



Behavior and Money Insights

Financial Behavior Report: Ronnie Smith

Providing key insights into your unique financial behaviors.

Based on your completion of the Natural Behavior Discovery Process

Powered by DNA Behavior

You Are An Adapter



Adapters are unique in that they have the ability of being able to adapt to the needs of their environment.

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Financial Behavior Overview

Your keys to adopting a plan

- Present me with opportunities
- Present me with the risks and return
- Keep the discussion positive
- Show me the logical steps
- Tell me past experiences

Behavioral Biases

Your two strongest Behavioral Biases are:

Over Confidence



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Benchmark Focus



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There are sixteen different 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.



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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 **Comfortable** with the current market conditions.

Because the market is currently Down:

- Ensure the client maintains reasonable portfolio balance
- Compare the client's performance against the benchmark

Market behavioral management keys for Adapter:

- Reinforce the long-term investing message, and emphasize the boundaries that have been set to keep it to plan

Regardless of market conditions always:

- Present risk and return
- Keep the conversation tangible and logical

Powerful questions:

- How are you considering the balance between risk and reward?
- Are you comfortable with the results against the benchmark?

5 Key Financial Behavior Insights

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



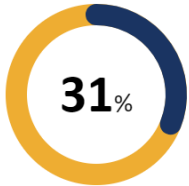
Risk Behavior

Risk taker and tolerant of losses



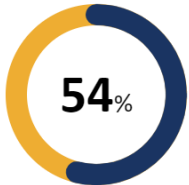
Financial Relationship Management

Delegates to advisers and relationship driven



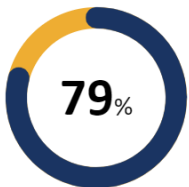
Financial Planning Management

Desire to spend and appreciates spending freedoms



Wealth Building Motivation

Prefers flexible goals and is often ambitious



Financial Emotional Intelligence

Likely to recognize and balance emotional impulses with logic

Knowing Your Strengths, You Can Increase Your Performance Potential

- Ventures into new areas
- Faces danger comfortably
- Demonstrates courage
- Follows established procedures
- Operates using evidence

Know your Struggles, You Can Manage Them Effectively

- May take unnecessary risks
- May not see the dangers
- Can be hesitant to act on new ideas