tell me about what happened?
19. Have you thought about holding a family get-together, meeting or retreat?
20. Are you holding back from organizing a family meeting? Why?
21. Are you concerned about some “hot” issues that may get raised?
22. To what extent are you prepared to be vulnerable with other family members?
23. How do you think each family member would respond to attending a family meeting? Would you want their spouses to attend?
24. What do you see as the major risks of such a family meeting?
25. If the family meeting was successful, what do you think this would look like?
26. If the family meeting was organized what balance would you like between fun, education and business?
27. How could your family have fun together?

# Family Member Engagement Questions

1. What is most important to you right now in your family relationships?
2. How could the communication and trust be improved in your family?
3. In what ways do you see your family coming closer together? How committed are you to ensuring this can happen?
4. What would you wish for the most in your family life?
5. How important is it for you to understand more about the family history and the people who have shaped what your family is today?
6. Would you like to learn more about the family wealth transfer plans and how they may impact you?
7. To what degree would you like to be involved in making and taking responsibility for family decisions in the future?
8. How could a family get-together, meeting or retreat help?
9. What would concern you about such a meeting? If there are barriers to you meeting, how could they be resolved beforehand?
10. To what extent are you prepared to be vulnerable with other family members?
11. Would you want your spouse to attend such a meeting?
12. If the meeting was successful, what do you think this would look like?
13. How could your family have fun together?

# ***Family Meeting Facilitation Approach***

# The Family Unity Conversation Model

<p><b>1. Use of Financial DNA<sup>®</sup> Profiles:</b> Increase Consciousness of Self and Family</p>	<p><b>3. Listen More:</b> Safely Guide the Family to Self-Discovery and Unity</p>
<p><b>2. Ask More Powerful Questions:</b> Leverage Your Intuition</p>	<p><b>4. Staying in the Zone:</b> Co-create Plan for Action and Accountability</p>

# Financial DNA Family Facilitation Approach

- 1. Your Role:** As a Wealth Mentor your role will primarily be as a facilitator of the family. This will involve asking the family primarily open-ended questions.
- 2. Set The Direction:** The direction and nature of the facilitation will depend on the family member's responses to your early questions and what they want to achieve out of the meeting. Remember as a Wealth Mentor you want to motivate the family members to open up, explore and connect to you for a long-term relationship. Aim to achieve a memorable outcome from each meeting.
- 3. The Facilitation Process:** Depending on the responses and goals of the facilitation, guide the family through the profiles, questions, and discovery exercises. Allow each family member reasonable opportunities to speak. Create some meeting protocols for each person to observe and to keep order.
- 4. Appreciative Inquiry:** Create a deeper and richer conversation with the family through using "appreciative" questions.
- 5. Golden Facilitation Rules:** Do not make statements to the family or be analytical or interpretative, 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 each family member to talk about stories.

# Tips to Remember for Wealth Mentors

1. Do not let your own fears of asking questions get in the way – remember why the family is with you – very often they are expecting to complete the Family DNA profiles and have an in-depth discussion about them – people love to talk about themselves.
2. If the questions are too challenging for some family members – let them answer in writing – this is less threatening and can overcome difficulty in verbalizing a response to an emotional issue.
3. You do not have to “push” the process to where a person cannot go – some will move fast and others more slowly – however, encourage each family member to open up and tell you more.
4. Some family members will be naturally more extroverted, enthusiastic, social and verbal which means they will generally tell you more. Others will naturally be more introverted, serious, introspective and quiet so they may not be as volunteering with responses and information.

# ***The Family Meeting Agenda***

# Design the Family Meeting Agenda

## The Goal: Ask “Powerful Family Questions”

1. ALWAYS START THE MEETING by asking some Family Ice Breaker Questions to create safety.
2. ALWAYS BUILD SOME TRUST by asking some Family Relationship Builder Questions.
3. ESTABLISH THE FAMILY ATTITUDES by asking some Family Wealth Discovery Questions.
4. Address the Financial DNA Natural Behavior Profile:
  - ALWAYS OPEN with a Profile Connection Question which each family member answers;
  - Then, ask Family Life and Financial Motivation Questions based on 3 to 5 themes from the profile traits which have the greatest similarities and differences across the family, and also for each family member;
  - For questions refer below to the Powerful Family Questions Based on the Financial DNA Natural Behavior Discovery Profile Factors;
  - You may have follow on questions based on the responses;
  - Have each family member share their Relationship Management Summary – Strengths, Struggles, Communication Keys.
5. DEPENDING ON MEETING PURPOSE ask Special Family Meeting Questions from the lists below.
6. You may also have specific questions based on the Family Continuity Profile which should also be asked.
7. ALWAYS CLOSE with a Family Meeting Forum Wrap Up Question.

# ***Powerful Family Questions***

# Approach To Asking Questions Generally

1. Integrate the profile discussion with the whole meeting agenda.
2. Interpret the profile but do not do a direct profile “strip down” – Use the profile as a guide only.
3. Ask open-ended questions as far as possible – get each person talking.
4. Ensure the questions are positive (the negatives will come out).
5. Ensure the first 10 questions are not directly money related.
6. If a person does not engage in the discussion, explain the profile scoring structure so that they understand how the profiles work – this will probably invite more discussion.
7. Only take each person as far as they are ready to go – observe for negative emotions and road-blocks – check whether any one is in a difficult transition.
8. If a person gets emotional – give them space and steer the discussion away.
9. Respect their space and do not put words in their mouth.
10. Do not be “didactic” – do not impose a moral intent.
11. Keep it fun and allow some humor – laughter will build trust.
12. Document or record the discussions.

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

# Examples of Powerful Facilitation Questions

1. Tell me more about that?
2. What would that look like?
3. Why do you display this behavior?
4. What have the consequences of this behavior/attitude been?
5. How do you see that?
6. What would happen if?
7. How might that play out?
8. How did/does this make you feel?
9. How could you have responded/behaved differently?
10. How can you change this pattern in the future?
11. What would keep you from doing that?
12. What can you do to get there?
13. What would you have done in the past in that situation?
14. What would you like to do in the future?
15. To whom will you be accountable?
16. How will you measure your success?

