



Financial DNA[®] Wealth Mentoring Insights Guide



DNA Behavior[®]

Financial DNA® Wealth Mentoring Insights Guide

Objective

The wealth mentoring insights are in-depth behavioral information to guide you in building your relationship with money and enhancing your quality life based on Financial DNA® Natural Behavior Discovery.

Further, this knowledge can be empowering as you interact with an advisor to build your financial and life plan. It is hoped that these insights will help you build decision-making confidence and enhanced relationships. The focus of these insights will help you more productively apply your strengths and also manage your struggles, so they do not become weaknesses and reduce your effectiveness.

Section 1: Using these Development Insights

1.1 Financial DNA Natural Behavior Discovery

We suggest you share the information in this guide with your advisor, spouse, partner, family, and others in your life to open up clearer lines of communication.

1.2 About Financial DNA Natural Behavior Discovery

The Financial DNA Natural Behavior Discovery:

1. Provides insights only into natural instinctive behavioral traits which are generally observable by others.
2. Recognizes that every person's unique behavioral style drives their performance differently.
3. Provides a balanced perspective on all behavioral styles highlighting performance strengths and struggles
4. Is gender neutral.
5. Provides broad statements to give a general understanding of how making life and financial decisions will be approached.
6. The descriptions of behavioral traits are general only and will differ depending on the strength of the specific scores.
7. Has been independently developed using reliable and psychometrically accepted research techniques for measuring natural behavioral traits for people over 16 years old.
8. Is a very powerful tool for building a Quality Life and Financial Planning Performance Improvement. Life and financial choices should be made considering your natural behavior and the influences of other factors such as capacity, passions, values, vision, education, experience, and discussions with your advisor.

1.3 Use of Behavioral Discovery

To gain the maximum benefits from reading this guide, the focus should be on "who you are" and not on "who you want to be" or believe who you have become in specific life, workplace, family, community or financial settings.

Your Natural DNA Behavior Style provides a reliable prediction of how you will consistently perform throughout your life and make life and financial decisions based on your inherent life motivations and perspectives. Knowing your natural behavior is the starting point to developing your quality life and financial planning performance, as this is who you are. The key is to learn how to productively use your strengths and then manage your struggles. This report provides you with these performance insights uniquely customized to who you are based on independently validated data that has been through extensive review.

Section 2. Specific Analysis of Your DNA Unique Style

A specific analysis is provided for each Unique DNA Style to help you build your relationship with money and a Quality Life. Please review the section for your Unique DNA Style.

2.1 Adapter

2.2 Facilitator

2.3 Reflective Thinker

2.4 Influencer

2.5 Initiator

2.6 Community Builder

2.7 Engager

2.8 Strategist

2.9 Stylish Thinker

2.10 Relationship Builder

2.1 Adapter

Adapters are unique in that they can adapt to the needs of their environment and display whatever behaviors are necessary for success. They are very versatile and will generally partner and team well with others. They can generally perform many tasks related to achieving their goals and managing their performance well and operate most effectively when they have clearly defined expectations and boundaries.

2.1.1 Typical Financial Planning Strengths:

Adapters have a natural ability to evaluate the situation and adjust their style to interact well with others. They usually have a strong desire to please, and as such, they are quick to devote their skills wherever they are needed to complete the activity at hand.

What goals would be important for you to achieve in your life? Are you being realistic in how and when you will achieve them? How are you managing the risks?

Tell me about your greatest success. What did you do that enabled this to happen? What have you learned from the experience? To what extent were you directly involved in the decision-making that led to this success?

What would you like to do more of in the future to focus on your life? You may have to set boundaries in your life to do this. How would you do this, and in what areas?

2.1.2 Typical Financial Planning Struggles:

Adapters may struggle with setting clear boundaries for themselves and others and getting clarity on what they truly want. They may become so flexible that they have difficulty focusing their best talents on an activity or achieving goals. When this occurs, they may feel a lack of personal success and an increase in stress.

How well are you getting the buy-in of your spouse, partner, family and others in key life and financial decisions you are making? Or are you? If not, what steps are you taking to obtain this buy-in?

What and who can get in the way of you achieving your goals? What would you sacrifice for success? Have you asked yourself the question 'what is important to me'? Or are you following someone else's dream rather than your own? Are you comfortable to support another person's goals that may be different from yours?

Can you think about a time when you were drawn into a decision about your finances or future life plans that you subsequently discovered was wrong for you? How did this make you feel? Were you able to turn this decision around? How did you do that? What did you learn from the experience?

2.1.3 Investing Style:

Adapters usually have a measured approach to investing, with a balance between requiring quick results and needing to preserve the security of their portfolio. They are usually very professional in their approach and will approach investments with a healthy degree of skepticism.

As an adapter, consider how you are ensuring that the financial plans and strategies you have developed and implemented will support your long-term goals. What mechanisms have you implemented to ensure these outcomes are delivered?

What processes do you use to review new opportunities and information that is provided to you? Do you rely solely on your advisor? Do you seek the counsel of family members and associates? Or do you research every opportunity yourself, preferring not to delegate this to anyone else? Which option has proven to be the most reliable for you?

How do you manage your patience in making investment decisions? Do you find yourself frustrated when results seem slow? Have you ever been tempted to invest in high-yield but risky investment opportunities to see quick results? How did this challenge your need for security?

2.1.4 Required Style of Financial Advisor:

Adapters will respond well to an advisor who gives them options from which to choose, and who will lead them toward wise decisions. In asset classes in which they are already competent, they may expect their advisor to provide a low level of detail to enable them to make a quick decision. However, in newer areas, they will expect their advisor to provide more extensive research so they can examine opportunities in more depth.

How comfortable do you feel delegating responsibility for your financial planning? Or, would you prefer an advisor who plays the role of guide and allows you to make decisions? What kinds of opportunities might take you outside your comfort zone? How confident would you be to walk away from advice that made you feel unsettled?

Are you comfortable sharing information with your advisor? Do you believe your advisor could help you achieve better outcomes if you shared more? How important is it for you to build a personal rapport with your advisor? Would this encourage you to share more of your life goals and plans with them?

Describe the value to your personal growth in being mentored by a more experienced person. Are you comfortable to be mentored or coached by someone? Can you describe the kind of behavioral style that you consider would provide the most effective counsel to you?

2.1.5 Product & Transaction Needs:

Adapters need some variety, but they can be comfortable with long periods focused on one transaction or field. They will assess information objectively and, while not prone to discontent in their investments, will change their investment mix or strategy should they feel there are compelling reasons to do so.

What type of performance are you expecting on your investments? Are you comfortable waiting for them to perform, or are you often tempted to try something new and exciting to see a quicker result? Describe a time when you did this. What was the outcome? What did you learn from the experience?

How would you receive new products and solutions if they were the only option offered? Would you be comfortable investing in them even though there may be some risks that are not fully known or cannot be completely managed? Would you say no and maintain the status quo regarding your portfolio? Or would you do something else?

How well aligned are your current investments to your goals? Are they helping you progress toward achieving these goals? How important is it for you to achieve these goals with a high degree of security?

2.1.6: Financial Planning Stress

Adapters are stressed when overloaded with multiple expectations and need a clearer understanding of the priorities. Being forced to operate in one fashion for long periods of time will also cause them stress.

How do you handle sudden changes in the financial markets? Do you see this as an opportunity? Have you ever made a decision out of fear? Do you know why you did this?

Have you ever made a spur-of-the-moment financial decision simply because you were overwhelmed by multiple choices? What was the outcome? What steps do you take to keep financial control and ensure you have time to research and consider before making a decision?

Describe a situation when an advisor has mismanaged your expectations. What did you do? How did you manage the conversation?

2.1.7 Self-Awareness:

Adapters can usually improve their performance by setting clear boundaries, limiting commitments, and learning to say "no" more often. They need to be confident to present their opinions, especially if they contradict those of others.

What was the best learning experience that has impacted your financial decision-making? Summarize what you learned from it.

What do you feel your greatest financial blind spot is? If you are unaware of what this might be – what steps might you take to uncover it? Could this be a scenario where using a mentor might prove to be invaluable?

Do you discuss your own life goals with family and friends? If not, why not? Do you think that they would be supportive of your plans and goals?

2.1.8 Money Management Style:

Adapters usually have a rational approach to spending, saving, and budgeting; however, this behavior only sometimes comes naturally to them. Sometimes they spend impulsively and need help to commit to a savings goal or budget diligently.

How important is it for you to set and keep to a budget? What do you see as the benefit of this for you? Describe a time when you overspent. How did that make you feel? What steps did you take to get back on track again?

What life goals do you have that you feel strongly enough about to change your money management style to ensure you stay focused on saving and investing to reach that goal?

What kinds of obstacles might come into your life that would take you off track and sabotage your ability to save and budget conscientiously?

2.1.9 Financial Fears:

Adapters fear being caught in a situation where they must take an uncompromising stand on issues. They also fear having a lack of structure around them or operating in a conflicting environment.

What is a financial fear for you? How could you overcome it? What would be happening regarding your finances to cause you to be fearful?

Do you have a fear of not having enough money? Do you have a clear vision of what you want in terms of your life goals and finances?

What would be the implication for you if you did not realize your financial goals? How would you feel? How would your family react?

2.1.10 Communication Style:

Adapters are typically diplomatic in their communications. They can be convincing without being abrasive. They may waver between engaging and reserved behavior and try to please others in their communication.

Consider a time when you involved your family or advisors in key decision-making. Did this make you feel frustrated as they debated? Was their involvement in decision-making helpful? Did you feel satisfied with the outcome or did you feel excluded from the process?

How do you deal with excessive analysis and detail when a family member or an advisor is communicating with you?

What would be the best way to communicate with you? What depth of information do you need in order to make a confident decision about your finances? How might a more gregarious communication style confuse your decision making? Consider what advantages there might be to understanding a range of behavioral styles. How might you benefit from this knowledge?

2.1.11 Measure of Success:

They are reasonably goal-driven, so reaching goals is an important yardstick for them; however, their skepticism and need for some detail means the quality of an investment will be a high priority in their measure of success.

How much money is enough for you? What is important about money to you? Would becoming financially independent change your life goals? Would you take more risks to become self-sufficient?

How could changing how you view money improve your life, relationships, and wealth creation? Would such a change in your point of view compromise or enhance the financial decisions you make?

Do you ever plan to retire? What would you do in retirement? Would having financial security be the only driver in deciding to retire? Can you visualize your retirement? Would you need to radically downsize, or could you maintain your current lifestyle?

2.1.12 Preferred Relationship with Advisors:

Adapters have a very professional approach to investing and will expect their advisors to be focused, competent, and well-versed in the fine detail of their recommended investment options. In areas where they are already competent, Adapters will need their advisor to provide key facts, figures, or data only for them to make a quick decision. However, in areas where they could be more experienced, they will expect their advisors to provide significant amounts of detailed research for them to absorb.

What might be the risks to your financial planning by becoming involved with an advisor who only provides limited or one-dimensional financial advice?

Describe a time when you have settled for 'second best' through being persuaded to commit to solutions and plans that did not meet your goals and criteria. How did that make you feel? Would you have been able to change the outcome through a more transparent review process with your advisor?

Describe a time when you compromised, and the outcomes were successful. What did you learn from that experience? Would this encourage you to concede in the future, or did the experience cement your need to avoid compromising at all costs regardless of the outcomes?

2.1.13 Approach to the Financial Advisory Process:

Adapters, as their name suggests, will adjust to meet the needs of the situation, and will display whatever behaviors are required at the time. They can see both sides of a situation and can help others see the benefits of various options and positions.

Describe a time when your decision-making skills failed. How did that make you feel? What did you learn from this incident? Have you sought various thoughts and suggestions to feed into the process, or did you 'go it alone'? How might you proceed differently in the future?

Consider how easy it would be for a member of your family or your advisor to approach you about your decisions. Are you approachable? Will you listen to them? Do you tend to vacillate depending on who you are speaking to?

How are you progressing towards your goals? What accountability processes do you need to help you follow through on your goals? Do you have a tendency to set aside your goals in favor of helping family members and friends achieve theirs? How might this behavior prevent you from achieving your own life goals and successes?

2.1.14 Decision-Making Approach:

At times the Adapter will be challenged when setting their financial planning goals and direction as all opportunities presented will seem to have potential and they will not want to hurt others feelings if sacrifices need to be made when making their final decisions. Also, they can do what is needed to achieve group goals and build solid relationships.

Getting Adapters to clarify their own passion drivers and identifying what of these they are most committed to can be more of a challenge with this DNA Natural Behavior Style than with others because they do not have a dominant strength or struggle. Yet there is a real prize for them in being able to articulate clearly their financial and life goals as this will ensure they do not become stressed or frustrated during the decision making process.

Within the financial arena however they will most often lean towards safety and security. Adapters will prefer more conservative investments which have relatively predictable outcomes. An Adapter will take some risks so long as they are minimized and clearly communicated in terms of the plan to achieve their goals. They will be prepared to be guided by the advisor but will also do their own research into the details to gain comfort.

Adapters contribute well to discussions as they see their role as one who supports everyone to do their best and to function effectively. Care should be taken, however, to ensure that more dominant family members, associates or even advisors do not cause them to capitulate on decisions. Learning to say 'no' would be very a very positive tool for the Adapter.

2.1.15 Key Questions

Consider an occasion when you were involved in a decision making discussion and wished later that you had been more forthright in voicing your opinion. Think particularly of a time when the decision caused you to spend unwisely. How did that make you feel? And what did you learn from that experience?

Adapters tend to be very patient; think about a time when discussing your plans for the future or goals that you were passionate to achieve when the reaction to the conversation caused you to lose your temper with a family member, or potential investor associate – why do you think that happened? What might you have done differently to avoid this?

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Your versatility is an important strength. However, is there a path or role that you would like to more consistently follow? Could you enhance your success by more confidently setting your goals and then working out how that fits in with others, rather than the other way around?

2.2 Facilitator

Facilitators are good at guiding people with feelings yet with the determination to reach goals and accomplish tasks. They are well suited for situations where setting the agenda and recognizing the needs of other people are required. They flourish in an environment where there is plenty of stability, group decision-making is needed and where they are recognized for the contribution they make.

2.2.1 Typical Financial Planning Strengths:

Facilitators are persistent, goal oriented people who generally promote consensus in making decisions and working in groups to complete activities. They are excellent at working with people, and will follow through on their commitments. They set high standards, are industrious and are strongly committed to their goals.

Describe your greatest financial success? If this was a group decision then describe the dynamics of the other key players? What steps did you take to arrive at the group agreement? What have you learned from the experience?

How would you deal with a situation where family members or co investors did not support you in an investment opportunity?

What would you do if family members or associates chose investment opportunities that compromised the high financial standards you have set for yourself?

2.2.2 Typical Financial Planning Struggles:

Due to their high commitment to reach their goals, Facilitators can sometimes come across as being stubborn, inflexible to new alternatives and subject to right/wrong, no middle ground thinking. They may have a challenge in focusing on their strong personal goals to the detriment of a competing group goal, and may become opinionated or stubborn about the correct processes.

Are you receiving support from your spouse, partner, family and others in key life and financial decisions you are making? How open are you to considering their needs when your own goals and strategies might be compromised?

Describe a time when you were unable to 'facilitate' a financial debate either with family, friends or associates. What prevented you from adopting this role? Did you sense that your own needs were being overlooked? Or something else?

Think about your worst experience in terms of a financial decision that you made? What was wrong with the decision making process? What did you do to correct it?

2.2.3 Investing Style

Facilitators are talented at defining goals and then determining the steps required to achieve them. They have high standards in terms of what they expect from an Advisor, especially in practical areas such as administration and organization. They will gravitate towards high-quality investments that offer a balance of security and return, have a good track record and promise consistency.

Describe a situation when you have settled for second best in terms of an investment opportunity? Why did you concede? What dynamics were at play to cause you to go down this route?

As the Facilitator is gifted at defining life goals and setting a clear direction; how do you make sure that the financial plans and strategies you have developed and implemented will support your long term goals and provide you with security? What mechanisms have you put in place to ensure these outcomes are delivered?

If your family decided to invest in high yield less predictable investment opportunities how would you react to this? Would you allow yourself to be included in the investment or would you 'pass' knowing that you feel more comfortable taking on more secure and stable opportunities? How might your family members react to your more cautious approach?

2.2.4 Required Style of Financial Advisor:

They have a natural capacity for relating to others but typically keep a good balance between people and tasks. Under pressure, they will take responsibility for completing tasks themselves rather than entrust them to others. They will respond well to an advisor who is thorough with details, and who will present the major issues in a logical, structured way.

How comfortable would you feel delegating responsibility for your financial planning and investment to an advisor who was very cautious in terms of their advice? Would the process they applied be of more interest to you than their communication or behavioral style?

What would be the benefit and the value to your personal growth in being mentored by a more experienced person? Can you describe the kind of behavioral style that you consider would provide the most effective counsel to you?

