DNA Behavior®
Behavior and Money Insights

Financial Behavior Report:
Alicia Davies

Providing key insights into your unique financial behaviors.

You Are A Community Builder

Community Builders excel at meeting people and promoting cooperation among groups of people.

Click or scan to watch video

Financial Behavior Overview

How to communicate effectively for building a relationship

- Focus on my life balance needs
- Keep the conversation easy-going
- Give me the directions to move forward
- Remember my desire to be included
- Keep the conversation with me friendly

Behavioral Biases

Your two strongest Behavioral Biases in making decisions are:

Fear of Regret

Click or scan to watch video

Status Quo Bias

Click or scan to watch video

These are the behavioral biases that influence how you make decisions which may get in the way of rational decision-making. Discuss with your advisor strategies to help you manage your instincts in your financial plan.

Market Mood

Click or scan to watch video

Market Mood helps identify your natural style to make financial decisions. It helps advisors manage your market fear so that you can achieve your goals. Use Market Mood to open up discussions with your advisors to share your feelings (such as fear, caution or excitement) about the market movements and the effects they might have on your financial performance.

People like you are **Concerned** with the current market conditions. 😫

Performance Keys

**Knowing your strengths, you can increase your performance potential**

- Accepts the current environment as it is
- Concentrates on balanced life
- Creates a steady environment
- Allows open dialogue
- Approachable

Know your struggles, you can reduce your performance impediments

- May be too satisfied with status quo
- May stay in comfort zone
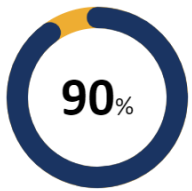- May not set boundaries

The shaded circles and scores below indicate your strength level as a percentage of the population with the corresponding descriptor in the same color.
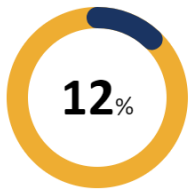
24%
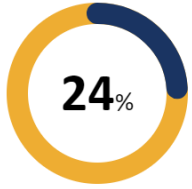
Risk Behavior

Safely manages risks and able to see pitfalls

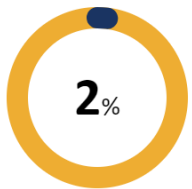**90%**

Financial Relationship Management

Delegates to advisers and relationship driven

12%

Financial Planning Management

Desire to spend and appreciates spending freedoms

2%

Wealth Building Motivation

Prefers flexible goals and is often OK with a content life

10%

Financial Emotional Intelligence

Has emotional impulses and makes spur of the moment decisions

Risk Propensity and Risk Tolerance

Based on combinations of your behavioral factors, your natural approach for risk propensity and risk tolerance are set out below:
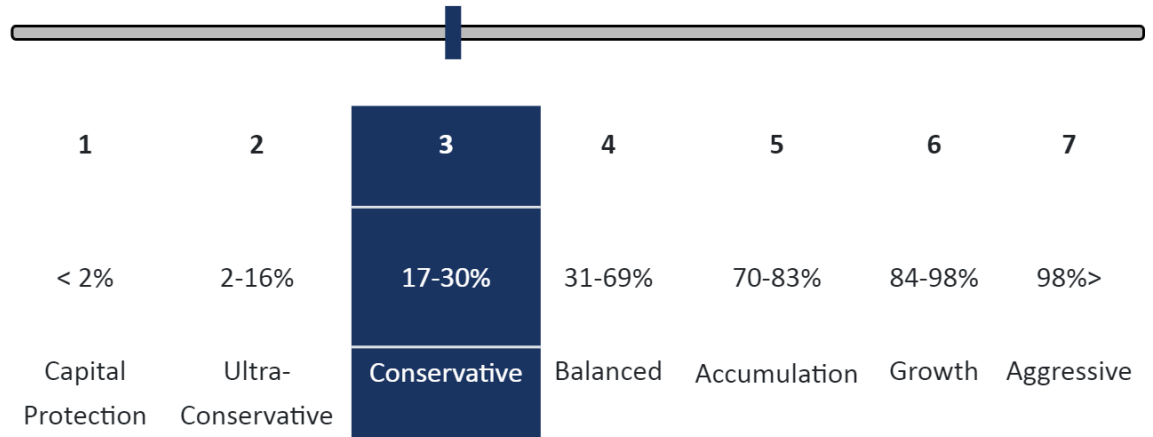
Insight	L/M/H	Population % (0-100%)
Risk Propensity for Taking Chances	LOW	24%
Risk Tolerance for Living With Losses	LOW	24%