# Family “Ice Breaker” Questions

1. What is a great achievement for you this year?
2. Tell me a story of when you achieved a very difficult goal?
3. Describe what would be the perfect day for you – from beginning to end
4. What is the most adventurous thing you ever did?
5. What is a courageous moment in your life?
6. What is one place you would like to travel to that you have not been to yet?
7. Who is one person that you would like to meet that you have not yet?
8. What is one business or personal activity that you are the most passionate about?
9. What do you think makes people successful?
10. What is the one thing you would like to be doing in 1 year that you are not doing now?
11. Before you die, what else would you like to accomplish?
12. If your home was burning down what would you take with you?
13. What has been your greatest success in life? Your greatest failure?
14. If you could change one decision in your life, what would it be?

# Family “Relationship Builder” Questions

1. What do you like about each of your family members?
2. What do you believe is your own most likeable factor?
3. What do you see as a unique strength of each family member?
4. Describe a time when you used your unique gifts to make a difference. What gifts were you using? How did you feel? How did others respond? What was the outcome? What lessons did you learn?
5. What is a great achievement of each family member?
6. Describe a happy moment you shared with all of your family.
7. How could your family become a stronger unit?
8. What aspects of your family relationships would you like to improve?
9. Where do you feel you are making a positive contribution to your family? And the community?
10. In what areas could your family provide you with more support?
11. How has initiating a difficult conversation had a benefit for you?
12. Who is the most important person in your life and why?
13. When did you last show gratitude? To whom and how?

# Family “Wealth Discovery” Questions

1. What does wealth mean to you?
2. What does money mean to you?
3. What are the positives of wealth?
4. What are the negatives of wealth?
5. What are some of the dysfunctional relationships people have with money?
6. How has money affected your family life?
7. How has your family’s financial position affected you?
8. What do you believe is the purpose of money in your family?
9. How have you seen your family use its money?
10. How do you mix family values with assets?
11. What expectations do you have for your family’s wealth transfer plans? Are you aware of what these plans are?
12. Do you believe your family has satisfactorily worked out a plan that brings together the family wealth creation strategy and to which you can comfortably commit?
13. How could your family better use its wealth? What role would you like to play in this?
14. How do you see philanthropy bringing the family together?
15. How would you like to see your family remembered?
16. Would you like to prepare an ethical will?
17. What is a quality life for you?
18. What additional financial education do you see as necessary or would benefit you or family members?

# FDNA Natural Behavior Profile Connection Questions

- 1. How do you feel about your profile?**
2. What was the most accurate part of the profile?
3. What aspects do you agree with and disagree with?
4. What parts of the profiles do you not understand?
5. What is something new the profile has said about you?
6. Have the profiles identified differences with others?
7. Have you showed your spouse? If so, what do they think?
8. What do you believe is your greatest behavioral strength/talent?
9. What part of your behavioral style do you struggle with most?
10. How have you learned to adapt your behavior for different circumstances?

# Family Life & Financial Motivation Questions

1. If addressing an individual family member then identify their dominant scores (under 40, over 60). Direct questions to these dominant scores as this will be where their greatest strengths and struggles are, and also the “issues”. Consider questions on the following pages relating to the stronger profile factors (refer below for the Examples of Powerful Family Questions Based on the Profile Factors).
2. In designing questions for the family then you need to identify those areas where there are the greatest similarities and differences for the family members. This will then be where the areas of shared perspectives and conflicts within the family are. The Family Map will help you easily identify these areas. These areas will generally be of the greatest interest and are more likely to generate conversation.
3. Consider how the Profile factor relationships may change for:
  - Financial
  - Career
  - Family
  - Life

***Examples of  
Powerful Family  
Questions Based on  
the Financial DNA  
Natural Behavior  
Profile Factors***

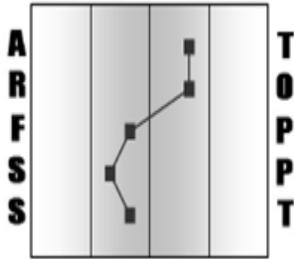
# Family Meeting Forum Wrap Up Questions

1. What did you learn from each family member during the meeting?
2. ALWAYS Ask: If I was to provide further guidance or assistance to your family how could I best help you?
3. Follow on with any of the following:
  - How will you measure the relationship with me?
  - How do you wish to be communicated with?
  - Where do you want the family to be versus where it is now?
  - What will be the approach of your family to decision-making?
  - What will the accountability process be for progress?

# Family Profiles

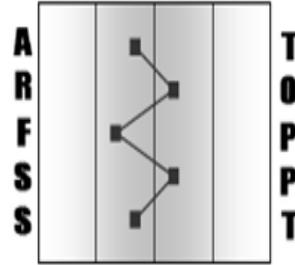
## Father John, 65:

Founder, Influencer Profile.



## Mother Mary, 62: Independent wealth.

Stylish Thinker Profile.



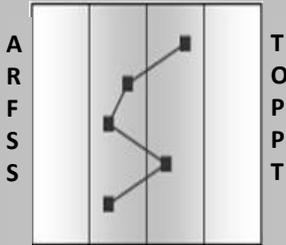
• Vigorous • Promoter • Decisive

- A high energized individual who will make quick instinctive decisions. Fun to be around and loves the fast lane.

• Sharp • Cutting-edge • Demanding

- An individual who demands leading, highly sophisticated advice. Ambitious to succeed, and is conscious of image and standing.

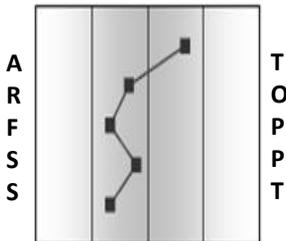
## Son 1 Brian, 37: Divorced with 1 child, trained accountant. Strategist Profile.



• Evolutionary • Visionary • Entrepreneur

- A highly charged creative person with feet firmly set on the ground and well able to realize visions.

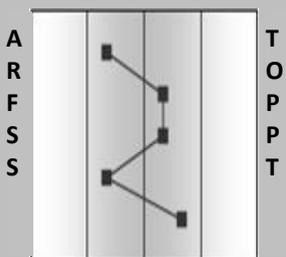
## Daughter Sarah, 35: Unmarried MBA graduate. Initiator Profile.



• Results-driven • Logical • Determined

- A fast paced demanding individual, excited by change, logical in relationships, sometimes abrupt.

## Son 2 George, 33: Unmarried school counselor, No interest in family business. Community Builder Profile.



• Advocate • Dependable • Loyal

- An individual whose decision making process is based on history and security. Highly practical, reliable, supportive and compassionate.