Would you prefer an advisor who plays the role of guide and allows you to make decisions? How open are you to new untried investment opportunities that advisors may bring to you?

2.2.5 Product & Transaction Needs

Facilitators would be more comfortable with limited transaction variety and choice. If they can see compelling arguments for change they will do so, but only if they are convinced that a change in direction is the best action to take.

Are you often tempted to try something new and exciting to see a quicker result? Describe a time when you did this. What was the outcome? What did you learn from the experience?

Think about a time when you rushed into an investment opportunity and the outcome was not as successful as you would have hoped for? What could you have done differently in arriving at the decision to enter this investment? How would you approach such a venture in the future?

On a scale of 1 – 10 (10 being the highest) how well do you think your current portfolio is moving you towards achieving your life goals? What action would you take if your response to this question fell below 5?

2.2.6 Financial Planning Stress:

Facilitators are stressed by people who impede them from achievement, as well as people who are too talkative, confrontational, or who pry into their areas of responsibility. Under stress, they will complete tasks themselves rather than trusting someone else to do them, but may become overwhelmed with the workload. They easily become frustrated if they feel those around them are lacking competence or do not achieve the desired result.

Have you ever made a decision either out of fear or because someone pressured you into it? Describe how this made you feel?

Why do you have an investment portfolio? Is it because it's what your family expects or something else? What does having money mean to you? How would your life change if you didn't have money?

Tell me about a situation when an advisor has mismanaged your expectations? What did you do? How did you manage the conversation?

2.2.7 Self Awareness:

Facilitators need to avoid being too sensitive, learn to accept constructive criticisms and keep a balance in their life. Their thinking can be very black and white, and an understanding of the middle ground would help them at times. Trusting others to complete tasks, and delegating to them more, would help Facilitators increase their effectiveness. They may need help in prioritizing, and may need to learn how to compromise short-term gain for the sake of long-term results.

What was the best learning experience you had which has impacted your financial decision making?

What do you feel your greatest financial blind-spot is? If you are unaware what this might be – what steps might you take to uncover it? Would having a mentor or coach in your life be valuable?

Do you discuss your own life goals with family and friends? If not, why not? Do you think that they would be supportive of your plans and goals? Or could it be that your goals and plans are not aligned with those of your family members?

2.2.8 Money Management Style

Because of their focus on financial security, and their ability to define goals and work towards them, Facilitators will be diligent savers and investors. They are very pragmatic in their approach to money, and will budget, save and invest accordingly.

How important is it for you to set and keep to a budget? What do you see as the benefit of this for you? Describe a time when you overspent. How did that make you feel? What steps did you take to get back on track again?

What life goals do you have that you feel strongly enough about to change your money management style in order to ensure you stay focused on saving and investing in order to reach that goal?

What kinds of obstacles might come into your life that would take you off track and sabotage your ability to save and budget conscientiously?

2.2.9 Financial Fears

Because they are quite driven, Facilitators may fear failure to reach their personal goals or the inability to produce consistent progress towards their goals. They fear being forced to operate with people who they feel have inferior standards, or not receiving appropriate recognition for their contribution.

Financial markets rise and fall but how would you cope with a major fall that affected your income and your ability to continue progressing towards achieving your life goals?

Do you have a fear of not having enough money to deliver your life goals? If so what are the safety measures you have in place in order to make sure you do not compromise your financial security?

How would you respond to a family member who continually failed to appreciate the role you play in helping the family invest wisely in order to secure the estate? Would you challenge their lack of appreciation? Would you withdraw your help and support? Or something else?

2.2.10 Communication Style:

Facilitators build good relationships through which they delegate, set assignments, and hold others accountable for results. When delegating, they would benefit by communicating their expectations with more frequency and depth. They prefer working to talking, and will sacrifice social relationships if the task at hand is compromised.

Have you ever experienced an occasion, when discussing finances, investments or assets with family, friends or associates that you failed to pull them together to form a consensus in their decision making? How did that make you feel? What role did you play in discussion – did they allow you to use your inherent skills as a facilitator? If not, why not?

Consider how you should moderate your behavioral style to interact with those who have an outgoing, extroverted way of expressing themselves? Consider also what modifications you might need to make

with a colleague who has a more strategic approach to their communication style? What benefits do you see to learning how to moderate your behavior?

Can you think of a time when you communicated well with a disparate group of people whether family, friends or associates? How did it feel to be able to allow communication to flow with ease? Describe the dynamics that were involved in the group? Why do you think communication was easier on that occasion in comparison to any other instance?

2.2.11 Measure of Success:

Facilitators feel successful when they can reach personal achievement milestones and see the results of their efforts. They feel successful when a project has been completed properly, and are more concerned with getting the procedures right than with deadlines.

Can you describe what success means to you? Can you list what would be the outward signs of this success?

Do you ever plan to retire? What would you do in retirement? Would having financial security be the only driver in deciding to retire? Can you visualize your retirement? Would you need to radically downsize or could you maintain your current lifestyle?

With market fluctuations, how would you react to advice that encouraged you to become more aggressive with your investments? Would you be willing to compromise in order to achieve your goals?

2.2.12 Preferred Relationship with Advisors:

They typically will be very supportive of their advisors' higher knowledge. However, Facilitators like to have control over their own domain and be free to make decisions and gain results. Due to their desire for control, quality and security they will often investigate their advisors' recommendations thoroughly before committing to them, and as such may see the advisory process as a strategic measure through which to reach their goals.

How confident would you be to challenge the advice you were being given? How would you react to an advisor who only provides limited or one-dimensional financial advice? Has this ever happened? If so how did that make you feel?

Can you think of an occasion when you were persuaded to commit to financial decisions that did not meet your life goals? Would you have been able to change the outcome?

Describe a time when you allowed your advisor to make all the decisions in a financial transaction and the result was successful. What did you learn from that experience? How difficult was it for you to hand over the decision making to your advisor?

2.2.13 Approach to the Financial Advisory Process:

Facilitators are very persistent and determined to reach their goals. They dependably follow through what they start, adhere to high standards, and expect others to do the same. They like to feel in control of the direction of goals, and they accept responsibility when they have failed to achieve their objectives.

How important is it for you to take advice from someone who not only understands the goals you want to achieve but they are aligned with them? Would this kind of relationship ensure that you felt more comfortable in making decisions about your finances?

What are the potential risks to taking advice from someone who does not feel engaged with helping you to meet your goals? Has this been an experience in your financial advisory process? If yes, what did you do to rectify it?

Can you list the top five drivers in your life? For example: money in the bank, easy to manage consistently successful portfolio, the best house on the block or something else? Does your advisor know these are your life drivers? Do you think it important to share these with your financial advisors? And why?

2.2.14 Decision-Making Style:

The Facilitator as either the main decision maker or participant in a family or associate environment makes certain the discussions and plans look for high quality inclusive solutions to contribute to the decision making process. With their natural facilitation talent, they will be extremely comfortable in managing brainstorming. They are open to hearing all suggestions and will consider every possibility. But they will steer the discussion to a well considered outcome and then ensure the group understands their common goals and objectives.

In the financial planning process, the Facilitator will tend to be quite goal focused. Although, they can be quite emotional and intuitive in making their decisions. Due to their more intuitive style and need for security the Facilitator will need a lot of guidance to ensure that they are going to reach their goals relatively safely with a high level of predictability. Providing them practical solutions which are clear and reliable will be very important.

Due to their desire to achieve goals the Facilitator will be attracted to taking some risks. However, they have a low tolerance for the consequences of financial losses and instability in their life. Therefore, they could quickly lose confidence in their decision making.

A Facilitator will not like to be rushed into a decision. Having some time to consider their options will be more comfortable for them. Then after the decision is made continuous assurance will be needed to keep them comfortable.

2.2.15 Key Questions

Consider an occasion when you were involved in a decision making discussion and wished later that you had been more forthright in voicing your opinion. How did that make you feel? And what did you learn from that experience? Were financial decisions made that caused you concern? Were you prepared to confront them? How did you turn this situation around? Or did you?

Facilitators tend to be very patient; think about a time when you lost your patience in a discussion – why do you think that happened? Do you find that you are better able to ‘facilitate’ a family discussion in which you are directly involved as opposed to a business discussion with third parties? Why do you think this is? Is one less or more emotional than another?

Facilitators tend to value a fair degree of predictability and stability in their life. Consider situations where your security has been threatened. How did you handle this? What proactive steps did you take to rectify the situation? How do you address all of the “what if’s” to ensure they are addressed?

2.3 Reflective Thinker

Reflective Thinkers are serious, focused and analytical in their approach to everything they do. They enjoy thinking through problems and researching information. Their accuracy and precision is valuable in any group setting, and they bring objectivity to decision-making processes. Typically, they will prefer to follow guidelines in completing tasks and will expect cooperation to be given.

2.3.1 Typical Financial Planning Strengths:

Reflective Thinkers tend to be logical, organized, conscientious, thorough, analytical and prepared. They are focused and strive for high standards, precision and integrity in the completion and conduct of their financial planning and investment transactions. They excel at uncovering underlying issues, establishing methodologies, questioning the status quo and, as long as they have sufficient knowledge and experience, working with complicated transactions and investment structures.

In managing your assets how important is it to you to undertake detailed research and seek a number of second opinions? Describe a time when you handed off these inquiries to an advisor or family member? How successful was the outcome?

Given the Reflective Thinker's inherent need to be transparent in all financial matters; how would you handle a discussion about the family finances if one of the members suggested a questionable course of action in terms of an investment opportunity? What steps would you take to introduce investment management strategies that avoided such a situation in the future?

Describe an occasion when you successfully invested in an opportunity without fully carrying out due diligence? How did that make you feel? What did you learn from the experience?

2.3.2 Typical Financial Planning Struggles:

Reflective Thinkers can be very sensitive and may feel more disappointment than most people when truth is not followed or their ideals are violated. Their high standards and personal expectations can drive them towards perfectionism. They may appear aloof or cold, may underestimate themselves or hesitate to articulate their opinions. Reflective Thinkers' highly analytical approach can cause them to ignore the feelings of others.

How well are you getting the buy-in of your spouse, partner, family and others in key life and financial decisions you are making? Could you benefit from sharing your DNA Natural Behavior Style with family members in order for them to gain insight into your planning style?

When discussing family wealth creation how approachable for advice would you be from a less experienced family member or associate?

Can you describe an occasion when your strategy was followed by either an associate or a family member and it avoided a financial catastrophe? How did this make you feel? What did you and they learn from the experience?

2.3.3 Investing Style:

Because of their desire for perfectionism, Reflective Thinkers will have very high standards in relation to the quality of investment opportunities. They will generally gravitate towards investments that have a proven track record, and have quality information available. They usually have a medium-level approach to risk and security, and will take calculated risks as long as they are confident in their knowledge of the transaction in question.

As a Reflective Thinker how are you ensuring that the financial plans and strategies you have developed and implemented will support your long term goals for wealth creation?

What methods do you use to review new opportunities and information that is provided to you? List the top five criteria that have to be met before you make your final decision? How many of these criteria are driven by life style goals?

Describe a time when you entered into a high risk investment? Was it successful? Why did you do it? Do you find yourself taking more risks when you are feeling pressured to get better results? What do you do to keep abreast of current happenings in the financial field in order to avoid the need to take risks?

2.3.4 Required Style of Financial Advisor:

Reflective Thinkers are primarily concept and task-oriented people who strive to understand how and why things are the way they are. To this end they will require very detailed information to support investment advice. They will value an advisor who can present objective, well-researched advice, but who can also see the bigger picture. They will perform well with advisors who give them time to process and digest information, and who will focus with them on the task at hand until completion.

What do you consider are the benefits of choosing a financial advisor who has a compatible investment pattern to yours and whose personal investments reflect your own? Why do you think that this advisor/client relationship would be invaluable to you?

Has there ever been an occasion when you have been reluctant to manage your own assets? What changed in order to provide you with the confidence to take control of your finances? How much of a role did your advisor play in providing you with the confidence to manage your finances?

Describe the value to your personal growth in being mentored by a more experienced person. Are you comfortable to be mentored or coached by someone?

2.3.5 Product & Transaction Needs:

Reflective Thinkers need frequent periods of uninterrupted time to consider new transactions, develop creative solutions and ponder before making decisions. Once they are convinced of the logic or analysis behind a course of action, they will switch to it without hesitation, and remain committed to it as long as it satisfies their standards.

Can you illustrate a time when you spent too long pondering an opportunity and missed out on what would have been a wise investment? What did you learn from this experience? Did it encourage you to change your need to analyze and research to such an extent?

How would new products and solutions be received by you? Are you comfortable investing in them even though there may be some risks that are not fully known or cannot be completely managed? Describe the circumstances under which you would be comfortable to take this approach?

How important is it for you to have a tailored approach to your transaction needs? How might this help you make decisions that moved you more quickly along the wealth creation road?

2.3.6 Financial Planning Stress:

Changes without explanation and the failure to be included in the planning process cause stress for the Reflective Thinker, as well as schedules being rushed to the point of compromising quality. They are stressed by unexpected or unforeseen events in their dealings, and need to be apprized of all potential dangers before embarking on a transaction.

Have you experienced an occasion when an advisor has mismanaged your expectations? What did you do? How did you handle the conversation? What, if anything, could you have done differently in order to reduce the risk by identifying issues earlier?

How important is it for you to have a single point of contact in order to help you understand and handle sudden changes in the financial markets? What might be the risks in having to deal with multiples of advisors in such a financial climate?

How would you react to being excluded from decision making about family business and investment structures? Has this ever happened? What review processes are in place to make sure that plans made in the past remain relevant today?

2.3.7 Self Awareness:

Reflective Thinkers should look for opportunities to move ahead with a good solution, rather than delay too long seeking the ideal solution. They will improve their effectiveness by having the confidence to voice their concerns and opinions, which are usually very well analyzed.

When involved in group decision making what value can you see in sharing your DNA Natural Behavior Style with the other key decision makers in the group? Would understanding how and why you each arrive at certain decisions enrich the process? Think about a scenario when this approach would be very beneficial.

What do you feel your greatest financial blind-spot is? If you are unaware what this might be – what steps might you take to uncover it? Would having a mentor or coach in your life be valuable?

How confident do you think you would be in voicing your opinion to others with an outgoing, overly confident behavioral style? Would you feel overwhelmed by their style or would you simply dismiss

them as shallow and frivolous? How would you handle such a situation if the people concerned were family members discussing succession planning?

2.3.8 Money Management Style:

Reflective Thinkers have a rational and measured approach to money management, and are good budgeters and savers. They will typically be very controlled in their spending, and will administer their personal finances with great care.

Would you describe your money management style as too cautious? What, if anything, would you spend money on to have fun?

Have you ever overspent the budget? Why did that happen? How did that make you feel? What did you do to get back on track?

During favorable market conditions would you become more adventurous in your investment style? Would taking risks in the hope of increasing your wealth excite you?

2.3.9 Financial Fears:

Reflective Thinkers fear appearing incompetent, or being asked to make transaction decisions without time to prepare adequately. They fear being ridiculed by others, or being forced into an illogical course of action.

Do you worry about how the wealth that you create will be transferred to future generations? What plans have you in place to handle this transition?

Do you have a fear of not having enough money? How would your life style and future goals change if you were seriously impacted by a downturn in the financial markets?

Have you ever, through our own poor decision making, mismanaged your portfolio? What did you do to recover? What role did your family, associates and advisor play in this situation?

2.3.10 Communication Style:

Reflective Thinkers communicate through the logical presentation of thoroughly analyzed ideas and facts. They may appear quiet and withdrawn, and may need encouragement to share their ideas, especially with a large group. When they do so, however, they will add significant value by offering precise, logical and well thought-out advice.

Can you describe a time when discussing finances either with family, associates or advisors that they clearly valued and appreciated your input? How did this make you feel? Conversely, think about an occasion when your advice was neither sought or was not welcomed. How did this make you feel?

How would you deal with tedium, irrelevancies or superfluous chatter from a family member, advisor or associate?

Are there risks in others simplifying their communication style in that they might leave out a crucial piece of information? What steps would you take in order to ensure this did not happen?

2.3.11 Measure of Success:

Reflective Thinkers feel successful when they have adequate time and resources to present quality outcomes, think in depth and work on complex issues. They also feel successful when their detailed research and analysis is taken into account by advisors or investment partners.

How would you measure success in terms of your wealth creation? What would be the outward signs that would reveal this success?

Have you ever asked yourself the question – ‘how much money is enough’? When will you know that you have enough to meet your life goals? Describe that benchmark and how you arrived at it.

Do you ever plan to retire? What kind of quality life would your wealth buy for you? How do you maintain a balanced life?

2.3.12 Preferred Relationship with Advisors:

Reflective Thinkers will respect their advisor’s qualifications, and seek their opinion on detailed, expert matters. They will expect their advisor to have researched all investment opportunities thoroughly, and will need time to absorb and read the research themselves before they will feel comfortable committing to a transaction. They appreciate advisors who will allow them time to analyze and research before committing to an investment, and who will focus on their need for high-quality, secure investments.