Natural Behavior Portfolio Risk

The Natural Behavior Portfolio Risk Group that should be considered as a starting point in determining the structure of your investment portfolio is indicated below. The Portfolio Risk Group shown below has been determined based on the blend of your Natural Behavior Risk Propensity and Risk Tolerance Scores as summarized in the table above.
Based only on your Natural Behavior Risk Score, your Portfolio Risk Group is **Group 3.**

Portfolio Risk Group

	1	2	3	4	5	6	7
Percentage of the population with a risk taking level less than you	< 2%	2-16%	17-30%	31-69%	70-83%	84-98%	98%>
Portfolio Structure	Capital Protection	Ultra-Conservative	Conservative	Balanced	Accumulation	Growth	Aggressive

Your Overall Portfolio Risk Group that is ultimately used in the Financial Plan and Investment Policy Statement will also be influenced by other factors. Prior to determining your final Portfolio Risk Group, please review the following with your advisor to determine the portfolio that is most suitable for you.

- Your goals and current financial capacity as shown in the Investment Portfolio Risk Reward Analysis table in Appendix Section 1.
- Learned risk behavior motivations that have evolved from circumstances, experiences, and education as shown in the Potential Learned Behavior Risk Motivations Table in Appendix Section 2.

Appendix: Consideration Factors for Final Portfolio Risk Group Determination

1. Review The Investment Portfolio Risk Reward Analysis

We recommend that you review with your advisor the Investment Portfolio Risk Reward Analysis table that is provided below to assess the appropriate Overall Portfolio Risk Group. The Overall Portfolio Risk Group that is used in the Financial Plan and Investment Policy Statement should be selected based on understanding the investment portfolio returns needed to achieve your goals (item 1 in the table below) and with respect to your current financial capacity (items 2 to 4 in the table below).

Portfolio Risk Group	1 Capital Protection	2 Ultra-Conservative	3 Conservative	4 Balanced	5 Accumulation	6 Growth	7 Aggressive
1.Investment Portfolio Return Aim (Without Borrowing)	In Line with Cash Deposits	In Line with or slightly better than cash deposits	Excess of deposits and possibly beats inflation	Average returns higher than deposit rates and inflation	Above average returns and higher than deposits or inflation	Significantly higher than deposits and inflation with high return potential over the long term	The highest return potential over the long term
2. Average Portfolio Fluctuation Based on 5 Year Data of Monthly Pricing	0% to ±0.5%	±0.5% to ±2%	±2% to ±5%	±5% to ±10%	±10% to ±15%	±15% to ±25%	±25% or greater
3. Potential Short Term Portfolio Loss (Based on Outer Limits)	-1%	-4%	-10%	-20%	-30%	-50%	Far greater than -50%
4. Risk of Expected Loss	Very Low Risk	Low Risk	Low to Medium Risk	Medium Risk	Medium to High Risk	High Risk	Very High Risk

The guidelines provided in this table are based on research from a range of relevant international investment body sources.

2. Review Your Potential Learned Risk Behavior Motivations

The Overall Portfolio Risk Group that is used in the Financial Plan and Investment Policy Statement should also be selected based on understanding the potential motivations that influence your Learned Risk Behavior. The Learned Risk Behavior reflects how the Natural Risk Behavior identified in this report may be currently adapted in your complete financial personality by circumstances, experiences and education. We recommend that you review with your advisor the Potential Learned Risk Behavior Motivations table that is provided below to assess the appropriate Overall Portfolio Group.

Potential Motivations	May Invest Higher Than Natural Risk Behavior	May Invest Lower Than Natural Risk Behavior
1. Market Perception	Bullish	Bearish
2. Goal Setting Attitude	Ambitious	Conservative
3. Financial Decision-Making Confidence	High	Low
4. Age	Retirement in 10+ Years	Close to Retirement
5. Financial Experiences	Good-"Rags to Riches"	Poor-"Riches to Rags"
6. Life Experiences	Positive Feeling	Negative Mood
7. Values and Beliefs	Belief in taking risk builds wealth	Belief that investments are for life security
8. Financial Education	High Investment Knowledge	Low Investment Knowledge