# Family Map: Core Financial Life Drivers

<b>Co-operative</b>	<b>Mid-Range</b>	<b>Take Charge</b>
Son, George	Mother, Mary	Father, John Sr Son, Brian Daughter, Sarah
<b>Reserved</b>	<b>Mid-Range</b>	<b>Outgoing</b>
	Daughter, Sarah Son, Brian	Father, John Sr Mother, Mary Son, George
<b>Fast-Paced</b>	<b>Mid-Range</b>	<b>Patient</b>
Father, John Sr Son, Brian Daughter, Sarah	Mother, Mary	Son, George
<b>Spontaneous</b>	<b>Mid-Range</b>	<b>Planned</b>
Father, John Sr Son, George	Son, Brian Daughter, Sarah	Mother, Mary
<b>Skeptical</b>	<b>Mid-Range</b>	<b>Trusting</b>
Son, Brian	Mother, Mary Daughter, Sarah	Father, John Sr Son, George

# Family Map: Financial Life Planning Drivers

<b>Content</b>	<b>Mid-Range</b> Father, John Sr Mother, Mary Daughter, Sarah Son, George	<b>Pioneer</b> Son, Brian
<b>Cautious</b>	<b>Mid-Range</b> Mother, Mary Son, George	<b>Risk Taker</b> Father, John Sr Son, Brian Daughter, Sarah
<b>Anchored</b>	<b>Mid-Range</b> Father, John Sr Mother, Mary Son, Brian Daughter, Sarah	<b>Creative</b> Son, George

# Focusing Your Selection of Family Questions

## **Family Similarities**

Ask Powerful Family Questions from the following factors:

1. Risk Taker
2. Outgoing
3. Creative

## **Family Differences**

Ask Powerful Family Questions from the following factors:

1. Co-operative (formerly Agreeable)
2. Patient
3. Planned

## **Instruction**

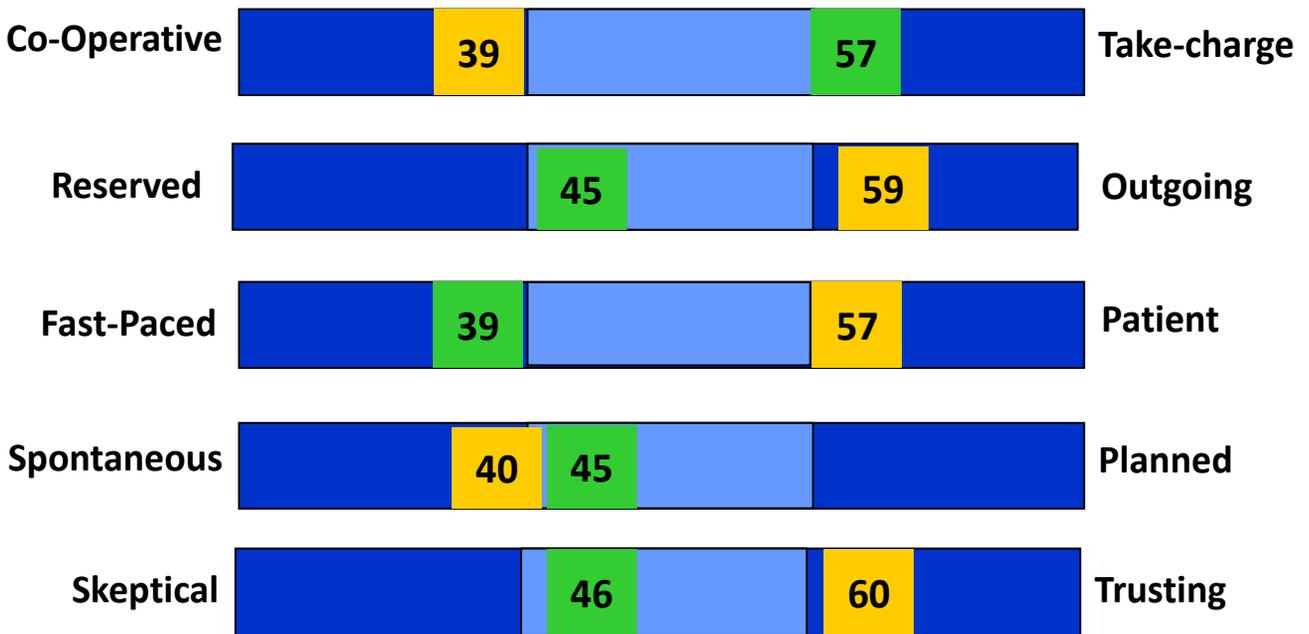
1. Regardless of whether a family member's strongest factor is high or low the questions can be similar. For instance, if a person is very adventurous or cautious the question could be similar. For instance, "How do you like taking risks?" or "What does taking risk mean to you?" Remember the goal is to draw the family out in this area.

# Sarah & George Williams Comparison

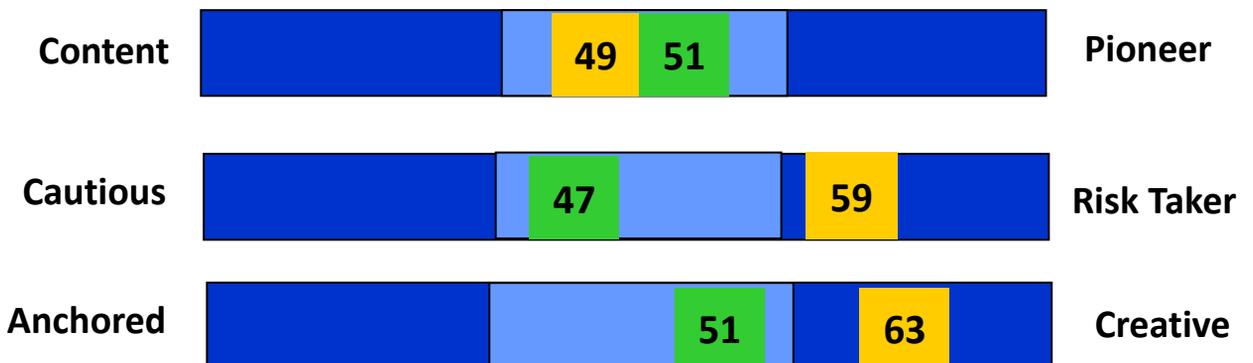
**Sarah**

**George**

## Core Financial Life Drivers



## Financial Life Planning Drivers



# Focusing Your Selection of Family Questions

## For Sarah

Ask Powerful Questions from the following factors:

1. Fast-Paced
2. Take Charge
3. Risk Taker

## For George

Ask Powerful Questions from the following factors:

1. Co-operative
2. Creative
3. Spontaneous

## Instruction

1. Regardless of whether the family member's strongest factor is high or low the questions can be similar. For instance, if a person is very adventurous or cautious the question could be similar. For instance, "How do you like taking risks?" or "What does taking risk mean to you?" Remember the goal is to draw the person out in this area.