List the top five credentials that you would want your advisor to possess? Would their behavioral and communication style be listed in the top five? How confident would you be in asking them to undertake the DNA Discovery Process so that you could better understand their modus operandi?

In choosing your advisor do you really know what you want from the relationship? Would you be able to list and prioritize your financial needs and goals sufficiently in order to have a discussion with potential candidates for this role?

Have you ever had a bad experience with a financial advisor? What action did you take to recover from this situation? What did you learn from the experience?

2.3.13 Approach to the Financial Advisory Process:

Reflective Thinkers are conscientious about their financial dealings, and will focus on them and monitor them regularly. They will master new skills or knowledge privately before sharing it with advisors or investment partners, and will avoid embarrassment through meticulous preparation. Their success stems from their commitment to truth and accuracy, and having the time to process the logic behind decisions.

What action would you take if through your own research you discovered that the financial advice you had been given was not complete? In other words you had more up to date information than your advisor or subsequently additional information was revealed which should have been known about. How would you handle the conversation with the advisor?

What steps do you take to educate yourself with financial matters and keep up to date with what is happening in the financial world? Do you simply rely on your advisors, family, friends and associates or do you undertake this self education process for yourself?

When is too much analysis likely lead to paralysis in decision making? Have you ever found yourself in this situation?

2.3.14 Decision-Making Style:

A Reflective Thinker looks beyond the immediate questions raised. They quickly uncover fundamental issues and likely consequences in terms of the financial decision making process. They will endeavor to educate themselves well in all aspects of their finances in order to ensure they are on the same level as their advisors.

The approach of the Reflective Thinker to financial planning will be very structured and they will require a lot of information. They will only set goals that they know they can achieve. It will be important for them to see a well thought out structure so they can achieve their goals, otherwise they will quickly lose confidence. A key concern for the Reflective Thinker will be whether they have enough money.

A Reflective Thinker will be naturally cautious and will require investments which are quite predictable. Maintaining stability and order in their life is very important. If their spouse, partner or family member is a higher risk taker then measures need to be put in place for protection. They will not like surprises which upset their planned life.

By asking questions and exploring issues, the Reflective Thinkers contribution to debate can produce a wider range of ideas and solutions. In a family environment allowing this debate will add significant value to the decision making process as they can provide family or joint investors with precise, logical and well thought-out advice.

While they prefer a relaxed environment, Reflective Thinkers are inclined to ask more probing questions which may make advisors feel uncomfortable. Nevertheless this ability to probe and uncover information is a vital key to successful structured yet growth oriented financial planning. Joint investors and family members should, therefore, encourage Reflective Thinkers to take this role on their behalf when discussing finances.

2.3.15 Key Questions

Explain that while you are open to accepting challenges this needs to be set against a background of detail to the point of needing minutia in order to make sound financial decisions. How much money is enough? To what degree do you get stuck worrying about this?

List occasions where your reflective style of behavior might have been used more effectively? Would you have needed to moderate your behavior to the environment you were in? What would you have done differently? How was your contribution to the debate received? As a result of your need for detail, was an investment opportunity lost? How might you have proceeded differently (with the benefit of hindsight)?

Think about how you might react when surrounded by advisors or family members you consider to be 'shallow thinkers'. What steps would you take to ensure your contribution to the debate was listened to and valued? How might you feel if thoughts and ideas you presented were rejected? Consider how your co-investors or family members might react to your need for detailed analysis.

2.4 Influencer

Influencers usually like to take all opportunities for being in front of people and to be at the center of decision-making. They are able to engage and motivate people into action through their powerful verbal talents and overall level of enthusiasm. They will wholeheartedly invest time and effort into developing others and their personal performance towards goals, particularly strategies that they see significant potential in.

2.4.1 Typical Financial Planning Strengths:

The Influencer is typically outgoing, bold, optimistic, fun loving, competitive, confident, assertive and a visionary. Influencers excel through having the freedom to define goals and by influencing their advisors, family and other investing partners to reach those goals.

What does financial success look and feel like to you? How will you know when you have achieved this success?

Can you describe a time when your financial plans and strategies moved you significantly closer to realizing your life goals? What did you do that enabled this to happen? What have you discovered from the experience?

How would you manage a situation where family members or co investors did not support you in an investment opportunity? Particularly when, in your view, this prospect offered untold financial gain for you?

2.4.2 Typical Financial Planning Struggles:

Influencers may experience struggles, such as getting carried away with enthusiasm, being poor listeners, over-estimating themselves and others, possessing unrealistic optimism, being cynical or appearing to use others too much. They may find it difficult to operate effectively in a situation where they are required to focus for long periods on detailed figures or research.

How important do you think it would be to moderate your more outgoing, sociable behavioral style when discussing financial matters?

Could your own tendency to be over enthusiastic and upbeat in decision making be the issue? What could you do to strengthen your decision making capabilities? Would learning to moderate your outgoing behavior cause others to take you more seriously in terms of your decision making?

What kinds of financial discussions excite you the most? Can you explain why they do and the kinds of people who were involved in these discussions?

2.4.3 Investing Style:

Typically driven towards reaching goals as quickly and successfully as possible, Influencers have a matter-of-fact investment style and will settle on whichever transaction or strategy will help them reach their investment goals as fast as possible. They are impatient and will expect quick results. They will quickly become frustrated with any investment that is not seen to be performing, and will switch to a new opportunity, strategy or advisor without hesitation if they feel their current arrangements are not meeting their expectations. They are typically very confident in their own abilities and in the investments they commit to.

As the Influencer is motivated when they are presented with exciting and stimulating investment opportunities; how do you make sure you do not allow your enthusiasm to cloud your decision making?

If your family decided to invest in safe, predictable, slow performing investment opportunities how would you react to this? Would you allow yourself to be included in the investment or not? How would your family members react to your more uninhibited approach to investments?

List the top five fundamental keys that you apply when making a financial decision?

2.4.4 Required Style of Financial Advisor:

Influencers relate well with people but, under pressure, will give priority and focus to the task. Influencers need an advisor who will succinctly explain their options, lay out the reasoning behind each option and leave the final decision-making to them. They will achieve the best results with an advisor who will curtail their natural inclination to engage in too many transactions at once, but who will keep them informed of emerging opportunities on an ongoing basis.

How good a listener do you think you are? Consider the risks to your financial success if you failed to listen to sound advice.

Do you prefer an advisor who has a similar lifestyle and behavioral style to yourself? What might the risks be to the quality of advice you obtained if the advisor failed to provide a cautionary note when appropriate?

What would be the benefit and the value to your personal growth in being mentored by a more experienced person? Can you describe the kind of behavioral style that you consider would provide the most effective counsel to you?

2.4.5 Product & Transaction Needs:

Influencers need mobility and prefer to be engaged in multiple transactions, however their enthusiasm can cause them to commit to too many transactions at once. They seek a constant flurry of activity, variety and change. They are open to new, innovative transactions and projects, and will quickly liquidate any asset that is not living up to their expectations.

What category of investment opportunity or project excites you the most? Are you often tempted to try something new and exciting to see a quicker result? What safety nets have you placed around your decision making to make sure you don't trap yourself into poor choices?

Think about a time when you rushed into an investment opportunity that failed or performed poorly? What could you have done differently in arriving at the decision to enter this investment? How would you approach such a venture in the future?

On a scale of 1 – 10 (10 being the highest) how well do you think your current portfolio is moving you towards achieving your life goals? What action would you take if your response to this question fell below 5?

2.4.6 Financial Planning Stress:

Confining routines, handling detailed information and research, over-commitment of time and lack of access to people create stress for Influencers. They will also be frustrated with advisors they feel are not implementing solutions quickly enough, or who appear to be inefficient or unsure of their advice. If they are investing with associates or family members, Influencers may become stressed by having to accommodate others' decision-making processes, especially if they are not as confident, objective or quick-minded as the Influencer investor.

Can you describe an occasion when a financial advisor has mishandled your expectations? What did you do? How did you manage the conversation?

How do you deal with sudden changes in the financial markets? Do you see this as a stimulating opportunity? How would you contend with an advisor who cautioned you not to speculate during such a season in the financial markets?

Can you describe a time when family members or co associates were contemplating a financial investment or business opportunity and you became frustrated with their ponderous decision making style? Were you able to moderate your enthusiastic behavioral style to accommodate them or did you become discouraged and walk away from the opportunity?

2.4.7 Self Awareness:

Influencers should temper their expectations of investments, advisors and any third parties they invest with. They can benefit by setting boundaries on their commitments and optimism by developing realistic views on the amount of effort required by others and themselves to obtain goals. They are very confident in their own abilities, and can be dismissive of others' points of view, especially if they feel contradicted.

Are your family members or associates as enthusiastic and as committed as you are to financial success? Do you think that they might consider you overly upbeat in terms of your decision making style? What action can you take to resolve this opinion?

What was the best learning experience you had which has impacted your financial decision making?

What do you feel your greatest financial blind spot is? If you are unaware what this might be – what steps might you take to uncover it? Would having a mentor or coach in your life be valuable?

2.4.8 Money Management Style:

Influencers may tend towards spendthrift behavior in certain circumstances, largely due to their enthusiasm and spontaneity. They may find the process of saving a tedious process, and as such find it difficult to have the patience to focus on savings as a means of attaining wealth creation goals. However, they can be motivated to save through their determined, goal-driven nature, providing they are excited enough about an investment goal in order to work diligently towards it.

What would motivate you to focus on building your wealth? Would it be lifestyle, would it be fear of losing your money, would it be to impress family, friends and associates or something else?

What kinds of hurdles would take you off track and disrupt your ability to save and budget conscientiously? Do you have plans and strategies in place to ensure you avoid these hurdles?

Describe a time when you overspent. What steps did you take to get back on track again? What did you learn from the experience?

2.4.9 Financial Fears:

Influencers fear the loss of control over any aspect of their life, including their finances. They may strive to build wealth as a means to taking control (even in non-financial areas), and often fear losing that control more than losing money per se. They also place significant importance on their reputation and standing with others. However, because they like to make decisions quickly and may struggle with detail, they may leave themselves open to making mistakes.

If control is a key to the way you conduct your life then how would you react to the rise and fall of financial markets? How would you cope with a major collapse that affected your income and your ability to live the lifestyle to which you have become accustomed?

When you find yourself confused or overwhelmed in terms of which decision or choice to make? What do you do to alleviate this confusion? Do you hand the final decision over to an advisor? Do you seek the counsel of a mentor? Or something else?

How would you respond to a family member who through their own mismanagement of money asked you to provide them with financial assistance?

2.4.10 Communication Style:

Influencers communicate directly with enthusiasm, optimism and energy. They are usually emphatic and motivational in their communication, and negotiate well in difficult or conflict situations. Because of their enthusiastic, relational nature they may digress from the topic at hand, but on the whole prefer to be efficient and focused in their communication. They can feel frustrated by advisors who are too

painstaking or indirect in their communication, and expect to be informed of the key facts or 'bottom line' as succinctly as possible.

What effects do think that your confident communication style has on others? Do you think your enthusiasm could cloud your decision making? Consider what advantages their might be to understanding a range of behavioral styles. How would you benefit from this knowledge? Would you be able to moderate your own communication and adapt to others?

Have you ever wished you had written down questions in advance of a financial discussion with advisors, family groups or potential co investors? Was this beneficial for you? Do you think that listening to the advice of more reflective and analytical communicators might benefit your financial decision making? If not, why not?

Describe the advantages your advisor, key family and associates and yourself sharing the content of your DNA Discovery reports. Do you think this would make for a more effective and efficient relationship? How would doing this impact onto the way you make decisions?

2.4.11 Measure of Success:

Influencers like to be recognized as people who attain challenging goals and noteworthy achievements, and who have realized their full potential in whatever field they choose to focus on.

Can you describe what success means to you? What would be the outward signs of this success?

What would you do in retirement? Would you need to radically downsize or could you maintain our current lifestyle? Can you visualize your retirement?

If you advisor or key family members advised you to become more cautious in your investments during an economic downturn. How would you react to this suggestion? Would you be willing to compromise your lifestyle in the short term in order to protect your bottom line and future life goals?

2.4.12 Preferred Relationship with Advisors:

Influencers respond well to strong, confident advisors they respect. However, they will confront advisors that, in their opinion, have offered poor or weak advice or who lack commitment to the client's objectives. They are quite relational and enjoy building rapport with their advisors, but will quickly lose respect for advisors who don't follow through on their promises, promise more than they or an asset can realistically deliver, or who will not answer their questions directly. Influencers are typically stressed and frustrated by having to deal with detailed research and fine-print, so they will appreciate an advisor who can summarize the main features, benefits and risks of an opportunity for them to base their decision on. They will expect all investment risks to be articulated for them, and their advisor needs to make sure the Influencer client fully understands and accepts all potential risks before they commit to any transaction or strategy.

How important is it for you to have a client/advisor relationship that is aligned in terms of the advisor having similar life goals to yourself? What might be the risks in this kind of relationship?

What would be the value to your decision making style of having an advisor who was analytical, thoughtful and strategic in their approach? Could you overcome your frustration with this advisory style to recognize the balance these attributes would bring to both the relationship and the quality of financial decisions made?

Describe a time when on what you believed to be sound advice you took a calculated financial risk and it failed to deliver. How did you react to this? What did you learn from the experience?

2.4.13 Approach to the Financial Advisory Process:

Influencers easily grasp large visions and will enjoy working with an advisor who can help them determine and then work towards specific goals. Expect them to use their verbal skills and high energy to mobilize resources, get results, and generate new ideas. Once they have determined their investment strategy they will expect their advisor to implement solutions quickly. They will appreciate being informed of investment opportunities as they emerge, however their enthusiastic nature may cause them to commit to more than they can realistically handle.

Do you have one or more financial advisors? Do you have one or more mentors? What value does your advisor or mentor bring to your financial decision making? Are they there as a sounding board only or are you open to taking their advice?

Can you list the top 5 essential criteria you look for when appointing an advisor? How then do you build the platform of your relationship with them? Describe what they need to do to excite you and keep you engaged with them in the financial decision making process?

Describe a time when you took a potential financial investment opportunity to your advisor and they cautioned you against it. What did you do next?

2.4.14 Decision-Making Style:

The inherent behavior of the Influencer is the ability to persuade and convince others. This behavior would be particularly valuable in influencing group or family discussions though it needs to be tempered with wisdom in order to avoid 'enthusiasm' taking over the debate. Remember successful planning requires the input of a variety of behavioral types.

It is natural for Influencers to stimulate conversation based on their vision. They can quickly set ambitious goals based on their vision and are able to carry others along with them. Further, Influencers look for the quickest route to deliver financial success and build their lifestyle. However, this behavioral style may also bring resistance to those whose decision making is more contemplative.

The Influencer will be prepared to take financial risks to achieve their goals quickly and they will understand some times this will mean losses. However, because they can be emotional and impulsive they may make decisions too quickly to get into an opportunity. Also, they may sell too early not recognizing a temporary downturn or slow down is part of the journey to growth.

Influencers need to get to the bottom line quickly. Too much reliance on detail and the small print will frustrate them. However, learning how to pay attention to detail will be valuable to ensuring their enthusiasm is reigned in and that their spontaneity does not lead them into making poor financial choices.

With the ability to draw people together, Influencers can quickly harness appropriate skills and talents in order to implement plans and ideas. They are able to channel diverse skill sets into delivering successful outcomes. They are multi-taskers and will need to be presented with a range of investment opportunities to hold their attention. All information should be presented to them in a summary format with the bottom line clearly demonstrated.

2.4.15 Key Questions:

Influencers have a strong desire to be seen as successful. What is motivating the goals you set? Are you being driven by image? How do you relate your financial and business goals to the quality of your family life? Why is money important to you?

As an investor are you devoting sufficient time into choosing the best advisors? Getting this right for you and your behavioral style will ensure that you make effective and successful decisions in terms of your finances. What might be the limitations in your own decision making style? Describe the behavioral style of an advisor, coach or mentor you think would be most beneficial to you.

How would you handle associates or family members whose decision making style in terms of financial planning and investment opportunities was uncertain and slow? Is your enthusiasm intimidating to quieter and more reflective behavioral styles? Would their procrastination affect you? What steps do you think you would need to take to help them get to a place of confidence in their decision making?

2.5 Initiator

Initiators like to take bold, aggressive actions and create the rules. They will prefer to lead decision-making, setting the agenda for others to follow and monitoring the timely completion of tasks. They are goal driven people who likes their expectations managed and not to get caught up in unnecessary details. Their decision-making will typically be fast paced and rational. They will not be afraid to take on challenging assignments or to accept a lot of risks to realize their ambition.

