Financial DNA®
Journey Map Overview

DNA Behavior®

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Wealth Mentoring Your Clients

Financial DNA® Journey Map Overview

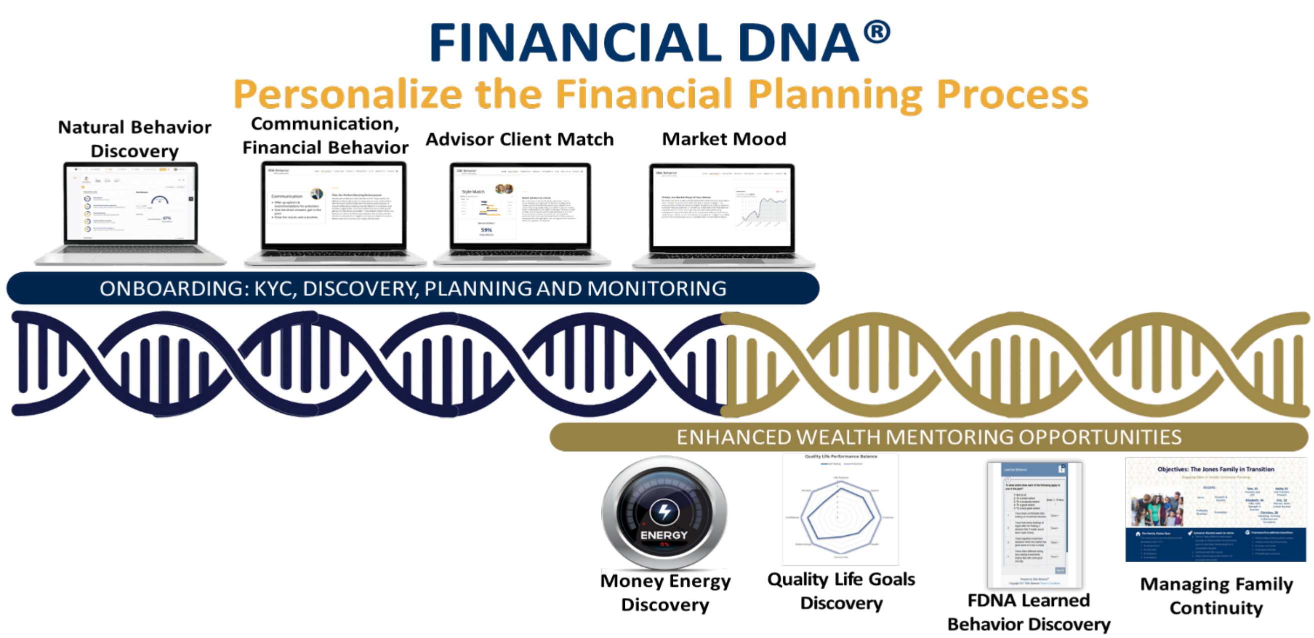
If you are an advisor, wealth manager, coach, consultant who is playing a role in serving individuals and families with the making of life and financial decisions, the following **Financial DNA® Journey Map Overview** is designed to help you design your process with the inclusion of Financial DNA®. In reading this summary, please reference the "Financial DNA Journey Map" illustrated below.

<u>Wealth Mentoring Your Clients</u>

We recommend that you consider positioning yourself as a "Wealth Mentor" in the life of your client. The Wealth Mentor guides their clients by firstly adopting a coaching approach through asking behavioral based questions before providing financial advice with the making of recommendations.

To get started with understanding your and the client's responsibilities in a Wealth Mentoring Relationship, please review **Serving Your Clients as a Wealth Mentor Guide**.

Thereafter, our suggested Financial DNA roll-out journey is summarized below. You can also use the **DNA Money Energy Conversations Facilitation Guide** which lays out the client engagement scripts, meeting agenda's, tools to use and powerful questions to ask for deploying Financial DNA. The Guide is supported by the **DNA Money Energy Conversations Workbook**.



Onboarding: KYC, Discovery, Planning and Monitoring (Requiring Two Discovery Meetings)

1. Your initial pre-engagement meeting with a prospective client, whether by phone, zoom or in person, is a general get-to-know-them session and an initial setting the scene for your service. Some advisors give the prospective client the **Financial DNA Natural Behavior Discovery** to complete before any interaction (taking on average 10 minutes). Their objective is to customize communication and pick up on any big issues lurking to tailor their relationship building conversation.
2. Once the prospect is signed up as an engaged fee-paying client and going through the fact-finding process with you, then the Financial DNA Natural Behavior Discovery Process should be completed by all involved in the plan – eg Husband and Wife, before the first discovery meeting. That will then help you:

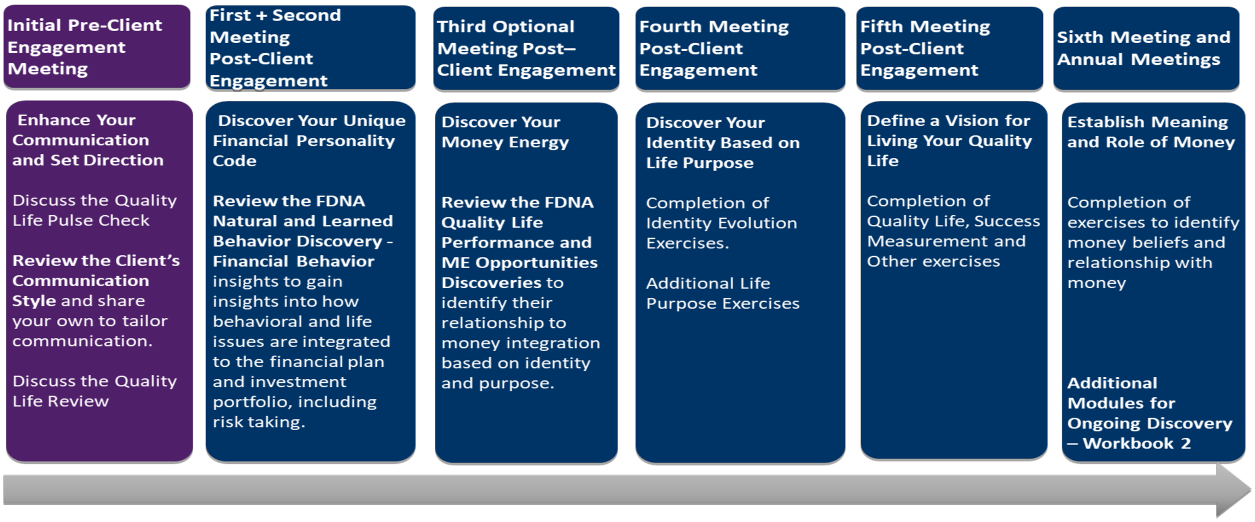
    - Customize communication for clients.
    - Assign the right advisory team to the client.
    - Tailor initial discovery questions using the **Financial DNA Powerful Natural Behavior Questions Guide.**
    - Draw out mis-alignments and perception gaps in key areas between what the client says and who they are.
    - Address risk tolerance and build the investment portfolio.
    - Use the Comparison (Relationship) Report feature to bring out differences.

3. We recommend that the Financial DNA Natural Behavior Discovery (Financial Behavior) is then discussed in the first and second discovery meetings as part of discussing the other issues you would normally raise.
    (i) The first discovery meeting is to discover the deeper behavioral and life issues, recognizing they are not separate discussions.
    (ii) The second discovery meeting is to integrate the behavior and life issues to the financial plan and investment portfolio, including risk-taking.

    Understanding who the client is and their goals or desires first before addressing money at the financial and emotional levels is the preferred approach to building a sustainable plan.

4. The Financial DNA Natural Behavior Discovery only needs to be completed one time given it reflects "hard-wired" behavior. However, It would help if you always referenced Financial DNA Natural Behavior for internal plan monitoring and in every client review meeting through the client life cycle.
5. Further, the Financial DNA Natural Behavior Discovery can be introduced at annual review meetings or transition events for existing clients.

Wealth Mentors Facilitating Financial DNA® Using Workbook 1



__Optional: Enhanced Wealth Mentoring Opportunities (Requiring Additional Meetings)__

6. As an additional step before the plan closure and then annually, you can have the client complete the **Money Energy Discovery** to measure their level of Money Energy and determine how money could be better integrated into their overall life. This step will open up the ability to lead **Money Energy Conversations** addressing deeper Life Purpose, Identity, Quality Life and Relationship to Money Integration issues with more pin-pointed questions. You can make this an additional discovery meeting. The Money Energy Discovery involves completion of the following two discoveries:
    - **Quality Life Performance Discovery**
    - **Money Energy Opportunities Discovery**
7. Following the Money Energy Discovery, if the client needs further help in building their relationship to money and gaining enhanced money clarity, then they should complete the **Quality Life Planning Discovery**. That helps the client identify their life purpose and is a key step for revealing identity which is foundational to building a healthy relationship to money.
8. If you want to serve the clients at a deeper level, they can be provided with the following additional "Wealth Mentoring Tools", along with deeper facilitation using questions.
    - **Quality Life Goals Discovery** – this helps the client identify their goals and prioritize them between needs and wants, along with the time horizon.
    - **Financial DNA Learned Behavior Discovery** reveals how the client has adapted their behavior in the current circumstances. The gaps with their natural behavior will identify further areas to discuss.
    - **Family Continuity** – is a step to involve the whole family in Financial DNA Discovery for navigating similarities and differences.
9. On an ongoing basis, the clients can re-complete Money Energy Discovery to measure progress and identify what areas need further development.

If you would like to learn more, please consider participating in the following:

1. Financial DNA Accreditation Training (online)
2. Money Energy Conference (in person)
3. Money Energy Conversations Training (hybrid online and in person)

To learn more about DNA Behavior International and the solutions we offer, please visit: www.dnabehavior.com

If you have any questions or would like to discuss with an executive on our team, please email us at: inquiries@dnabehavior.com