# Factor 1: Command Powerful Questions

*Sarah*

*George*



1. What long term goals would be important for you to achieve in your life? What are your short-term goals?
2. How do you plan to meet each of these goals? How realistic are these goals?
3. What factors motivate the goals you set? Is your family behind you?
4. How confident are you in making life and financial decisions? Are you concerned about the impact on your family?

# Authoritative Sub-Factor Powerful Questions

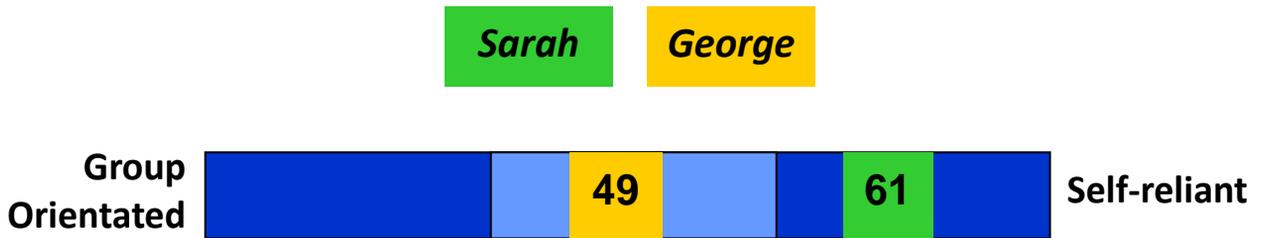
Sarah

George



1. Tell me about situations you have successfully taken charge of in getting things done?
2. Identify three things you have done recently to demonstrate initiative.
3. What type of atmosphere do you like for having family conversations?
4. How well do you truly listen to the needs of other family members?
5. How do you get your family to buy-in to family decisions?

# Self-reliant Sub-Factor Powerful Questions



1. What does it mean to be loyal?
2. How do you show loyalty to your family?
3. Who are the authority figures in your life?  
How do you handle authority?
4. Tell me about how you feel complying with the family agenda?
5. Who are you prepared to be accountable to and for what?

# Frank Sub-Factor Powerful Questions

*Sarah*

*George*



1. Have you always revealed your views to your family? Do you communicate assertively? How is that received?
2. What would keep you from directly saying something important in a conversation?
3. What are some regrets you have had about conversations with family members?
4. How have you communicated in the past when you have had a difficult conversation with another family member?

# Factor 2: People Powerful Questions



1. What type of lifestyle would you like for yourself and/or your family? What lifestyle does your spouse and family want?
2. What is important about money to you? How do you think your family members feel about that?
3. Tell me about how comfortable you are with spending money?
4. What would you like to do in the future for your family to show appreciation?

# Expressive Sub-Factor Powerful Questions

*Sarah*

*George*



1. What does it mean to have a positive attitude?
2. What does it mean to be optimistic? Which one do you tend to be?
3. Tell me about how you manage your emotions when conversing with others and making decisions?
4. How do you show your feelings? Do you feel you have held back on showing your feelings?

# Sociable Sub-Factor Powerful Questions

*Sarah*

*George*

Reflective



Sociable

1. How could your family have more fun together? How often? What would be fun for you? Would all of the family enjoy that outing/event/vacation?
2. What is important about the family image? How does that help the family? How could it hold the family back?
3. What is important about privacy to you? In what areas would you like to see the family keep a more low key image?
4. How important is it for the family to build social and business networks? What benefits has the family had so far?

# Communicative Sub-Factor Powerful Questions

*Sarah*

*George*



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

# Factor 3: Patience Powerful Questions

*Sarah*

*George*



1. What does it mean to be generous? Give examples of times when you were generous?
2. Tell me about how you approach making difficult family decisions?
3. How do you handle conflicts in the family?  
How important is it to resolve conflicts peacefully?
4. What is important to you in the family having a giving plan?

# Empathetic Sub-Factor Powerful Questions

*Sarah*

*George*



1. How do you communicate with a family member who is going through a difficult transition?
2. How important is it to understand another person's perspective? When did you last try and recognize how someone else felt? How did it feel when someone recognized your feelings?
3. Tell me about what it means to be a good family member? Friend? Companion?
4. Have you ever experienced being taken advantage of?

# Encouraging Sub-Factor Powerful Questions

*Sarah*

*George*



1. How do you support family members to achieve their goals?
2. What does it mean to be helpful? Who was the last person you helped? How did you help that person?
3. When was the last time someone in the family helped you? How did that person help you?
4. What makes you happy? How can you do more things that make you and your family happy?

# Accepting Sub-Factor Powerful Questions

*Sarah*

*George*



1. What does it mean to be patient? What can you do to become more patient?
2. In what situations do you have difficulty in being patient with family members or in making decisions that impact the family?
3. How does being too patient impact decisions?
4. How often do you relax? Do you find it difficult to relax? In what situations?

# Factor 4: Structured Powerful Questions

*Sarah*

*George*



1. What is the best choice you have ever made? Why? What decision-making process did you follow?
2. How do you feel when a family member is not reliable?
3. What are natural consequences? How do you handle it when natural consequences impact you?
4. How much money is enough for you in retirement?