2.5.1 Typical Financial Planning Strengths:

Initiators are confident in leading the making of strategic decisions that are often bold and aggressive. With direct communication they make things happen and get results. When needed they can make fast decisions that will lead to change.

Do you know your passion and vision? Does your wealth creation strategy line up with these passions? If not, why not? If it does, then can you illustrate how this has moved you forward in the building of your wealth?

Are your advisors, family members and associates aligned with you? When discussing life goals and financial opportunities are they challenged by your pioneering and assertive behavior? What action can you take to ensure that you carry less confident family members and associates along with you?

What kind of lifestyle are you planning for you and your family? Describe your greatest financial success? Did this success move you closer to this desired lifestyle?

2.5.2 Typical Financial Planning Struggles:

Initiators can demonstrate impatience and be too forceful in pushing their own agenda without listening to others ideas or concerns. Further, they can fail to be sufficiently approachable and be too demanding.

How would your family and associates respond to the question “are you a contributor to the financial decision making process or do you always have to take the lead”?

Describe an occasion when you acted impulsively, failed to listen to the cautionary advice of others and made an unwise and non performing investment? What did you learn from the experience?

Think about your most successful experience in terms of a financial decision that you made? Why was this experience more successful than others? Did you make this decision alone? If not what factors can you contribute to the outcome?

2.5.3 Investing Style:

Initiators’ investing style is frequently goal-driven, but they may commit to higher-yield, higher-risk investments without performing thorough research first. Due to their tendency to overlook details, the

Initiator will require meticulous research, knowledge, preparation and competence from their financial advisor.

As the Initiator is inclined towards impetuous behavior what techniques do you have in place to combat this tendency when making decisions about your finances, investments or life goals?

If your family or associates wanted to include you in investments that were low yield, predictable and safe how would you react to this? Would you allow yourself to be included in the investment or would you 'pass' knowing that you feel more comfortable taking on more high risk opportunities?

Knowing that you have a tendency to an investing style that can be described as spur-of-the-moment can you list the risks to your life goals, to your portfolio, to your relationships with family and associates by not curbing this behavioral trait?

2.5.4 Required Style of Financial Advisor:

Seeing progress and results are top priority for Initiators. As a result, relationships may become secondary to meeting goals. The Initiator's ideal financial advisor must share their client's vision and be thorough with the details to support their advice. The advisor's communication style needs to be logical and rational for the Initiator to accept the advice.

Have you considered the risk to the safety of your finances by delegating responsibility for your financial planning and investment to an advisor who has the same behavioral style as yourself? Describe the behavioral style of your preferred advisor?

Do you have a mentor? If not why not? Could a person more mature than you in developing and achieving life goals be a valuable asset in your life?

What steps would you take to discover whether your advisor understood your life goals? How important to the relationship do you think it would be for your advisor to fully understand your family dynamic and the plans and strategies you have for the future? How could this more intimate advisor/client relationship bring a greater degree of success in your investments? If yes, why?

2.5.5 Product & Transaction Needs:

Initiators like to seek new challenges, have variety, and be relatively free from detail. Once the Initiator is satisfied with the logic behind a financial decision they will commit to it as long as they are satisfied their goals are being met. If a transaction is not meeting their expectations, the Initiator will lose patience and look for new opportunities in order to meet their goals. They are typically generalists, and prefer to focus on their overall strategy rather than the detail involved in each investment or transaction. As such, they are likely to be quite open to having several transactions or projects 'on the go' at once, and may over commit or lose the ability to focus on necessary detail.

What is the one clear skill that you have which enables you to pick the right businesses or investment opportunities to invest in? Do you consider that this skill is the driving factor in the growth of your wealth? How did you attain this skill?

Think about a time when you rushed into an investment opportunity and the outcome was not as successful as you would have hoped for? What could you have done differently in arriving at the decision to enter this investment?

On a scale of 1 – 10 (10 being the highest) how well do you think your current portfolio is moving you towards achieving your life goals? What action would you take if your response to this question fell below 5?

2.5.6 Financial Planning Stress:

Stress is created for Initiators when they are unable to control their financial environment, especially direction, purpose, and goals. They will become frustrated when deadlines and expectations are not met, when the conversation is too protracted or when decisions are not based on reasoning that is objective and goal oriented.

How do you handle market volatility? Describe a time when you responded badly to a market down turn and then describe a time when you responded well. What were the different behaviors employed in each of these scenarios?

Tell me about a situation when an advisor has mismanaged your expectations? What did you do? How did you manage the conversation?

Describe a time when you were convinced about the way to proceed with an investment opportunity and you acted on it without concerning yourself with what others said. How did family, associates and advisors react to this behavior?

2.5.7 Self Awareness:

Initiators need to recognize the teamwork required to meet their goals. More patience and appreciation for their financial advisors and others providing assistance will help. Sometimes Initiators' determination prevents them from being open to alternative options and ideas, and they may dismiss the concerns of associates of family members they are investing with.

Do you see yourself as a wealth creator? List four or five keys that you apply to the wealth creation process? Do these keys include working with family members, associates, mentors and advisors or do you see yourself as a loner?

What do you feel your greatest financial blind-spot is? If you are unaware what this might be – what steps might you take to uncover it? Would having a mentor or coach in your life be valuable? How important do you think it is to be accountable to trusted investors with a proven track record?

Do you discuss you own life goals with family and friends? If not, why not? Do you think that they would be supportive of your plans and goals? Or could it be that your goals and plans are not aligned with those of your family members?

2.5.8 Money Management Style:

Initiators have a very goal-driven money management style, and will take whatever measures necessary to ensure their success. Once they have committed to a savings or investing goal, they will be determined to see it through to completion and will adopt whatever money management style is most conducive to success.

How do you approach making complex financial decisions? Do you have a benchmark against which you measure financial opportunities that are presented to you?

Can you list the kinds of obstacles that may come into your life that would take you off track and sabotage your ability to save and budget conscientiously?

Wealth creation also necessitates taking hold of opportunities. What kinds of opportunities would you feel strongly enough about to change your wealth creation style?

2.5.9 Financial Fears:

Initiators fear failure, losing control of any setting, being stripped of authority, being trapped into a course of action, being taken advantage of in relation to money or anything else, and investing in a poor-performing asset that will hinder them from achieving their goals.

What changes do you need to make your current lifestyle to make sure that you continue on your path to wealth creation? Would making these changes make you feel more in control of your finances?

What action would you take if a family member usurped your authority in terms of managing the family finances? Would you withdraw from the process? Or something else?

Do you think that adopting a prosperity mindset would help allay any fears you may have of losing your wealth? How would you get this mindset? Would surrounding yourself with other successful investors provide you with the tools needed to avoid financial fears?

2.5.10 Communication Style:

Initiators can be direct and forceful. As a result, others may perceive Initiators as demanding, impersonal, and dominating. If they feel the communication has strayed too far from their agenda, they may tune out or be quite abrupt in bringing the conversation back onto task. Providing the conversation remains results focused, they can become excited, animated and begin to open up.

Can you think of a time when you successfully communicated with a divergent group of people whether family, friends or associates about your financial and wealth creation plans? How did it feel to be able to allow communication to flow with ease? Describe the dynamics that were involved in the group? Why do you think the communication was easier?

Do you think that your direct and forceful approach to communication might prevent others from sharing their thoughts, suggestions and opinions? Do you tend to listen only to those whose

communication style is much like your own? How do you think the quieter family members might react to this feeling of being marginalized? What could you do to draw them into the discussion?

How would you deal with tedium and irrelevancies when a family member or advisor is communicating with you?

2.5.11 Measure of Success:

Reaching the goal, obtaining their desired results and having independence and freedom of action defines success for Initiators.

Generally the Initiator enjoys working with new ideas and opportunities. On the other hand, in an economic down turn how would you react to advice that encouraged you to become more cautious and predictable in your investments? Would you be willing to compromise in order to protect your bottom line?

Can you list what would be the outward signs of success for you? Does it mean having enough in the bank? Does it mean being able to subscribe significantly to your preferred charity? Or something else.

Would you ever retire? What would be the drivers in deciding to retire? Can you visualize your retirement? Would you need to radically downsize or could you maintain our current lifestyle?

2.5.12 Preferred Relationship with Advisors:

Initiators are most productive when given independence and freedom to make their own decisions, and respect competence, confidence and assertiveness in those they appoint to advise them. If they sense weak or vacillating decision-making in others, they will take control.

List the top five crucial credentials that you look for in your financial advisor.

Describe a scenario that would cause you to discontinue your relationship with a financial advisor? Has this ever happened? If so how did this situation affect your wealth creation plans?

How confident would you be to challenge the advice you were being given? How would you react to an advisor who only provides limited or unsophisticated financial advice? Has this ever happened? If so how did that make you feel?

2.5.13 Approach to the Financial Advisory Process:

Initiators are result-oriented people, capable of seeing long-range opportunities. To get results they will prefer to take charge, define goals, and create pressure in their Advisory relationships. They have high expectations of advisors and their recommendations.

Given the great importance of preserving and developing wealth that has often been built up over time what steps would you take to ensure your financial advisor fully appreciated the family succession and wealth transfer plans?

How important is it for you to take advice from someone who not only understands the goals you want to achieve but they are aligned with them? Would this kind of relationship ensure that you felt more in control of decision making about your finances?

What are the potential risks to taking advice from someone who does not feel engaged with helping you to meet your goals? Has this been an experience in your financial advisory process? If yes, what did you do to rectify it?

2.5.14 Decision Making Approach:

When problem solving becomes stagnant the Initiator re-energizes the debate. They will often be prepared to introduce radical solutions in order to stimulate thinking and get the discussion to a final outcome/result. However, Initiators need to remember that not all of their financial investment suggestions or proposals come to fruition. The key is to not let this become an issue and to look straight away to the next suggestion or initiative.

Discussion about finances can often be emotional for many, however, the Initiator will be very rational. The Initiator can bring an essential dimension to the planning process in that they quickly cut through debate, define ambitious goals and initiate implementation. The key will be to ensure the Initiator thinks through all of the practical work steps to reach their goals rather than just pushing ahead.

An Initiator will generally be very bold in their decision-making and willing to take risks to achieve their goals. They will inherently understand that achieving competitive goals will mean some losses along the way. Financial solutions which will produce quick results will often be preferred. The key is for their advisors to ensure they do not over expose themselves and endanger their family life.

Initiators like to take the lead and require to be supported with analysis when needed. They will become frustrated with too much detail if provided too early in the review process. A key communication point will be to offer them options so they can decide.

While not natural relationship builders, Initiators understand the need to create rapport to get results. They recognize they have to work at building relationships with advisors, spouse and family members in order to deliver successful outcomes. Their struggle is to preserve relationships when under pressure as they will be focused on getting quick results and will not tolerate being slowed down.

2.5.15 Key Questions:

Initiators thrive on setting agendas and direction. They can be seen as impetuous as they rush to 'get things going'. What will you sacrifice for success? What does money mean to you? How will you adjust your goals when results do not come as expected?

As an Initiator you will want to be in control. Consider how you might need to modify your behavioral style if you are not the primary decision maker. What steps would you take to be involved without 'taking over'? How might the entire decision making process benefit from you taking such a position?

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Initiators tend to be quick on the uptake. Consider how you might coach your advisors, spouse and family to communicate in a way that enables you to assimilate issues very quickly. Will you allow those who you trust to confront you when they disagree? Will you patiently listen to them? Think about the benefits to the debate and to the outcome if you were to take time out to explain your thought processes to them.

2.6 Community Builder

Community Builders excel at meeting people and promoting cooperation among groups of people. Their natural inclination is to help and support others to carry out an activity or transaction. They are attentive to both people and tasks, and influence others through empathy and supportiveness. Once convinced of a course of action, they will encourage others, operate diligently and collaborate to achieve the goal. They seek supportive relationships that are appreciative and empathic towards one another.

2.6.1 Typical Financial Planning Strengths:

Community Builders foster a cooperative approach by delivering encouragement in practical, tangible ways. They relate well to people and enjoy bringing people together to pursue goals. They enjoy uniting with others to organize and carry out wealth creation activities and enter complete transactions efficiently and effectively.

What goals would be important for you to achieve in your life? Would you feel compromised if your family members or co investors made decisions about finances that were not in alignment with your life goals?

Tell me about your greatest success? What did you do that enabled this to happen? What have you learned from the experience? To what extent were you directly involved in the decision making that led to this success? If this was a group decision then describe the dynamics of the other key players?

Describe how you would handle a situation where family members or co investors encouraged you to get involved in risky or poorly researched investment opportunities?

2.6.2 Typical Financial Planning Struggles:

Community Builders may compromise principles or convictions in order to maintain harmony or preserve a relationship. They may vacillate, resist change, or be too naïve or passive in certain situations. They may hesitate on a course of action unless they are fully convinced of all potential risks, causing them to miss out on opportunities, and they may be overly concerned about investment risk and be too hesitant in their investment approach as a result.

Are you receiving buy-in from your spouse, partner, family and others in key life and financial decisions you are making? If not why not? What steps are you taking to obtain this buy-in?

What and who can get in the way of you achieving your goals? Could your own tendency to be hesitant in decision making be the issue? What could you do to strengthen your decision making capabilities?

Can you think about a time when you were drawn into a decision about your finances or future life plans that you subsequently discovered was wrong for you? How did this make you feel? Were you able to turn this decision around? How did you do that? What did you learn from the experience?

2.6.3 Investing Style:

Community Builders typically seek security and predictability in their investments, and are likely to favor a conservative approach if their concerns about the security of an investment cannot be addressed. They prefer to deal with one transaction at a time, and will be cautious when investing in areas that are new to them.

As a Community Builder consider how you make sure that the financial plans and strategies you have developed and implemented will support your long term goals and provide you with security? What mechanisms have you put in place to ensure these outcomes are delivered?

What processes do you use to review new opportunities and information that is provided to you? Do you rely solely on your advisor? Do you seek the counsel of family members and associates? Or do you research every opportunity yourself preferring not to delegate this to anyone else? Which option has proven to be the most reliable for you in terms of successful outcomes?

If your family decided to invest in multiple opportunities how would you react to this? Would you allow yourself to be included in the investment or would you 'pass' knowing that you feel more comfortable taking one opportunity at a time? How might your family members react to your more cautionary approach?

2.6.4 Required Style of Financial Advisor:

The highest relationship priority for Community Builders is maintaining peace and preserving harmony with people. They are patient and good listeners, and will expect the same level of patience from their advisors. They need to feel their concerns about investment risk have been heard and dealt with satisfactorily, so will need an advisor who can patiently explain all aspects of a transaction's pros and cons to them. They are unlikely to commit to an investment without giving it considerable thought, so they need to be free of pressure in their decision-making process, which may take considerable time.

How comfortable do you feel delegating responsibility for your financial planning? Would you feel comfortable if your advisor plays the role of guide and allows you to make decisions? How open are you to new investment opportunities that advisors may bring to you? What kinds of opportunities would take you outside of your comfort zone? How confident would you be to walk away from advice that made you feel unsettled?

What steps would you take to choose a financial advisor whose behavioral style allowed you to take time to research, consider, and think through investment opportunities? Describe how you would handle an advisor whose advice was delivered in a direct and blunt manner?

What would be the benefit and the value to your personal growth in being mentored by a more experienced person? Can you describe the kind of behavioral style that you consider would provide the most effective counsel to you?

2.6.5 Product & Transaction Needs:

Community Builders need to be apprized of all the variables and possible risks before they make a decision, and will prefer to stick to tried and true methods rather than changing the status quo without very strong rationale. They tend to be fairly enthusiastic and so will become excited by new possibilities, but their harmonious nature means they will not act without first considering the implications.

What type of performance are you expecting from your investments? Are you more comfortable waiting for them to perform or are you often tempted to try something new and exciting to see a quicker result? Describe a time when you did this. What was the outcome? What did you learn from the experience?

How would new products and investment opportunities be received by you if they were the only option offered to you? Would you be comfortable investing in them even though there may be some risks that are not fully known or cannot be completely managed? Would you simply say no preferring to stay with a true and tried portfolio? Or would you do something else?

On a scale of 1 – 10 (10 being the highest) how well do you think your current portfolio is moving you towards achieving your life goals? What action would you take if your response to this question fell below 5?

2.6.6 Financial Planning Stress:

Unresolved conflict stresses Community Builders. Having too many choices, not being sure of the outcome and too much unnecessary change also causes stress. They may have difficulty saying 'no' to others and then feel overwhelmed with their commitments. They are also stressed by extensive detail or being forced to make a decision before they feel their reservations have been addressed.

How do you handle sudden changes in the financial markets? Do you see this as an opportunity? Have you ever made a decision either out of fear or because someone pressured you into it? Describe how this made you feel?

What steps do you take to keep financial control and ensure you have time to research and consider before making a decision?

Tell me about a situation when an advisor has mismanaged your expectations? What did you do? How did you manage the conversation?