# Accurate Sub-Factor Powerful Questions

*Sarah*

*George*



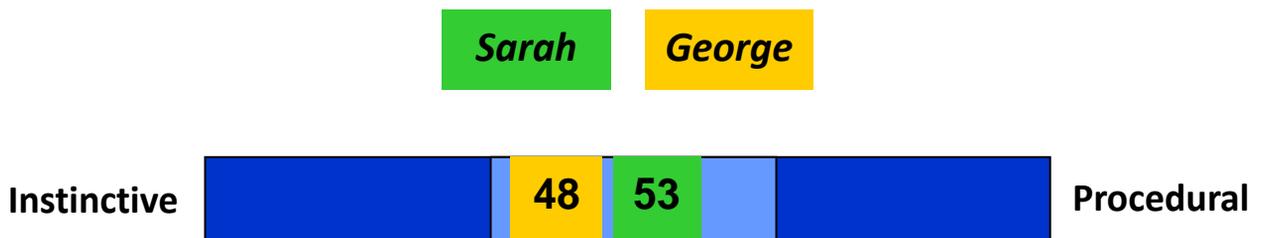
1. How much detail do you need to make decisions?
2. Has a family member ever commented that you are too picky? In what situations?
3. Tell me about how much more support you need to review decisions before they are made?
4. Do you find that your best decisions have been made when following your instincts?

# Scheduled Sub-Factor Powerful Questions



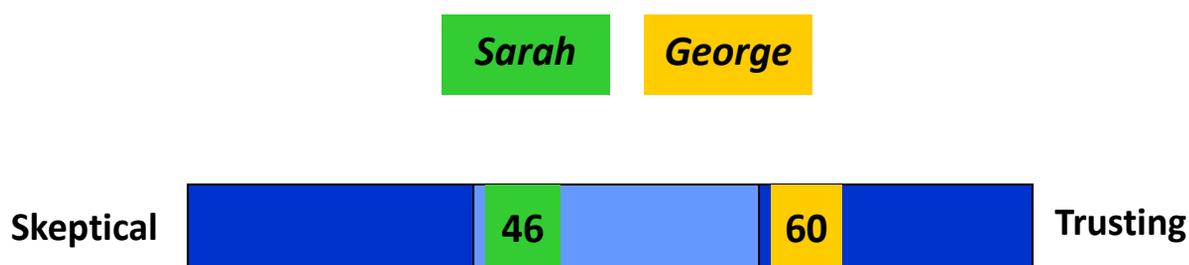
1. How important is it for managing family life to be organized? What are the consequences of not being organized?
2. How do you find enough time to manage work and family life?
3. When the schedule changes how do you manage?
4. When do you feel out of control?

# Procedural Sub-Factor Powerful Questions



1. What is important about setting goals and following through on them? What can you teach your children about this?
2. How do you set boundaries in your life and for your children?
3. What would you like to do more of in the future to focus on your family life?
4. How do you manage budgets?

# 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

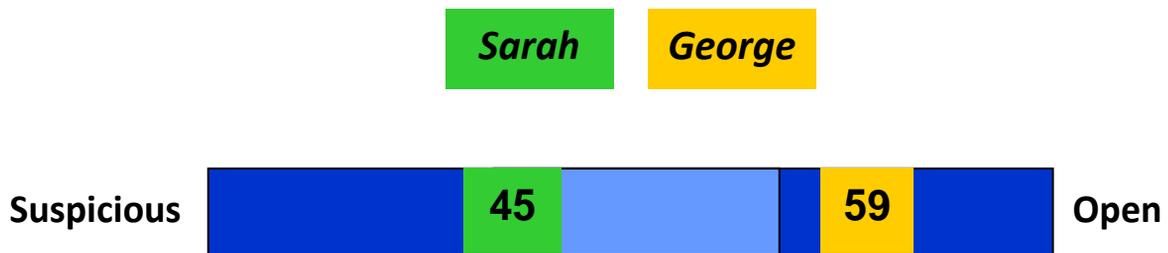
*Sarah*

*George*



1. How comfortable do you feel delegating responsibility?
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

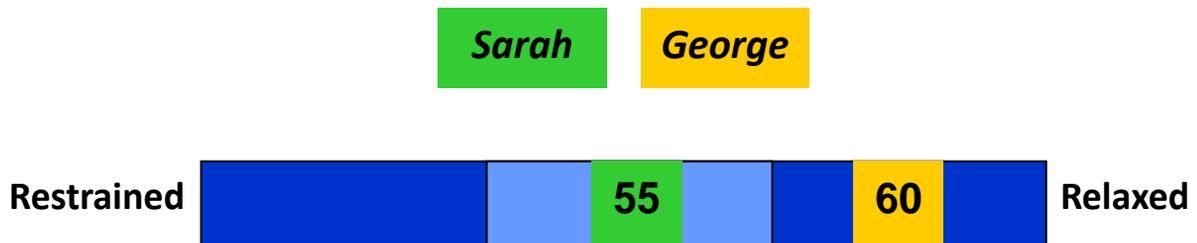
*Sarah*

*George*



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 family members?
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

*Sarah*

*George*

Content



Pioneer

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

*Sarah*

*George*

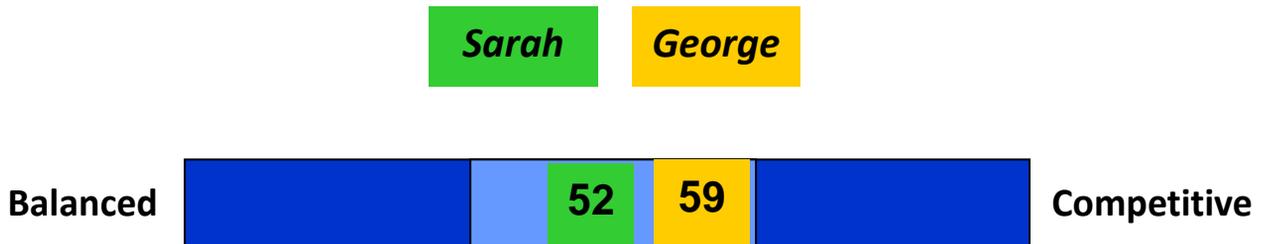
Cooperative



Initiator

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 successful?
2. How would you define success?
3. What would you sacrifice for success?
4. Will you ever retire?

# Determined Sub-Factor Powerful Questions

*Sarah*

*George*



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

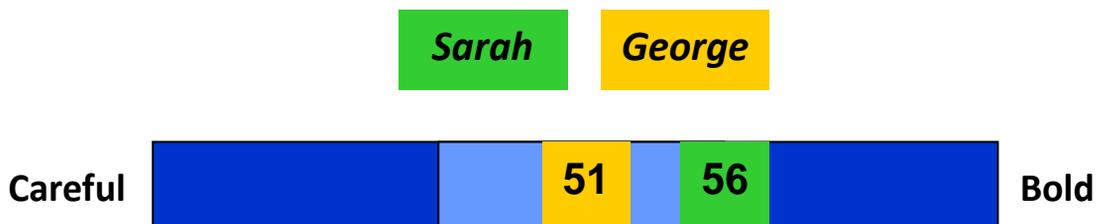
*Sarah*

*George*



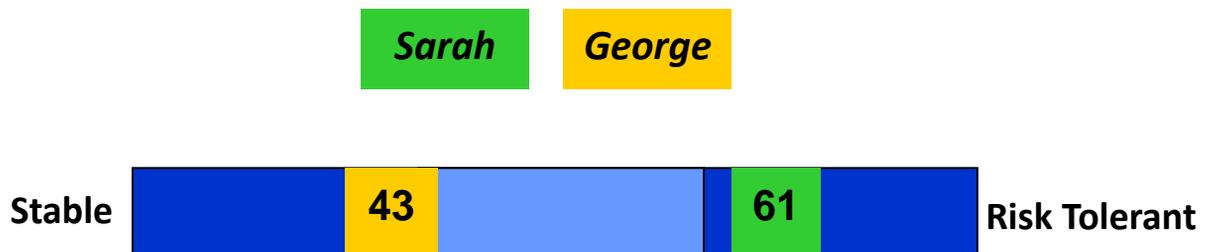
1. Tell me about the financial and non-financial risks you have taken that have impacted your family?
2. What types of opportunities do you want to pursue?
3. Tell me about a courageous goal you have set?
4. What is a balanced life for you?

# Bold Sub-Factor Powerful Questions



1. How do you keep your family safe? What does this mean for each family member?
2. What risk management measures do you have in place?
3. What chances have you taken which could cause risk for your family?
4. Do you understand how each family member will react to chances taken which may not work out?

# 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 family?
3. Do you have 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

*Sarah*

*George*



1. Explain what you enjoy about innovation?  
How could being innovative help your family?
2. What new ideas have you come up with recently that you would like to share?
3. How open are you to innovative business or financial solutions being offered to the family?
4. How do you feel when you participate in brain-storming sessions?

# Original Sub-Factor Powerful Questions

*Sarah*

*George*

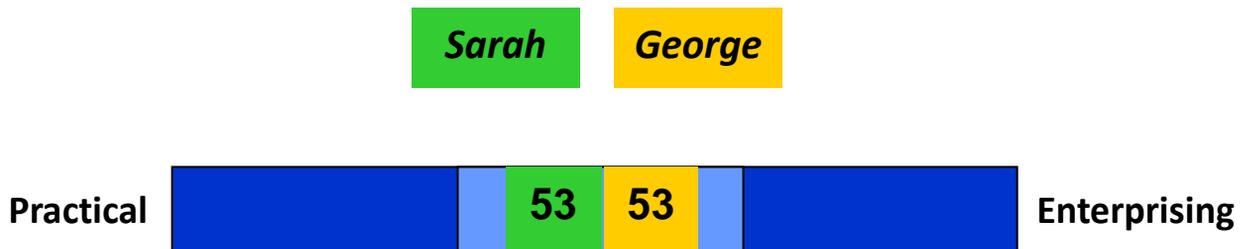
Experience  
Based



Original

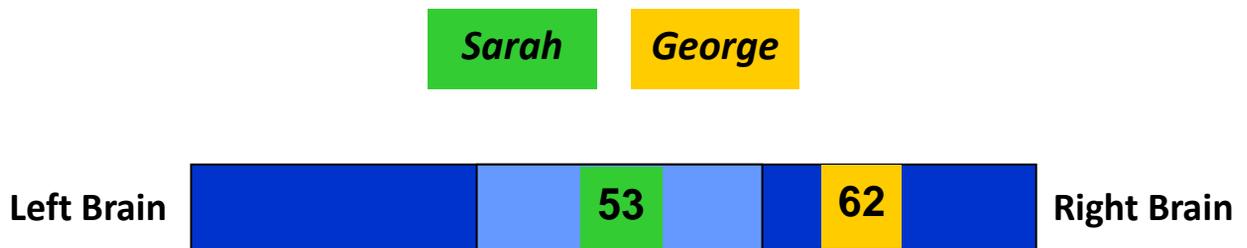
1. What do you value in new ideas?
2. What would keep you from being an early adopter of a new product?
3. In what situations do you feel you are on a different wavelength to family members?
4. Explain what results you have got from taking initiative?

# Enterprising Sub-Factor Powerful Questions



1. Tell me about a new idea or solution that you pursued? How could this benefit the family?
2. Tell me how you go about solving 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?

***Special  
Family Meeting  
Questions***

# Special Family Meeting Questions

1. These are a range of additional questions that you can choose from to have a deeper discussion with the family 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. Further, some of these questions are related to specific areas of the family, its structure and dynamics. 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 their behavior and can more effectively apply the profile information to the discussion.

# Family Member Money Attitude Questions

1. What money attitudes do you have? guilt, fear, security, embarrassment, judgement, saving, building?
2. What are your belief systems about money?
3. Where did those beliefs come from?
4. What is your first memory of money? How old were you at the time?
5. What was your first experience in handling or using money? How did you feel?
6. How did you learn about money?
7. To what extent was money discussed with you?
8. What did your parents teach 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?
9. What did your grandparents teach you about money?
10. Who else has been a primary influence on your financial attitudes? What did they teach you?
11. What does a financially responsible child mean to you?
12. Do you have a fear of not having enough money?
13. If you were to simplify your life, what would you do with the money?
14. What are your 3 best financial decisions?
15. What are your 3 worst financial decisions?
16. Tell me about when you have successfully saved towards a goal?
17. How do you feel about your current financial planning?

# Family Environment Questions

1. Growing up was your family poorer than your friend's families? Did this make you feel: embarrassed, fearful, resentful, determined, ambitious, other?
2. 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?
3. How do your children view your success?
4. How has wealth impacted your children?
5. Are you embarrassed about your family's financial position? Do you try to hide it?
6. How has money helped your family?
7. How has your family's financial position held you back?
8. Do you feel your family has enough money?
9. Has your family ever had a significant increase in wealth? How did it happen? How did that affect you?
10. Has your family ever suffered a negative financial event? What was it? How did that affect you?
11. What are the most important events in the family history that shaped who you are as a family and business today?
12. How has your family life influenced your career decisions? financial decisions? personal relationships?
13. Do you feel judged by outsiders because of your family's financial position?
14. In your view, have your parents treated you and your siblings equally and fairly?