2.6.7 Self Awareness:

Community Builders can benefit from setting clear boundaries. Generally, they can be more productive by being more assertive and developing confidence in their ability to say 'no'. They may tolerate problems or poor performance for too long rather than addressing issues, and may need to develop their confidence in confronting problems. It would benefit them to be more assertive in stating their doubts or objections about investments.

What was the best learning experience you had which has impacted your financial decision making? Summarize what you learnt from it. In particular if the experience was with decisions your family made what was the financial outcome and did the incident affect family relationships in any way?

What do you feel your greatest financial blind-spot is? If you are unaware what this might be – what steps might you take to uncover it? Could this be a scenario where using a mentor might prove to be invaluable?

Do you discuss you own life goals with family and friends? If not, why not? Do you think that they would be supportive of your plans and goals?

2.6.8 Money Management Style:

Community Builders have an unusual approach to money management. On the one hand, their enthusiasm and spontaneous nature can make them spend too much money, however their need for security gives them the motivation to diligently save towards nest-eggs and future goals. They may, in their impulsiveness, compassion and generosity, spend large amounts on friends or charities, but then regret it, especially if it has compromised a savings goal.

How important is it for you to set and keep to a budget? What do you see as the benefit of this for you? Describe a time when you overspent. How did that make you feel? What steps did you take to get back on track again?

What life goals do you have that you feel strongly enough about to change your money management style in order to ensure you stay focused on saving and investing in order to reach that goal?

What kinds of obstacles might come into your life that would take you off track and sabotage your ability to save and budget conscientiously? What kinds of scenarios might cause you to be impetuous in your spending?

2.6.9 Financial Fears:

Community Builders fear taking action when they are unsure of the outcomes, saying something that will offend others, or being cut off from opportunities to help people at their points of need. They fear uncertainty in their dealings, and may prefer to remain committed to a lesser quality option if they are not convinced of the benefits of change. When their need for security is compromised, they may become very emotional and will revert to very predictable investments.

What is a financial fear for you? How could you overcome it? What would be happening in terms of your finances to cause you to be fearful?

Do you have a fear of not having enough money? Do you have a clear vision of what you want in terms of your life goals and finances?

How would you respond to a family member who through their own mismanagement of money asked you to provide them with financial assistance? How would you feel? Would you be able to say no?

2.6.10 Communication Style:

Community Builders communicate by being good listeners, offering helpful words or encouragement and being thoughtful. They offer understanding and friendship to all they associate with, and are very non-confrontational and approachable. They are not assertive by nature, and may find it difficult to assert themselves in an advisory relationship when they feel their needs and concerns are not being addressed adequately.

Consider a time when you did not like or fully understand the advice you were being given. Were you able to stand up for yourself and either make the advisor or family member clarify the advice? Did you feel satisfied with the outcome or did you feel excluded from the process?

How would preparing yourself in terms of writing down questions in advance of a meeting with advisors, family groups or potential co investors be beneficial for you? What might be the risks if you were not fully prepared? Do you think more outgoing communicators take advantage of you? How would this make you feel? Have you already experienced such a scenario? Describe what happened and how you resolved the matter.

Do you understand what would be the best way to communicate with you? What depth of information do you need in order to make a confident decision about your finances? How might a more expressive communication style confuse your decision making? Consider what advantages there might be to understanding a range of behavioral styles. How would you benefit from this knowledge?

2.6.11 Measure of Success:

Community Builders feel successful when they can see that their investments are progressing to plan, and they are protected from potential risks. They may have certain lifestyle goals that they would like to fund through investments, however this is less of a motivation as they will rarely compromise security for the anticipation of high yield.

In an economic down turn how would you react to advice that encouraged you to take higher risk in order to maintain a healthy bank balance? Would you take more risk in order to become more financially independent?

How could changing the way you view money improve your life, relationships and wealth creation? Would such a change in your point of view compromise or enhance the financial decisions you make? Would gaining more knowledge about wealth creation give you the confidence to change the way you invest?

Do you ever plan to retire? What would you do in retirement? Would having financial security be the only driver in deciding to retire? Can you visualize your retirement? Would you need to radically downsize or could you maintain our current lifestyle?

2.6.12 Preferred Relationship with Advisors:

Community Builders tend to be very supportive of advisors. They are comfortable when their advisor takes the lead and provides structure, goals, and directions, as long as the Community Builder client's concerns and needs are adequately addressed. They may become uncomfortable if forced into a course of action they are not convinced about, or if they feel their investment goals may be compromised by a decision.

What might be the risks to your financial planning by becoming involved with an advisor who only provides limited or one-dimensional financial advice? How confident would you be to challenge the advice you were being given? Has this ever happened? If so how did that make you feel?

Can you think of an occasion when you settled for 'second best' through being persuaded to commit to financial decisions that did not meet your life goals? Would you have been able to change the outcome through being more assertive with your advisor? What do you see as the advantages to both parties that is advisor/client, to sharing behavioral styles?

Describe a time when you compromised and the outcomes were successful? What did you learn from that experience? Would this encourage you to concede in the future or did the experience cement your need to avoid compromising at all costs regardless of the outcomes?

2.6.13 Approach to the Financial Advisory Process:

Community Builders project pleasant, positive attitudes and will cooperate with advisors and investing partners to achieve their goals. They approach the advisory process with an expectation that professional advice will help them safely maximize their financial position. They are patient and good listeners, and will expect that their advisor will address them in a similar manner.

Describe a time when the advice you were given failed to deliver your expectations. With hindsight were your expectations too high or was the advice unsound? What did you learn from this experience? How would you do proceed differently in the future?

How do you choose your advisor? Outline the procedure you go through in order to make sure your advisor has your best interests at heart?

How are you progressing towards your goals? What part does your advisor play in helping you achieve these goals? Do you get the sense that they are truly aligned with your life goals or not? What are the potential risks to taking advice from someone who does not feel engaged with helping you to meet your goals?

2.6.14 Decision-Making Style:

Community Builders are very concerned about making a happy family the first priority of their life. Their dreams, goals and activities will all be focused on making this happen. They pay attention to what interests and motivations others have and are able to bond family members, friends and associates together.

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A key issue for Community Builders in their financial planning will be the need to provide for the lifestyle needs of their family. This will include the quality of their home, capacity to provide education for children and recreation. Creating the right image in the community and having the ability to participate in community activities will also be important as this is foundational to their life.

While Community Builders are not natural risk takers they will be supportive of risks being taken by others in the family, such as their spouse. The key will be to ensure that their financial life is protected from the consequences of failed risks.

In their efforts to build relationships Community Builders may set aside their own needs and allow others to set the agenda in terms of their life direction and finances. The key will be to create a safe and calm environment for them to express their opinions.

In helping a Community Builder with their finances and overall life planning it will be important to help them set boundaries as they may often be quite impressionable. Further, a struggle will often be budgetary discipline. Failing to guide them in these areas and provide an accountability plan could threaten their future security.

2.6.15 Key Questions:

Consider a time when you were associated with a group of people either family or associates where you found it difficult to build a relationship? How did that make you feel? What steps did you take to resolve this?

As a Community Builder you will want to know what interests, inspires and motivates family, friends, advisors and associates. How does this relate to your goals? Have you and others in your life considered how the stability of your family life will be protected? Consider how your relationship building talents might work against you in terms of your decision making processes? Might you compromise your own life dreams and goals?

Can you describe a time when you failed to manage your own expectations and allowed others to intimidate you into making a decision that did this? How did that make you feel? What steps did you take to reverse the decision? Or did you?

2.7 Engager

Engagers are comfortable connecting with people in a broad array of situations and being able to use their natural enthusiasm to promote. They build their life and career around who they know and being outgoing. They approach situations enthusiastically, especially when they are passionate about the outcomes, and enjoy new opportunities and starting (rather than finishing) new projects and goals.

2.7.1 Typical Financial Planning Strengths:

Engagers are normally strong communicators and lifestyle focused. They are outgoing, engaging, lively, optimistic, gregarious, persuasive, fun loving, enthusiastic, and inspiring. They enjoy sharing ideas and concepts, and communicate passionately about issues they believe in. They will gladly share their financial and investment knowledge with others, and once passionate about the financial planning process and making investments, will approach it enthusiastically.

Describe your greatest financial success? What did you do that enabled this to happen? What have you learned from the experience? To what extent were you directly involved in the decision making that led to this success? If this was a group decision then describe the dynamics of the other key players?

How would you cope with a situation where family members or co-investors did not support you in an investment opportunity? Particularly when, in your view, this prospect offered untold financial gain for you?

How might your outgoing and enthusiastic approach to investment opportunities affect others around you with a more analytical and reserved style?

2.7.2 Typical Financial Planning Struggles:

They can be prone to being impulsive, emotional, too optimistic and exaggerating. Sometimes Engagers tend to over commit, lose interest, and start pursuing other goals without proper follow through. They will often overlook key details, and rely on estimates or feelings when more detailed research is required. They may also talk too much or digress from the topic at hand.

Are you receiving support from your spouse, partner, family and others in key life and financial decisions you are making? Why do you think that they are not supporting you? What steps are you taking to obtain this backing?

What and who can get in the way of you achieving your goals? Could your own tendency to be over enthusiastic and upbeat in decision making be the issue?

What could you do to strengthen your decision making capabilities? Would learning to moderate your outgoing behavior cause others to take you more seriously in terms of your decision making?

2.7.3 Investing Style:

Engagers need variety in investing and opportunities to explore new, creative ideas along with a minimum of detail. They will engage wholeheartedly in their passions, but find it difficult to motivate themselves to operate in areas which disinterest or bore them. They will often gravitate to exciting, dynamic investments that they are enthusiastic about. Because they are highly optimistic, they need to ensure they understand all possible risks before committing to an opportunity to avoid disappointment. If a Engager is disinterested in a product it is unlikely they will want to commit to it, but once their interest and passion is ignited they will embrace the opportunity wholeheartedly.

Can you think about a time when you were drawn into a decision about your finances or future life plans that you subsequently discovered was wrong for you? How did this make you feel? Were you able to turn this decision around? How did you do that? What did you learn from the experience?

As the Engager thrives on exciting and stimulating opportunities; how do you make sure that the financial plans and strategies you have developed and implemented will support your long term goals and provide you with security? What mechanisms have you put in place to ensure these outcomes are delivered?

If your family decided to invest in safe predictable and to you what might seem unexciting and low yield opportunities how would you react to this? Would you allow yourself to be included in the investment or would you 'pass' knowing that you feel more comfortable taking on riskier and more imaginative opportunities? How might your family members react to your more uninhibited approach?

2.7.4 Required Style of Financial Advisor:

Engagers are typically highly connective and interactive, and function best when their advisory relationships are friendly and relaxed. They will respond best to an advisor who researches thoroughly and presents key facts with a minimum of detail. Advisors need to ensure that the Engager client is fully aware of all potential risks in a strategy to help them avoid disappointment.

How comfortable would you feel delegating responsibility for your financial planning to an advisor who was very cautious in terms of their advice? Would you prefer an advisor who has a similar lifestyle and behavioral style to yourself? What might the risks be to the quality of advice you obtained if the advisor failed to provide a cautionary note when appropriate? How confident would you be to walk away from advice that made you feel disconcerted?

How good a listener do you think you are? If your advisor was all about facts, figures and detail would you switch off? Describe how you would handle an advisor whose advice was delivered in this manner? Consider the risks to your financial success if you failed to listen to sound advice.

What would be the benefit and the value to your personal growth in being mentored by a more experienced person? Can you describe the kind of behavioral style that you consider would provide the most effective counsel to you?

2.7.5 Product & Transaction Needs:

Engagers must have excitement, adventure, activity, change, variety and multiple choices of transactions and opportunities. They are interested in innovative opportunities, and will be reasonably comfortable with changing their strategy as new opportunities arise. They may commit to new opportunities too hastily, and will benefit from an advisor who can help weigh the pros and cons of opportunities and strategies for them.

What type of performance are you expecting from your investments? Are you often tempted to try something new and exciting to see a quicker result? Describe a time when you did this. What was the outcome? What did you learn from the experience?

Think about a time when you rushed into an investment opportunity and the outcome was not as successful as you would have hoped for? What could you have done differently in arriving at the decision to enter this investment? Was your research into the opportunity incomplete? How would you approach such a venture in the future?

On a scale of 1 – 10 (10 being the highest) how well do you think your current portfolio is moving you towards achieving your life goals? What action would you take if your response to this question fell below 5?

2.7.6 Financial Planning Stress:

Engagers may be stressed by having to deal with extensive detail or routine. They tend to procrastinate on details and then become stressed by deadlines. Being confined or cut off from people for long periods of time causes stress for Engagers, as does unresolved conflict.

How do you handle sudden changes in the financial markets? Do you see this as an opportunity? Have you ever made a decision either out of fear or because someone pressured you into it? Describe how this made you feel?

What is the most important reason you choose to have an investment portfolio? Is it for lifestyle, for fun, because it's what your family expect or something else? What does having money mean to you? How would your life change if you didn't have money?

Tell me about a situation when an advisor has mismanaged your expectations? What did you do? How did you manage the conversation?

2.7.7 Self Awareness:

Engagers need to organize and prioritize. Avoiding distractions from new ideas, contacts, and transactions until current ones are completed will greatly enhance their success. They may need to temper their need to talk and socialize, and focus more on the task at hand. They may also find it difficult to make tough decisions, especially if it means compromising a relationship. Because of their enthusiastic nature, they may be impulsive spenders or investors, and may benefit by learning to take a more measured approach to spending, saving and investing.

What was the best learning experience you had which has impacted your financial decision making?

What do you feel your greatest financial blind-spot is? If you are unaware what this might be – what steps might you take to uncover it? Would having a mentor or coach in your life be valuable?

Do you discuss your own life goals with family and friends? If not, why not? Do you think that they would be supportive of your plans and goals?

2.7.8 Money Management Style:

Engagers have a great deal of enthusiasm, and crave excitement in all aspects of their life. Because of this, they may be impulsive spenders and find it difficult to commit to a steady savings plan. However, once committed to a long-term savings or investment goal, Engagers will embrace it enthusiastically, especially if they can see immediate progress towards their desired result.

How important is it for you to set and keep to a budget? What do you see as the benefit of this for you? Describe a time when you overspent. How did that make you feel? What steps did you take to get back on track again?

What life goals do you have that you feel strongly enough about to change your money management style in order to ensure you stay focused on saving and investing in order to reach that goal?

What kinds of obstacles might come into your life that would take you off track and sabotage your ability to save and budget conscientiously? What kinds of scenarios might cause you to be impetuous in your spending?

2.7.9 Financial Fears:

Engagers' financial fears revolve around need to socialize and have fun, and their desire to look successful to others. They often have fairly exciting lifestyle goals, and so may have very upwardly-mobile financial goals to accommodate their desired lifestyle. As such, they fear any scenario where their desired future will be compromised, or where they will be embarrassed in front of others.

Financial markets rise and fall but how would you cope with a major fall that affected your income and your ability to live the lifestyle to which you have become accustomed?

Do you have a fear of not having enough money to deliver your life goals? If so what are the safety measures you have in place in order to make sure you do not compromise your financial security or your lifestyle?

How would you respond to a family member who through their own mismanagement of money asked you to provide them with financial assistance?

2.7.10 Communication Style:

Engagers love to talk about things they are passionate about, and will be advocates in their circles of financial opportunities they are passionate about. They will be quite friendly and open with their advisors, and expect the same warmth, enthusiasm and disclosure in return.

Have you ever experienced an occasion, when discussing your financial goals and strategies for the future, that your sociable, go-getter approach to life alienated those around you? Why do you think they might have distanced themselves from you? Do you think that they saw your outgoing highly communicative behavioral style as a bit frantic?

How would preparing yourself in terms of writing down questions in advance of a financial discussion with advisors, family groups or potential co investors be beneficial for you? What might be the risks if you were not fully prepared? Do you think more reflective and analytical communicators might take advantage of you? How would this make you feel?

Have you ever considered what effect your confident communication style might have on others? How might your more expressive communication style confuse decision making? Consider what advantages there might be to understanding a range of behavioral styles. How would you benefit from this knowledge? Would you be able to moderate your own communication and adapt to others?

2.7.11 Measure of Success:

Engagers feel successful when they see the effects of their influence and gain recognition, prestige, respect and notoriety. They often thrive on contributing to others' success which will make them advocates of any investment they see potential in. They tend to have 'upwardly mobile' lifestyle aspirations and will feel successful when their investment strategies allow them to realize these aspirations.

In an economic down turn how would you react to advice that encouraged you to become more cautious and predictable in your investments? Would you be willing to compromise your lifestyle in order to protect your bottom line?

Can you describe what success means to you? What would be the outward signs of this success?

Do you ever plan to retire? What would you do in retirement? Would having financial security be the only driver in deciding to retire? Can you visualize your retirement? Would you need to radically downsize or could you maintain your current lifestyle?