# Influences on Family Behavioral Differences

1. What family differences have you experienced? Describe some situations?
2. Which family members do you share similar perspectives with? Why?
3. Which family relationships may be in jeopardy? Why?
4. How have you seen these different perspectives influence the way in which each family member addresses life and financial situations?
5. What do you believe are some of the factors that cause these differences?
6. What do you believe is the impact of the following in your family?
  - Differences in born behavior of siblings;
  - Different talents;
  - Birth order;
  - Influences of environment and education;
  - Parental influences;
7. What family behavior have you seen as a result of these differences?
8. How do you initiate difficult discussions in the family?
9. If you have a disagreement with another family member, how do you reconcile your differences? How have you successfully handled a disagreement over money?
10. How could communication and trust be enhanced in your family?
11. What needs to happen to enable every family member to communicate their views?

# Family Member Personal Beliefs Questions

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?
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?

# Family Leadership Questions

1. What does your family stand for?
2. What does your family look like in 3 generations?
3. What are the largest challenges your family has today? What plans have you got in place to handle them?
4. How will you keep your family unit engaged? How are you going to preserve family continuity? What do you want the family to do together and what should it do separately?
5. Why wouldn't your family be one of those that falls apart in the second or third generation?
6. What protocols, plans and mechanisms are in place for managing family members on different life paths, having different needs, getting frustrated and who are in conflict?
7. What makes a great family business?
8. How much of your family identity is connected to the family business?
9. How do family businesses sustain themselves through generations?
10. What difficulties do you see in managing a multi-generational family business?

# Family Leadership Questions (con't)

11. What style of decision-making style does your family have?
12. What are the guiding principles for making family decisions?
13. Who is involved in making the decisions?
14. How much transparency is there in the family information flows?
15. What accountability is there for family decisions?
16. How are you building a sense of stewardship in the next generation?

# Family Values

1. What does it mean to be loyal to your family? To who and how do you show your loyalty?
2. What does it mean to be honest? Why is it important to be honest?
3. Is there ever a time when it is okay to be dishonest? Give an example of a time when you were dishonest. How did this make you feel?
4. What does it mean to be fair? Why is it important to be fair with others? Give examples of when you believe you have been fair? What happened? Give an example of when you did something that could be considered to be unfair? What was the reaction of the other person?
5. What does it mean to be responsible? What would happen if no one took responsibility? Describe some situations when you took responsibility.
6. What does it mean to be a good sport? What motivates people to be a poor sport? How have you shown good sportsmanship? How does good sportsmanship impact your family life?
7. Why is it important to be able to learn to forgive others? Do you know how to forgive others and move on? Are there behaviors that you cannot forgive? What are they? What does this mean for family life?

# Family Values (con't)

8. How do you show gratitude to others? What is important about showing gratitude?
9. What is important to you about giving? What causes are you interested in giving to? How do you feel when you give?
10. How do you define the relationship between success and the values you live by? How can money get in the way of your values? What is the cost of this? What do you gain by staying true to your values?

# Family Business Founder Questions

1. Why did you start your business?
2. What has been your personal motivation in building the business?
3. What has been the primary driver of your business success?
4. Do you know what it takes to be a great entrepreneur?
5. What does your business mean to you?
6. How much of your identity is tied up in the business?
7. Are you working excessive hours because of expectations that have been set for you?
8. Have you lost family and friends in getting ahead?
9. Do you have any regrets about building your business?
10. How do you spend your spare time?
11. What is your vision for the business? How far do you want to take it? What are your goals?
12. What is the greatest risk in your business right now?
13. What are the barriers to the development of your business right now?
14. What differentiates your business? How could your business be further differentiated?

# Family Business Exit Questions

1. If you sold your business what would you do? What would the next phase of your life look like?
2. Is there a barrier to you selling your business?
3. To what extent is the value of the business a major factor in determining the decision to sell?
4. What succession plan have you created?
5. Will you pass the business on to your children? If so, to which one? If 2 or more will play a role who will be the leader? Are their relationships good enough? What should the structure be?
6. Have you trained an executive to take over the business from you? Would you sell/pass on the business to an outsider or a current executive?
7. What will it take for you to let go of the business?
8. Has an expectation been created that a child or other family member will take the business over from you?
9. What do your children need to do to take the business over from you? What hurdles do they have to meet? How can they be better prepared?
10. What decision-making responsibilities will you give your children in the business? What mistakes will you allow your children to make?
11. Ask the children – How do you feel taking over your parent's business? What is your passion and motivation? What continuing involvement from your parents are you expecting? What changes would you make to the business? What are you prepared to be accountable for? Can you cope with your parents and/or siblings being business partners?

# Inheritance Issues for Discussion

1. What are the issues of transferring wealth to the next generation?
2. When you die what are you leaving behind?
3. What are the issues for you in transferring money to your children? What do they feel the issues are?
4. How could inheriting money help the inheritor?
5. How could inheriting money hold back the inheritor?
6. What are the expectations for the money you give your children?
7. What positive impact could your children make with an inheritance?
8. How might an inheritance affect your children's marriages? What is the impact of uneven wealth in the marriage?
9. To what extent are you intending to treat your children equally in passing on your wealth? Do you understand the consequences of not?
10. Should there be timetables, conditions and limitations on inheritance? How might this help? What is the potential damage?

# Inheritance Issues for Discussion (con't)

11. To what extent do you want to control the future of your family after you die?
12. How should inherited money be managed? What controls and supervision should be put in place?
13. What if your wealth is tied up in a business but not all the children will work in the business or want to be part of it? What is your plan for this?
14. How does philanthropy fit into your wealth transfer plans?
15. What is more important to pass on to your children: values and virtues or money?
16. How will you communicate what you are leaving behind?
17. When should information about inheritance be communicated to the children?
18. How can you better prepare your children for the changes in their life that come with inheritance?

# Managing Children Questions

1. How much time do you spend with your children?
2. At what age will you allow your children to start handling money?
3. To what extent are your children involved in family decisions?
4. To what extent have you disclosed to your children the family wealth? Their trust funds?
5. Are you worried about the influences of wealth?
6. How does the way in which you handle money impact your children? What are they learning from you? What do you want them to learn?
7. How are your children handling money differently?
8. What concerns do you have about your children being spoiled and over protected?
9. What financial responsibilities do your children have?
10. What is the ambition of your children? What is the barrier to the ambition being achieved?
11. What role are you playing in helping your children decide their careers?
12. How are you encouraging your children to follow their passion?
13. How are you motivating your children to create their own life purpose?

# Managing Children Questions (con't)

14. What are you doing to encouraging your children to earn their own money?
15. Do you provide a regular allowance to your children?
16. To what extent do you make your children work for their money?
17. How accountable are your children for what they spend?
18. What are you doing to build your children's self-esteem?
19. How do you get your children to experience charitable giving?
20. Do you provide for your children's needs differently? If so, how is this perceived by the other children?
21. What financial education are you providing your children?
22. How much do you observe what other parents are doing?

# Building a Client Service Team Questions

1. Do you understand the different life and financial motivations of each family member?
2. Do you know how to communicate with each family member and advisor on the team?
3. Are there particular people in the family or other advisors that you communicate with more easily with others you find more difficult?
4. Which family members do you share similar life and financial perspectives with?
5. Could the collaboration of your client service team be improved? How?
6. Who will lead the client service team?
7. Does the family advisory team/facilitator's expertise match the family's needs?
8. How will the team be accountable to each other and the family?
9. What talents, skills and knowledge do you have on your team? What do you need?
10. Do you have shared values with the other team members?
11. Are the other team members clear about their unique gifts and purpose?
12. How well do you know how the other team members will perform? Do you have references?
13. What will be the measures of success for the team? Do you all share this?
14. How will your team charge fees to the family and then share those fees? Do you have a mechanism to agree this?

# Family Choosing Its Advisor Questions

1. Who is your typical client? What is the typical nature and length of your engagements?
2. Based on what you have heard what do you believe our needs are? What special issues need to be addressed? How do you propose to handle them?
3. What do you think the most difficult challenge will be in dealing with a family like ours?
4. What approach do you take to working with families? How does the process address the soft/human/emotional issues? How does the process address the hard/wealth management issues? How objective is the data gathering and feedback? How are differences in the family addressed? How will you involve each family member, so they are equally heard? What education will the family members receive? What is different about your methodology and/or processes? Give some examples.

# Family Choosing Its Advisor Questions (con't)

5. How do you engage families to come together around family dynamics issues?
6. How does your expertise and experience in working with families match with what we need to achieve?
7. Will you be the person delivering the services? Will you bring in other advisors to assist you? How will you collaborate together?
8. Tell us more about the history and background of your firm and its people? Can we obtain your references and other background checks? Who will you provide references from? How similar was the nature of those assignments with ours?
9. How will the you charge fees? How will this be aligned to the interests of our family?
10. Does your firm have any conflicts of interest in working with us?
11. If you were to work with us, what would constitute success?

# The DNAB Family Meeting Process

1. This book is to be used with the Financial DNA Facilitation Process, of which the Family Meeting Process is a pivotal part.
2. The Family Meeting can generally include every family member from the age of 16.
3. We typically conduct 2 types of Family Meetings:
  - Family Awareness Workshop for 2 to 4hrs; or
  - Family Development Meeting for up to 2 days.
4. Completion of the Financial DNA Profiles by the family members enhances the power of the questions in this book. These profiles address a broad range of family member behaviors and financial preferences.
5. Before a Family Insights Workshop we assume each family member has completed the:
  - Family Performance Review exercise (mandatory); and
  - Financial DNA Natural Behavior Discovery Profile (mandatory); and
  - Communication DNA Profile (optional).
6. Before a Family Development Meeting we assume each family member has in addition completed the:
  - Family Continuity 360 Profile; and
  - Financial DNA Learned Behavior Profile; and
  - Financial DNA Quality Life Goals Discovery Profile
7. Before a Family Meeting a Family Map Analysis™ will be prepared based on the family member profiles.

# Hugh Massie and DNA Behavior International



## About Hugh Massie

Hugh is the President and Founder of DNA Behavior International in Atlanta GA. He has 35 years of unique and diverse financial and business advisory experience.

In his work as a Global Behavioral Insights Pioneer, Hugh provides advisory and independent facilitation and mentoring services to families, entrepreneurs and executives who have an operating business, multi-generational wealth transfer needs, complex investment and business structures, philanthropic and social entrepreneurship aspirations and those who require a sounding board to make major decisions and/or evolve to the next stage.

In his work, Hugh seeks to give every person the experience and framework on an on-going basis to live from the inside-out and thereby improve the integration of their behavior, relationships, life purpose and finances. He is passionate about liberating, guiding, and educating many people from around the world of all ages, cultures, and levels of wealth to reach their maximum potential in life by firstly having a greater understanding of who they are.

Hugh is a recognized international speaker on behavior and wealth creation, having presented at a number of industry events around the world. He is the author of "Leadership Behavior DNA" with Lee Ellis published in January 2020, and "Financial DNA - Discover Your Unique Financial Personality for a Quality Life", published by John Wiley & Sons in February 2006.

Hugh's Financial DNA Natural Behavior Profile style is an Initiator, a profile that has a strong focus on achieving goals with precision and quality. Hugh is testament that a person who started out as a highly rational accountant can successfully adopt a behavioral approach to wealth creation, business and everyday life.

Hugh's personal interests are golf, tennis, skiing, and travel.

## Family DNA Facilitation Services

The following Family Facilitation Services are provided using our proprietary Financial DNA Discovery Process:

1. Wealth Mentoring Family Members
2. Family Group Reports and Family Maps
3. Family Meetings
4. Family Continuity Plans for Inheritance and Succession
5. Family Client Service Team Development
6. Philanthropy DNA® Planned Giving Insights
7. Advisor Training

# Disclaimer and Contact Information

## Disclaimer

The purpose of the Family DNA<sup>®</sup> profile products and related application tools is to assist in the identification of a person's Family DNA. The Family DNA Core Life Motivations 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 Family DNA Core Life Profiles, Financial Directions Profile, the Quality Life Insights Profile, and the Futurity Profile you expressly waive and relinquish any and all claims of any nature against Family DNA Resources, affiliated companies, and/or their employees, arising out of or in connection with the use of these products.

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## Contact Us

**For the complete range of Financial DNA<sup>®</sup> profiles, tools, training and  
consultation,  
please contact DNA Behavior International  
in the United States**

Telephone: 770 274 0311 • [inquiries@dnabehavior.com](mailto:inquiries@dnabehavior.com)