2.7.12 Preferred Relationship with Advisors:

Engagers delight in building rapport with advisors they respect. Being people oriented, they expect some level of rapport or friendship from advisors. They will usually not feel the need to take control of the financial planning process unless it is clear the advisor is not addressing their goals or concerns to their level of satisfaction.

What might be the risks to your financial planning by becoming involved with an advisor who only provides limited or one-dimensional financial advice? How confident would you be to challenge the advice you were being given? Has this ever happened? If so how did that make you feel?

Can you think of an occasion when you settled for 'second best' through being persuaded to commit to financial decisions that did not meet your life goals? With hindsight would you have been able to change the outcome? What do you see as the advantages to both parties that is advisor/client, to sharing behavioral styles?

Describe a time when you allowed your advisor to make all the decisions in a financial transaction and the result was successful. What did you learn from that experience? How difficult was it for you to hand over the decision making to your advisor?

2.7.13 Approach to the Financial Advisory Process:

How important is it for you to use your wide network of friends and associates to bounce ideas off before making financial commitments?

Can you list the top five drivers in your life? For example: money in the bank, membership to the top clubs, the best house on the block or something else? Does your advisor know these are your life drivers? Do you think it important to share these with your financial advisors? And why?

Do you get the sense that they are truly aligned with your life goals or not? What are the potential risks to taking advice from someone who does not feel engaged with helping you to meet your goals?

2.7.14 Decision-Making Approach:

Cultivating a healthy curiosity about people and their activities is a great strength of the Engager. They will quite openly use these contacts to brainstorm new ideas and spot new opportunities very quickly. They observe people, they ask questions, are very affable and network with ease often using these opportunities to gain insight into the 'latest and greatest opportunity' in the hope that it might prove to be a financial opportunity for them. They reach out to people and create an environment of fun and effortlessness and enjoy being seen at social and business events.

The Engager will usually prioritize their financial planning around setting lifestyle goals which enhance their overall quality of life. Keeping up with others and being seen to be successful will be important. They will be attracted to opportunities which will generate quick returns, however, in their excitement may fail to perform the proper analysis to check the merits and risk of the deal.

A key attribute of an Engager is that they are typically naturally high spenders and therefore have greater difficulty staying focused on their budgets and goals. The higher spending habits may be seen in their natural generosity, desire to have the best things and in creating fun and exciting environments. However, when they over spend and do not have enough money this will create fear and panic.

An Engager needs an advisor that they can easily engage with in a fun way and not feel judged by. It is key that the advisor keeps the Engager's confidence high and also provides a high degree of

accountability and structure to achieving their goals. The advisor should communicate in terms of a spending plan which addresses the budget and savings. Further, throughout, the advisor needs to be strategic and analytical in their approach to keeping the Engager on track and not jumping into opportunities which will perform poorly.

2.7.15 Key Questions:

Consider how you might gain a deeper understanding about your inherent behaviors and talents. Then ask yourself how you can become more intentional in how you apply them toward achieving your life and financial goals. Consider how your natural propensity to make emotional decisions has impacted your finances. How does your discipline with spending money affect your ability to save and invest?

List occasions where your outgoing style of behavior might have been used more effectively? For example; think of a time when a discussion with an advisor, spouse or family member was treated as trivial because of your behavioral style. Would you have needed to moderate your behavior to the environment you were in? How could you have presented your thoughts and ideas of this financial opportunity differently to these groups?

Are you developing a more effective style of communication by showing patience and listening when others with different gifts sets to yours are offering an opinion? Do you consider that this approach would enhance your ability to build new relationships? How might developing this skill enhance your financial potential?

2.8 Strategist

Strategists naturally blend their strong drive to reach key goals with sound knowledge, high quality processes and quality control standards. As a result, they are equipped to be strategic players in situations where achieving results is a priority. They have an ability to achieve ambitious goals and concentrate on matter-of-fact, practical issues. They also have a rational, impartial approach that enhances their ability to make difficult decisions.

2.8.1 Typical Financial Planning Strengths:

Strategists are people with a vision for the future with the capability of researching and rationalizing the relevant information for making a decision to move forward. They have a good eye for detail and push to get transactions completed with a high degree of quality control. They have the strategic foresight to be able to say 'no' to opportunities that they feel may have unreasonable risks or be under-researched.

What goals would be important for you to achieve in your life? Are you being realistic in how and when you will achieve them? How are you managing the risks?

Tell me about your greatest success? What did you do that enabled this to happen? What have you learned from the experience?

What would you like to do more of in the future to focus on your life?

2.8.2 Typical Financial Planning Struggles:

Strategists may come across to others as very questioning, demanding and inflexible. They will generally have spent time mapping out a course of action to get results and will generally only trust if it is their way. Through getting caught up in their own thinking and not allowing others to contribute they can get in the way of their own success.

How well are you getting the buy-in of your spouse, partner, family and others in key life and financial decisions you are making?

What and who can get in the way of you achieving your goals? What would you sacrifice for success?

Are you comfortable to support another person's goals that may be different from yours?

2.8.3 Investing Style:

Strategists have a determined and goal-driven approach to investing. Once they have decided their desired goals, they will then determine how to reach them in the most efficient manner. They consider all risk/return issues very carefully, and will only be comfortable committing to opportunities that they have researched thoroughly. They will have little tolerance for investments that are not living up to

expectations, and will not hesitate to alter their portfolios if any aspects of it are failing to meet their goals.

As a strategist consider how you are ensuring that the financial plans and strategies you have developed and implemented will support your long term goals?

What processes do you use to review new opportunities and information that is provided to you?

How do you manage your patience in making investment decisions? Do you find yourself taking more risks when you are feeling pressured to get better results?

2.8.4 Required Style of Financial Advisor:

Since they are primarily oriented towards goals and tasks, Strategists prefer having ample time to think through and focus on the transaction at hand, however they will collaborate with advisors and investment partners if that is required to produce results. Because they require comprehensive detail they will expect their advisors to provide recommendations that are backed up by quality research.

How comfortable do you feel delegating responsibility for your financial planning? Would you prefer an advisor who plays the role of guide and allows you to make decisions?

Are you comfortable sharing information with your advisor? Do you believe your advisor could help you achieve better outcomes if you shared more?

Describe the value to your personal growth in being mentored by a more experienced person. Are you comfortable to be mentored or coached by someone?

2.8.5 Product & Transaction Needs:

Strategists prefer a mixture of financial transactions, as long as they can make consistent progress toward their goals and their high standards for quality are met. They need evidence and reasoning to commit to an opportunity, and will change if they feel their strategic plan is not being met.

What type of performance are you expecting on your investments?

How would new products and solutions be received by you? Are you comfortable investing in them even though there may be some risks that are not fully known or cannot be completely managed?

Tell me about a poor financial decision you have made from not doing enough research? How much detail do you generally need to make decisions which you can be committed to?

2.8.6 Financial Planning Stress:

Strategists get stressed by perceived disorganization in others, being hindered from achieving results, or being unable to control either the quality or direction of their environment. They are also stressed by

investment 'surprises' that have not been analyzed or prepared for, as they will expect their advisor to have apprised them of all possibilities before committing to a transaction.

How do you handle sudden changes in the financial markets? Do you see this as an opportunity? Have you ever made a decision out of fear?

Have you ever made a financial decision which caused you to lose a lot of money? How did you manage the situation? What steps do you take to keep financial control?

Tell me about a situation when an advisor has mismanaged your expectations? What did you do? How did you manage the conversation?

2.8.7 Self Awareness:

Strategists can improve their results by realizing the total effort required by advisors and investment partners to reach the high expectations and goals to which they aspire. Because of their need for control and precision, they are often reluctant to delegate responsibility and tasks.

What was the best learning experience you had which has impacted your financial decision making? Summarize what you learned from it.

What do you feel your greatest financial blind-spot is?

Are you aware of how your desire for goals may be impacting the life of your family? Do you feel appreciated by your family and friends?

2.8.8 Money Management Style:

Strategists are very planned and deliberate in their money management style, and approach spending, saving and debt with a considered and well thought-out approach.

How do you deal with investments that are not performing?

2.8.9 Financial Fears:

Strategists fear losing control of their financial outcomes, not meeting goals, and having the solution to a problem without the ability to implement it. They also fear being forced into a disorganized environment or into a decision without thorough background information. Because of their highly methodical nature, they also fear financial 'surprises' and will research diligently before committing to a transaction to ensure all possibilities have been accounted for.

What is a fear for you? How could you overcome it?

Do you have a fear of not having enough money?

What would be the implication for you if you did not realize your financial goals? How would you feel? How would your family react?

2.8.10 Communication Style:

Strategists can be gifted and animated communicators when dealing with an area they are passionate about. They analyze situations carefully before stating their opinions, and as a result they strongly believe that what they are saying is absolutely correct and the right direction to take. Because they think through the consequences of their words before speaking they are usually very diplomatic, but under stress they may come across as overly harsh or blunt.

Consider a time when you involved your family or advisors in key decision making. Did this make you feel frustrated as they debated? Was their involvement in decision making helpful?

How would you deal with tedium and irrelevancies when a family member or an advisor is communicating with you?

What would be the best way to communicate with you? Have you lost trust when you are not presented with all the facts, options or the risks are not minimized? Are there risks in others simplifying their communication style in that they might leave out a crucial piece of information?

2.8.11 Measure of Success:

Strategists enjoy achieving goals correctly, efficiently and without undue time wasting. They like to be proven right and they like to be in control.

How much money is enough for you? What is important about money to you?

How could changing the way you view money improve your life, relationships and wealth creation?

Do you ever plan to retire? What would be a quality life for you? How do you maintain a balanced life?

2.8.12 Preferred Relationship with Advisors

Strategists usually like to be in charge because they believe they see the larger vision and they have a conceptual plan to make it happen. They perform well with advisors whose organization skills and discipline they respect. They are likely to require strategic advice from their advisors, as well as meticulously prepared research, ongoing monitoring of investment performance and introduction to high-quality investment opportunities as they arise. They will expect to be made aware of any significant developments in their financial strategy, and require their advisors to back up all recommendations with high-quality research.

What might be the risks to your financial planning by becoming withdrawn or isolated or emotionally dissociated from what you see as irrelevant or time wasting discussions?

Describe a time when you have settled for 'second best' through being persuaded to commit to solutions and plans that did not meet your goals and criteria. How did that make you feel? Would you have been able to change the outcome through a more transparent review process with your advisor?

Describe a time when you compromised and the outcomes were successful? What did you learn from that experience?

2.8.13 Approach to the Financial Advisory Process:

Strategists synthesize a broad array of facts, events and concepts in order to develop long-range plans and improve results. They typically see the larger vision well ahead of others and are often considered visionaries or entrepreneurs. They have the ability to succinctly determine objectives, and will expect their advisor to assist them in determining a strategic investment plan, and researching high-quality investment opportunities that will achieve their aims.

Describe a time when your decision making skills failed. How did that make you feel? What did you learn from this incident?

Consider how easy it would be for a member of your family or your advisor to approach you about your decisions. Are you approachable? Will you listen to them?

How are you progressing towards your goals? What accountability processes do you need to help you follow through on your goals?

2.8.14 Decision Making Style

Strategists are very visionary and enjoy setting goals, and then guiding the strategy to get there. They will tend to be quite independent in their approach and will not delegate to an advisor easily. In the advisory relationship they benefit more from quality guidance rather than having decisions imposed upon them.

They will be very rational in their planning approach with a strong focus on the bottom line, how their goals will be achieved, creating sustainable wealth and ensuring the costs are minimized.

Strategists will take risks but normally they will be very calculated and only venture into riskier opportunities after research is performed to minimize the exposure.

Strategists are able to respond well to communication that is clear, transparent, concise and accurate. Provide them with options and identify the risks so quick decisions can be made. When they want research material it's important for advisors and associates to have the research readily at hand.

Strategists need times of thoughtful introspection in order to analyze information, think of new strategies and to re-energize.

2.8.15 Key Questions:

Are you keeping your advisors, spouse and family members fully abreast of your vision and where they fit in to it? How comfortable are you trusting others with key financial information and your real feelings and desires?

What factors are motivating the goals that you set? Are you developing an appropriate balance between the bottom-line results, your relationships with family members and friends, and recognizing your values?

Are you developing a more effective style of communication by showing patience and listening when others with different gifts sets to yours are offering an opinion on life and financial matters?

2.9 Stylish Thinker

Stylish Thinkers enjoy interacting with others and to get the most out of any situation. In making decisions they require precision, technical information and the latest trends that will fully inform them that they are getting the best solution or outcome available. They also like to be able to test ideas in discussions with other people. They will usually be strong in following through on their goals but may need some help in developing their personal vision.

2.9.1 Typical Financial Planning Strengths:

Stylish Thinkers excel at promoting new ideas, stirring up high energy and enthusiasm for new transactions and drawing on their wide base of knowledge and contacts to research their ideas. They will utilize their wide circle of contacts to achieve goals, adding reliability, style and panache to everything they are involved in. They have very high standards and desire to execute dealings with flair.

How would you manage a situation where family members or co investors did not support you in an investment opportunity? Particularly when, in your view, this prospect offered significant financial gain? Would you proceed without their support and risk being marginalized or would you walk away from the opportunity preferring to maintain relationships?

What does financial success look and feel like to you? How will you know when you have achieved this success? What will be the outward signs of your success?

Can you describe a time when your financial plans and strategies moved you significantly closer to realizing your life goals? What did you do that enabled this to happen? What have you discovered from the experience?

2.9.2 Typical Financial Planning Struggles:

Stylish Thinkers at times can get caught in the awkward place of being between wanting to look good in front of others and then wanting to be very structured and scheduled. In the process, they may tend to be over controlling, too critical and sharp in manner with others and over represent what they know. They may become frustrated by unimaginative thinking, and may lack empathy towards others.

Could your own tendency to be enthusiastic and upbeat in decision making be an issue when dealing with less optimistic family members or associates? Would learning to temper your outgoing behavior cause other less confident people to take you more seriously in terms of your decision making? What advantages might there be in understanding how to communicate with others who do not share your enthusiasm or who take longer to get up to speed with financial matters?

What kinds of financial discussions excite you the most? Can you explain why they do and the kinds of people who were involved in these discussions?

How would you deal with a family discussion about succession planning with family members who were uncomfortable with the conversation?

2.9.3 Investing Style:

Stylish Thinkers will typically gravitate towards investments that are high-quality and dynamic. They are typically optimistic about innovative strategies but will not commit to them without thorough research. They expect their investments to produce top-quality results and will not commit to anything they consider to be poor or average in its performance. They will analyze opportunities thoroughly but will change their strategy quickly if their investments are not performing to expectations.

As a Stylish Thinker what measurements do you apply to ensure that the financial plans and strategies you have developed and implemented will support your long term goals for wealth creation?

What techniques do you use to review new opportunities and information that is provided to you? List the top five criteria that have to be met before you make your final decision? How many of these conditions are driven by life style goals?

As the Stylish Thinker is motivated when presented with exciting and stimulating investment opportunities; how do you make sure you do not allow your enthusiasm to cloud your decision making? Do you use your advisor or private network as a sounding board or do you rely solely on your own research and due diligence?

2.9.4 Required Style of Financial Advisor:

Stylish Thinkers require cutting edge advice as long as they are convinced in its validity. They will benefit from an advisor who will listen to them patiently, accept their optimism, and present alternative points of view with conviction, creativity and logic.

What do you consider are the benefits of choosing a financial advisor who has a compatible investment pattern to yours and whose personal investments reflect your own? Why do you think that this advisor/client relationship would be invaluable to you? What might be the risks to the quality of advice you obtained if the advisor failed to provide a cautionary note when appropriate?

Describe the value to your personal growth in being mentored by a more experienced person. Are you comfortable to be mentored or coached by someone? If so describe the kind of person whose advice and counsel you would welcome and trust. Do you have such a person in your life?

List the top five 'must haves' in a client/advisor relationship? Have you ever been disappointed with the advice you received and if yes how did you manage the conversation?

2.9.5 Product & Transaction Needs:

Investment and transaction variety and choice is needed as an outlet for Stylish Thinkers' high energy level. They have flurries of activity interspersed with periods of methodical research and preparation. They are comfortable with change, as long as their need for setting trends is being met. They will lose interest in ideas or projects that become unfashionable.

Have you ever taken advice that required you to spend too long considering the opportunity and you missed out on what would have been a wise investment? What did you learn from this experience?

Prices go up and down and markets change. Ideas and innovations come and go. How would new products and solutions be received by you? Are you comfortable investing in them even though there may be some risks that are not fully known or cannot be completely managed? Describe the circumstances under which you would be comfortable to take this approach?

How important is it for you to have a tailored approach to your transaction needs? How might this help you make decisions that moved you more quickly along the wealth creation road?

2.9.6 Financial Planning Stress:

Stylish Thinkers are stressed by extended periods of being alone, along with carrying sole responsibility for completing major transactions. Over-commitment to multiple transactions and not having an input to decisions compound their frustrations. They are also stressed by having their innovative ideas disregarded or ignored.

How do you plan for the unexpected in terms of your finances? These might be loss of principal, or market volatility. Describe your coping mechanisms when faced with the 'unexpected'?

How important is it for you to have a single point of contact in order to help you understand and handle sudden changes in the financial markets? What might be the risks in having to deal with multiples of advisors in such a financial climate?

When presenting an exciting and well thought through and researched opportunity to family members or associates how would you react to your suggestions being dismissed out of hand? What would be your reaction to being excluded from decision making about family business and investment structures? Has this ever happened?

2.9.7 Self Awareness:

They should subdue impulsive actions, display patience with people and focus on how a new idea or project relates to the overall goal. They will benefit by learning to pace themselves and have realistic expectations of others, and examining trends more closely before committing to them.

What do you feel your greatest financial blind-spot is? If you are unaware what this might be – what steps might you take to uncover it? Would having a mentor or coach in your life be valuable?

Are your family members or associates as enthusiastic and as committed as you are to financial success? Do you think that they might consider you overly upbeat in terms of your decision making style? What action can you take to resolve this opinion?

What was the best learning experience you had which has impacted your financial decision making?

2.9.8 Money Management Style:

Stylish Thinkers, as their name suggests, like to be on the cutting edge, and may see spending on consumables as necessary investments in their career, lifestyle or business. They can be impulsive at times, but this is usually tempered by their analytical approach to money management. Because of its predictable and boring nature, they may find it difficult to maintain interest in a savings plan unless they are convinced it will lead them to an exciting opportunity of some kind.

What do you feel your greatest financial blind-spot is? If you are unaware what this might be – what steps might you take to uncover it? Would having a mentor or coach in your life be valuable?

Are your family members or associates as enthusiastic and as committed as you are to financial success? Do you think that they might consider you overly upbeat in terms of your decision making style? What action can you take to resolve this opinion?

What was the best learning experience you had which has impacted your financial decision making?

2.9.9 Financial Fears:

Stylish Thinkers fear being perceived as irrelevant, being restrained from opportunities to improve their position, failing to meet their goals or looking bad to others. They are constantly on the lookout for new ideas to ensure they do not cease being leading-edge, and fear predictability in their environment.

Describe an occasion when your advisor persuaded you not to invest in a new and exciting opportunity that you felt would move your wealth forward significantly? Did you take this advice? If you didn't then what did you do? If you did take this advice only to see your opportunity become successful how did that make you feel?

Do you have a fear of not having enough money? How would your life style and future goals change if you were seriously impacted by a downturn in the financial markets?

Have you ever, through our own poor decision making, mismanaged your portfolio? What did you do to recover? What role did your family, associates and advisor play in this situation?

2.9.10 Communication Style:

Stylish Thinkers use creative ideas and facts to influence, inspire and persuade others. They enjoy communicating new ideas and inspiring people to join their cause. They can be charming and eager, or assertive and outspoken, depending on the circumstances and audience. They can become defensive when their opinion is challenged or contradicted, and their words can be sarcastic and hurtful to some.

Describe an occasion when you felt you were at your most confident and effective when communicating with family, associates or advisors about financial matters? How did this make you feel? Did they take action as a consequence of the things you said?

Conversely, think about an occasion when your advice was neither sought or was not welcomed. How did this make you feel?

How would you deal with tedium, irrelevancies or superfluous chatter from a family member, advisor or associate? Would you voice your opinion? Under what circumstances would you share your behavioral style with family, advisors and associates? Would doing this improve communications between yourself and the other group members?

2.9.11 Measure of Success:

Stylish Thinkers determine success by how well others respond to them, how leading-edge their ideas are, as well as the level of recognition or respect they receive. They enjoy being on the cutting edge, and will seek the approval of those they respect.

In planning and implementing your life goals what is more important to you success or significance? And why? How would you measure success in terms of your wealth creation? How would you measure significance?

How important is it for you to have the finer things in life and to live in the best house in the street? Consider how your life goals might need to be moderated if you lost heavily on your investments. What would you change first in your lifestyle in order to accommodate this economic downturn?

Do you ever plan to retire? What kind of quality life would your wealth buy for you? How do you maintain a balanced life?

2.9.12 Preferred Relationship with Advisors:

Input into key financial decisions is very important to Stylish Thinkers. They may become contentious if they are not allowed to present their ideas, and they judge others on their level of innovation and ability to meet their expectations. They tend to become critical and defiant towards advisors they don't respect. They will expect detailed research from their advisors into innovative, exciting and leading-edge opportunities.

List the top five credentials that you would want your advisor to possess? Would their behavioral and communication style be listed in the top five? How confident would you be in asking them to undertake the DNA Discovery Process so that you could better understand their modus operandi?

How important is it for you to have a client/advisor relationship that is aligned in terms of the advisor having a similar lifestyle and life goals to yourself? What might be the risks in this kind of relationship? What might the benefits be?

Have you ever had a bad experience with a financial advisor? What action did you take to recover from this situation? What did you learn from the experience?

2.9.13 Approach to the Financial Advisory Process:

People with this style excel at generating new ideas that have an appealing flair. Stylish Thinkers use enthusiastic communication skills and extensive knowledge to influence others. Once convinced of the

facts, they will promote concepts and opportunities with zeal, and will embrace leading-edge trends enthusiastically.

Describe a time when you persuaded a reluctant family member, friend or associates to join you in an investment that was successful. How did they react to this success? Did they acknowledge the role you had played in the success? How did this experience make you feel?

What steps do you take to educate yourself with financial matters and keep up to date with what is happening in the financial world? Do you simply rely on your advisors, family, friends and associates or do you undertake this self education process for yourself? Would you be willing to share your findings with others who are less capable than yourself in wealth creation matters?

List the top five lifestyle status symbols you would willingly give up during an economic down turn? How would giving them up make you feel?

2.9.14 Decision-Making Style:

While having a drive to succeed, Stylish Thinkers are also able to stand back and let others take the lead providing they can see a successful outcome for themselves. Stylish Thinkers like to network widely and will quickly see opportunities for new transactions where they can excel and are able to analyze those opportunities impartially. With their logical but conversational style they will be recognized as people who know how to pick high-quality and successful investment opportunities.

The Stylish Thinker will be structured in their approach towards their financial planning. Given their life is built on being recognized for their success and building a high quality of life, they will be quite rational and careful in their approach to getting there. They will be strong at setting budgets so that they achieve their goals.

Overall, the Stylish Thinker will usually be quite focused on getting financial results. Despite their personal drive they will be very calculated in any risks that they take. They will only take a chance on quality products and solutions, and will never compromise their lifestyle.

Stylish Thinkers are inclined to over commit when they are excited and drawn in by new prospects. However, remembering to apply their inherent analytical skills diligently into any opportunity would enable them to be more circumspect in what they choose to support, invest or be a part of.

The advisor who works with the Stylish Thinker needs to draw them out at first on what the vision for their life is and then actively listen to what they have to say. Then it will be about providing cutting-edge advice on how they can live an exciting life within their budget. An advisor should be prepared for them to be quite sharp with their questioning of ideas and proposals.

2.15 Key Questions:

Stylish Thinkers might be seen as superior and condescending by those who lack confidence in their own abilities. What steps could you take to ensure you didn't give this impression? How might you need to moderate your communication style?

Stylish Thinkers will benefit from keeping a balance between networking and their need for time to analyze. Consider what skills you would need to apply with family, advisors or potential co-investors in order to be able to 'buy thinking time? How might you need to compromise your need for detailed technical information before making a decision? How might this affect you if under pressure to deliver?

Stylish Thinkers may be inclined to dismiss input from others by not listening to them. What value can you see in obtaining a wide variety of input to a debate or project? How might this broader opinion deliver success to a project? What benefits would you receive from opening up the debate to a wider audience?

2.10 Relationship Builder

Relationship Builders will be comfortable and operate at their best when given the opportunity to work with and serve others. They are friendly, kind and empathetic to others they interact with and gain fulfillment by helping others to achieve their goals. Their preference is to live in a stable environment and make decisions based on history and security.

2.10.1 Typical Financial Planning Strengths:

Typically, Relationship Builders are empathic and relational people who have the ability to tackle long, tedious transactions. Their compliant nature means they will accommodate the needs and goals of family and investing partners. They can be relied upon to finish what they start, and will follow through on the steps required to achieve their goals.

What are some of the most recent goals you have set? How are you progressing towards achieving these goals? How important is it for you to achieve these goals? How will achieving these goals add value to our life?

How would you deal with a situation where family members or co investors did not support you in an investment opportunity?

What would you do if family members or associates chose investment opportunities that compromised the high financial standards you have set for yourself?

2.10.2 Typical Financial Planning Struggles:

Relationship Builders may undermine their effectiveness by compromising too much, vacillating on important decisions, being too passive, resisting change, or compromising quality. When disinterested in a transaction, they may procrastinate on taking action. They may also need direction in making processes more time efficient, and their accommodating nature means they may underestimate themselves and keep good ideas to themselves.

Are you receiving support from your spouse, partner, family and others in key life and financial decisions you are making or are you focused more on supporting their goals? What might be the risk to your own plans if you spend more time helping others achieve theirs goals rather than being more vigilant with your own?

Describe a time when you have settled for 'second best' through being persuaded by family members and associates into committing to financial transactions that did not meet your goals and life plans. How did that make you feel? Would you have been able to change the outcome through more effective negotiation?

Think about your worst experience in terms of a financial decision that you made? What was wrong with the decision making process? What did you do to correct it? How much of the problem could you subscribed to your own decision making style? What did you learn from this experience?

Can you think about a time when you delayed making a decision where subsequently you realized you had missed a potentially great financial accomplishment? What did you learn from the experience? Did you ignore others advice or were you slow to respond? What can you do to avoid such a situation in the future?

2.10.3 Investing Style:

Relationship Builders have a strong need for security, and as such will gravitate to those investments they perceive as very low-risk. They require a sense of security in order to make changes to their investment approach, and will take a long time to consider all implications of a transaction before they commit to it.

Does your inherent need to take a circumspect approach to wealth creation cause you to be too cautious? Do you see this approach as providing the financial success you need in order to achieve your life goals?

If your family decided to invest in high yield less predictable investment opportunities how would you react to this? Would you allow yourself to be included in the investment or would you 'pass' knowing that you feel more comfortable taking on more secure and less imaginative opportunities? How might your family members react to your more cautious approach?

2.10.4 Required Style of Financial Advisor:

Relationship Builders respond well to both tasks and people. They operate steadily and support others by faithfully carrying out clearly defined tasks. Relationship Builders need a financial advisor who will be sensitive to their need for security, and who will present thorough research on the likely outcomes of a course of action. They will feel uncomfortable if they are pushed too quickly into something they do not fully believe in or understand.

Does your inherent need to take a circumspect approach to wealth creation cause you to be too cautious? Do you see this approach as providing the financial success you need in order to achieve your life goals?

If your family decided to invest in high yield less predictable investment opportunities how would you react to this? Would you allow yourself to be included in the investment or would you 'pass' knowing that you feel more comfortable taking on more secure and less imaginative opportunities? How might your family members react to your more cautious approach?

2.10.5 Product & Transaction Needs:

Relationship Builders will change only when convinced about the outcomes of a decision, and if given the choice between innovation and tradition, they will usually choose tradition. While they may favor diversification as a means to manage risk, they prefer to focus on one transaction at a time. In a situation where they feel their financial security is being threatened, they will retreat towards very low-risk investment options.

On a scale of 1 – 10 (10 being the highest) how well do you think your current portfolio is moving you towards achieving your life goals? What action would you take if your response to this question fell below 5? Would you be tempted to try something new and exciting to see a quicker result? Describe a time when you did this. What was the outcome?

How confident do you think you would be in voicing your opinion to others with an outgoing, overly confident behavioral style? Would you feel overwhelmed by their style or would you simply dismiss them as shallow and frivolous? How would you handle such a situation if the people concerned were family members discussing succession planning or investment opportunities?

In an unstable economy avoiding risk is difficult no matter how you choose to invest. Diversification can help reduce risk, but how would you handle a senior decision making family member who was less cautious than yourself in managing the family portfolio?

2.10.6 Financial Planning Stress:

Relationship Builders can be stressed by conflict, unexpected changes, a lack of appreciation, rudeness and chaotic or unpredictable settings. Being forced to accept concepts of ideas that are too new or radical will unsettle them, and they will resist change that they feel is unnecessary.

Have you fully thought through the time lines required in terms of increasing your wealth to fulfill such goals as financing your child's education, buying a house, saving for retirement? If achieving these time lines required a more aggressive style of investing how would this make you feel? What steps would you take to minimize any stress?

How would you deal with a family discussion about succession and inheritance planning that became emotional and frenzied?

Tell me about a situation when an advisor has mismanaged your expectations? What did you do? How did you manage the conversation?

2.10.7 Self Awareness:

Relationship Builders must accept that some conflict is inherent in any setting. They should strive to honestly express their views and take a stand when necessary. Relationship Builders can tend to procrastinate rather than confront issues they are not comfortable with, and will benefit from developing quicker methods and adapting to change more readily.

Describe a learning experience that you considered something of a 'breakthrough' in understanding wealth creation and which greatly has impacted your financial decision making?

What do you feel your greatest financial blind-spot is? If you are unaware what this might be – what steps might you take to uncover it? Would having a mentor or coach in your life be valuable?

What benefits do you think you think there would be to your having a mentor/coach? What behavioral style would they need to have? If you already have one, then list the key points that you have learnt from the relationship.

2.10.8 Money Management Style:

Relationship Builders are usually driven by their need for security, and as such will be diligent savers in order to create nest eggs for the future. However, they also have a spontaneous nature and may struggle with impulsive spending.

Describe an occasion when you were tempted to dip into your savings for something that you would ordinarily think inconsequential? Did you succumb to the temptation? If so what happened? If you did not yield then can you describe the thought processes you went through in order not to give in to temptation?

What life goals do you have that you feel strongly enough about to change your money management style? What would cause you to consider riskier opportunities rather than the more cautious approach you tend to favor?

What kinds of obstacles might come into your life that would take you off track and sabotage your ability to save and budget conscientiously? Has this ever happened? What did you do to get back on track?

2.10.9 Financial Fears:

Relationship Builders fear facing sudden surprises or constant change in their investment performance or mix. They fear being forced into independence, as they would much rather function in conjunction with an advisor or investment partner. Chaos and unpredictability are also fears of Relationship Builders.

Financial markets rise and fall but how would you cope with a major fall that affected your income and your ability to continue progressing towards achieving your life goals?

If a trusted financial associate let you down and chose to 'go it alone' how would you react to that? Would you quickly replace the partner or would you be tempted to do it alone, or something else? How might this change in your circumstances impact of your need for financial security?

How would you respond to a close family member who got into financial difficulties? Would you feel obliged to bail them out; if so how would that make you feel? Would you withdraw your help and support? Or would you do something else?

2.10.10 Communication Style:

Relationship Builders have superior relational and listening skills and communicate with care and compassion. They will tend to take a back seat with more verbal people, and will prefer to stay in the background rather than being in the spotlight. They may have very good ideas that they do not communicate, so their opinions may need to be drawn out by their advisor.

How would you change your behavioral style to interact with those who have an outgoing, extroverted way of expressing themselves? Does their overly confident style frustrate you? If you had something you wanted to share in the conversation what steps would you take to have your view heard?

Can you think of a time when you communicated well with a disparate group of people whether family, friends or associates? How did it feel to be able to allow communication to flow with ease? Describe the dynamics that were involved in the group? Why do you think communication was easier on that occasion in comparison to any other instance? Did you have insight into their communication style through a DNA Discovery report? If so how valuable was this insight into managing the group communication?

2.10.11 Measure of Success:

Relationship Builders feel successful if they can consistently perform their assignments and be regarded as dependable people. Following procedures in carrying out tasks is an important element of success for Relationship Builders, as is ensuring that precautions are taken in all dealings.

Can you describe what success means to you? Can you list what would be the outward signs of this success? Which is more important to you, success or significance, and why?

Do you ever plan to retire? What would you do in retirement? Would having financial security be the only driver in deciding to retire? Can you visualize your retirement? Would you need to radically downsize or could you maintain our current lifestyle?

During market uncertainty and volatility what kinds of precautions do you need to put in place both in both your financial and day to day life to be sure that your goals and life direction is safe and secure?

2.10.12 Preferred Relationship with Advisors:

Relationship Builders are most comfortable when someone else takes charge and provides the vision, sets the goals and defines objectives for them, as long as their needs for security and stability are met. Once comfortable with a decision, they will be diligent to achieve set goals, and are very loyal and friendly towards those they deal with.

Describe a time when you allowed your advisor to make all the decisions in a financial transaction and the result was unsuccessful. How did you handle this situation? What did you learn from that experience? Did you consider taking over your own decision making or did you change advisor or something else?

How important is it for you to see a 'one stop shop' approach to your financial advice? Would having to deal with a number of advisors challenge you or would you be able to build a trusting relationship with all of them providing they kept your portfolio safely performing?

Can you think of an occasion when you were persuaded to commit to financial decisions that did not meet your life goals? Would you have been able to change the outcome?

2.10.13 Approach to the Financial Advisory Process:

Relationship Builders bring steadiness, consistency and loyalty to the environment they operate in. They like to finish transactions they start and set a good example for others. They are predictable in their

behavior and enjoy being organized, and helping others to become organized. They can focus for long periods of time and are good at planning procedures and supporting investing partners.

Can you list the top five drivers in your life? For example: money in the bank, easy to manage consistently successful portfolio, the best house on the block or something else? Does your advisor know these are your life drivers? Do you think it important to share these with your financial advisors? And why?

How important is it for you to take advice from someone who not only understands the goals you want to achieve but they are aligned with them? Would this kind of relationship ensure that you felt more in control of decision making about your finances? What are the potential risks to taking advice from someone who does not feel engaged with helping you to meet your goals? Has this been an experience in your financial advisory process? If yes, what did you do to rectify it?

List the credentials that you would want your advisor to possess? Would their behavioral and communication style be listed? How confident would you be in asking them to undertake the DNA Discovery Process so that you could better understand their approach to the advisory process?

2.10.14 Decision-Making Style:

Relationship Builders add value to any group environment; they build relationships with advisors, family members, associates and stakeholders. Relationship Builders can negotiate and converse well with a variety of different behavioral styles making them an asset to any family or group.

In building a financial plan the goals of the Relationship Builder will firstly focus on building a very stable family life. Their financial priorities will be towards their goal, education of their children and ensuring their quality of life is protected.

The Relationship Builder is naturally very cautious and will want to be protected from risks. An advisor will need to be very clear in their communication and management of risk. They need investments which will produce steady and relatively predictable results. Overall, they are likely to only commit to products that they know, understand and feel comfortable with.

Relationship Builders are peace makers and this natural talent is evidenced in their ability to resolve conflict. This inherent skill will be particularly valuable in leading a family discussion about finances or succession planning. As good listeners they will ensure all have the opportunity to have input into the debate and that every avenue is explored to enable the discussion to reach a consensus decision. However, where the conflict needing resolution directly involves them then they will often back away. This can then leave problems unresolved or allow others to have their way and leave them in an unsatisfactory position.

2.10.15 Key Questions:

Have you considered ways in which you could make greater use of your inherent talents in order to identify those family members who are not fitting easily into the discussion or debate? What are the steps you would need to take to draw them in?

Is your need to build relationships, to encourage and to help others causing you to set aside exploring your own goals and venture opportunities? How do you balance reaching out to others with staying on top of your own investment portfolio? How are you managing conflicts over money issues?

Relationship Builders flourish when encouraging and investing into others. How often do you spend time investing in yourself? Describe how you do this?

Section 3. Specific Analysis of Your DNA Primary Factors and Sub-Factors

The insights in the next section of the guide relate to your Financial DNA Natural Behavior Primary Factor scores for the eight behavioral factors and twenty four sub-factors. This information gives more depth to the report and helps you focus on your unique style.

While every person is allocated one of the ten Unique DNA Styles which were addressed in Section 2, no person with the same style is exactly the same. The level of a person's uniqueness is better understood through their primary factor and sub-factor scores

There are many advantages of understanding your unique financial decision-making style, life and financial motivations and how you operate in relationships with others. You will be more likely to realize your potential in some financial relationships more than others simply because they are a better fit for your natural style.

A goal should be to align your decision making and relationships with others as much as possible with your strengths and minimize exposure in the areas where you may struggle.

On the other hand, we all need to have a self-improvement program to understand our struggles. As an example, a person who tends to be impatient and not naturally a good listener, can enhance relationships through a focused effort to become an active listener. Also keep in mind that strengths overdone usually lead to problems.

Summary Analysis of Each Primary Factor

In reading the guide the following points are important in interpreting the eight Primary Profile Factors and twenty four Sub-Factors in terms of how they apply to you:

1. The DNA Behavior Natural Behavior Discovery results show your T scores in a range from 20 to 80 which are measured on a bell curve.
2. The closer a score is to 20 (left side) or 80 (right side) for a behavioral factor, the more progressively extreme the natural behavior is likely to be on each side.
3. Scores closer to 50 indicate a moderate style that is typically more flexible in that behavioral factor.
4. The "percentage score" in the brackets next to each score refers to the percentage of people in the population who score like you on this factor.
5. To the extent you have strong behavioral factor scores over 60 and under 40, it is more likely that the insights below will be more consistently and intensively displayed when you are making life and financial decisions over a period of time.
6. The summary that follows are typical for people who have scores similar to yours. In your stronger behavioral factors (over 60 and under 40), the strengths will be more ingrained and prevalent, and similarly the struggles.
7. We recommend that you start with understanding your two strongest (highest) factor scores and the associated sub-factors.

3.1 Commanding Factor

High Commanding: Take Charge - Visionary Style; Desire for control, Big picture thinking, Determination, Focus on outcomes, Definite approach. Provide options.

A score in the TAKE CHARGE range indicates a person who is naturally a big picture thinker and is prepared to set the goals and priorities. They are more comfortable being in charge and providing the instructions so that they can be sure to influence the obtaining of results. When needed they will be very direct in their communication and at times confrontational. You will always know their view on how things should be done.

Those people with a take charge nature will naturally seem commanding to others, and even at times threatening. Due to their strong desire to make decisions, they can have clashes with other people over roles and responsibilities. They can be too assertive with people which coupled with the propensity to not properly listen can get them going down wrong paths and also others not wanting to follow. Also, they will underestimate the work needed to achieve goals and can overlook details by going too fast.

Low Commanding: Cooperative - Compliant Style; Desire to work well with others, Fits in well, Agreeable, Focus on procedures, Flexible in approach. Encourage input.

A score in the COOPERATIVE range indicates a natural desire to work with other people and to fit in. You will naturally enjoy collaboration and sharing with others. One of your biggest strengths is the capability to listen well to what others have to say. Also, you will generally have a compliant approach focusing on following processes and procedures. natural willingness to cooperate with others.

The most common struggle of those who are Cooperative involves a hesitancy to make decisions. Also, there is a natural tendency to not present your ideas and avoid saying what needs to be said. However, you do need to remember most will see your loyalty and respect what you have to say. So, the key is to work on creating the right environment for you to speak out.

Mid-Range Commanding Score; comfortable as either a decision maker or follower and will adapt to the needs of the situation. Encourage input and give options.

A mid-range score on the COMMANDING factor usually indicates a person who can be comfortable either being the leader or fitting in and allowing others to set the direction. The key is knowing when to step up and lead and then when the situation is right for someone else to lead and manage. You should focus on not allowing situations to drift when there is no clear direction or instructions and use that opportunity to step in and be more directive.

3.1.1 Commanding Subfactor Strengths and Struggles

Consensus Seeking:

Strengths: Relaxed, enjoys supporting the established agenda, prefers supporting others rather than directing them, loyal

Struggles: Underestimates self, can be intimidated by people and situations, too submissive

Authoritative:

Strengths: Self-assured, takes charge, forceful, influencing, visionary, sets agenda and goals

Struggles: Too forceful, discounts opinions of others, or alienates others, insistent, intimidating

Group-oriented:

Strengths: Consensus builder, prefers to operate with others, team builder, partnering

Struggles: Hesitant in making decisions and needs a lot of direction before taking action

Self-reliant:

Strengths: Self-willed, confident in own abilities, prefers to operate alone

Struggles: Forgets others, uncomfortable taking direction from others, lacks accountability

Diplomatic:

Strengths: Tactful when dealing with others, will think carefully before speaking

Struggles: Too indirect, may withhold true opinions or information, agree and then regret it

Frank:

Strengths: Direct, frank, clear communicator

Struggles: Harsh, not diplomatic, does not think before talking, hurtful

3.2 People Factor

High People: Outgoing - People Connector Style; Enthusiasm for ideas, Propensity to express view, Ask questions, Networking approach, Openness. Tell me who is involved.

A score in the OUTGOING range indicates a natural desire to want to connect with other people on a regular basis. Your energy will come from being around people whether you know them, or they are strangers. Your approach will generally involve being in the limelight and focused on making a good impression. You will want to create a great personal experience for others and for them to like you.

The area of struggle for people in the Outgoing range is that they can overwhelm the more reserved people and in their excitement fail to listen. Further, they can get on the wrong side of people by saying too much at the wrong moment and getting too emotional.

Low People: Reserved - Reflector Style; Reservation about new ideas, Propensity to think/reflect, Considers/analyzes questions, Withdrawn, Guardedness. Allow Reflection Time

A score in the RESERVED range is typical of people who tend to be more reflective in nature and enjoy spending some time alone. They usually prefer interacting in smaller groups than participating in large group environments or where they are forced to meet a lot of new people at one time. With their

propensity to have thinking time, they will work through issues carefully and not act out of emotion. They will also want to keep focused on tasks and be guarded about sharing information.

The area of struggle for people in the Reserved range is that they can be too serious in their desire to think through matters. Some will see this as them being aloof and not approachable. They will not enjoy making small talk with people and therefore can appear unfriendly. Also, they can take their need for personal privacy too far when a discussion or disclosure is needed.

Mid-Range People Score; engaging and pleasant with others when approached but also enjoys operating alone. Moderate the enthusiasm.

A mid-range score on the PEOPLE factor indicates a person likes to interact with others but space needs to be provided to retreat and think, and recover energy. They will be open with others so long as the situation is not too highly charged with emotion or generally where immediate decisions are needed. You will generally relate well with others and find it easy to fit in with various groups.

3.2.1 People Subfactor Strengths and Struggles

Serious:

Strengths: Earnest, relies more on logic than emotions, will not gloss over potential problems, considered

Struggles: Pessimistic, can be seen as too serious, pessimistic and unenthusiastic

Expressive:

Strengths: Good promoter, emotional, fun-loving, playful, vigorous, up-side focus, upbeat

Struggles: Too optimistic, makes hasty decisions

Reflective:

Strengths: Focused, comfortable operating alone, will prefer to focus on task than social interaction, private

Struggles: Aloof, may be uncomfortable in large groups, perceived as unfriendly, cold or stand-offish

Sociable:

Strengths: Outgoing, entertaining, extroverted, sociable, energized by people, networking

Struggles: Lacks focus, being time sensitive, keeping discussions focused

Quiet:

Strengths: Succinct in expressing thoughts and ideas

Struggles: Not interactive, may be stressed making small talk with strangers or addressing a group

Communicative:

Strengths: Talkative, open, loud, motivating, persuasive

Struggles: Dominate conversations, not sensitive to needs or ideas of others, poor listening

3.3 Patient Factor

High Patience: Patient - Stabilizer Style; Steadiness, Support/harmony, Emotional, Relationship-driven, Loss aversion, Sympathetic, Sensitive. Soften the communication.

A score in the PATIENT range indicates a person with a strong desire to build relationships and operate in a stable environment. With your sensitive nature being empathetic and demonstrating understanding will be appreciated by others. The strength is your ability to acknowledge people's feelings and respond to them in an emotionally connective way. You will be a natural peacemaker through a strong capability to listen which will be confidence boosting for people.

The area of struggle for people in the Patient Range is not speaking up when needed and seeking to avoid people when a potentially confrontational or difficult situation is emerging. The stress of conflict will be very draining for them. The key is to ensure a calm environment is created for conversations and dealing with people. Also, in taking action there can be too much resistance to change and failing to see that at times change is good and necessary.

Low Patience: Fast-Paced - Realist Style; Deals with change, Confronts conflict/challenging, Rational, Results driven, Questioning, impatient, Objective, cool. Present bottom line results.

A score in the FAST-PACED range indicates a person who tends to be high energy preferring a lot of action and constant activity. They can be very quick to make decisions in response to changing events and situations. In this way, fast paced people can be quite dynamic. When needed, they will be quick to take on challenges and deal directly with confrontational situations.

The struggle associated with scores in this range is a tendency to make decisions too quickly. They can drive for the quickest bottom line result but not consider the collateral costs of doing so that can come from being impatient. Also, they can be too rational in dealing with people situations when more sensitivity and tolerance is required.

Mid-Range Patient Score; agreeable and supportive but also capable of being objective about people and situations. Keep it soft but speak quickly.

A mid-range score on the PATIENCE factor indicates a good balance between being rational and emotionally driven when dealing with people and situations. This helps with building a balance between results and relationships. You will know how to be sensitive with people but then know when to switch and be more tough in providing direction and helping people to deal with problems.

3.3.1 Patient Subfactor Strengths and Struggles

Rational:

Strengths: Solution oriented, able to make difficult decisions and hold people accountable

Struggles: Insensitive to the needs of others, too focused on rationally solving problems

Empathetic:

Strengths: Empathetic, shows warmth, caring, merciful, good listener

Struggles: Too trusting, taken advantage of, not objective in face of problems

Task-focused:

Strengths: Results focus, strong goal orientation and completing task on hand

Struggles: Too logical, has to work at listening and showing compassion for others

Encouraging:

Strengths: Supportive, gets behind others, good listener, gracious, helps out, easy going

Struggles: May over commit, cannot say no, fears upsetting people

Confronting

Strengths: Decision-maker, able to deal with confrontation, handle difficult situations and make tough decisions

Struggles: Overly critical or seem unwilling to accommodate needs of others, gets frustrated

Accepting:

Strengths: Patient, can accept mistakes, agreeable, harmonious, accepting, relaxed

Struggles: Stressed by conflict, avoids confrontation or risk

3.4 Structured Factor

High Structured: Planned -Analyzer Style; Provide details and research, Budgets and structure, Written input, Task focus, Analytical approach. Present specifics - facts, figures, data.

A score in the PLANNED range indicates a natural desire for structure and not to be left out of control with disorganized situations and information flows. You will see that planning and organization are the secrets to getting many things done even though others will see you as going slower for a while. You will also ensure high quality standards are maintained with a high degree of accuracy and that procedures are followed. Doing routine work will not be a problem if it is helping achieve results.

Individuals who are highly planned are usually very conscientious and calculated in the activities they undertake and the decisions they make. At times their inflexibility and picky nature can get in the way of allowing things to flow. "Paralysis by analysis" is a true statement and needs to be monitored.

Low Structured: Spontaneous - Intuitive Style; Free-flowing, High level approach, Improvisation, Wing it approach, Low Complexity, Instinctive approach. Provide broad facts.

A score in the SPONTANEOUS range indicates a general desire to function in an instinctive manner without the need for too many instructions and established procedures. You are comfortable to wing it and take situations as they come. Quick decision-making without a lot of detailed information is natural. Further, you will prefer things happen quickly with good energy.

However, the struggle for people who are spontaneous is that they act before they have thought-out the situation. This can at times get them into trouble. You need to recognize mastering some level of detail is usually necessary in order to survive and succeed financially. Putting in place more structures for time management and dealing with tasks and money is important so that situations do not run out of control.

Mid-Range Structured Score; likes to be structured in some areas but also can operate spontaneously in other areas. Present data after discussion.

A mid-range score on the STRUCTURE factor indicates a capacity to deal with a lot of information when needed but at the same time accept summaries and bullet points to start with. Usually, you will start with less and progress to needing more information before making a decision. You will see the need for time management but at the same time leaving room for dealing with situations that come up unexpectedly.

This flexibility, combined with a persistent commitment to excellence, can produce highly effective results. Written financial or strategic goals and a well-developed, well-thought out plan to meet those goals can be helpful.

3.4.1: Structured Subfactor Strengths and Struggles

Generalist:

Strengths: High level, can make broad assessments and give estimates quickly

Struggles: Vague, may overlook important facts to reach a quick conclusion, or miss important details

Accurate:

Strengths: Detailed, exact, factual, thorough

Struggles: Picky, sacrifice deadlines, too fixed, perfectionist

Improviser:

Strengths: Adaptable, responds 'on the spot' without planning or preparation, can improvise when necessary

Struggles: Lacks focus or structure, jumps from one idea to another, may be unprepared, impulsive

Scheduled:

Struggles: Organized, being on time, scheduled, prepared, observes rules

Strengths: Inflexible with time, too structured, resists change, fails to improvise

Instinctive:

Strengths: Intuitive, reacts quickly, not overly reliant on reasoning, perceptive

Struggles: Impulsive, may ignore rules, not methodical in approach, too informal, ad hoc, chaotic

Persistent:

Strengths: Process oriented, follows steps, policies and rules, formal, consistent approach, systematic approach

Struggles: Too task oriented, over relies on procedures, structures and rules

3.5 Natural Trust Score

High Natural Trust: Trusting - Believer Style; Open-minded, Comfortable, Accepting, Easily satisfied, Has faith, Wishful. Present feelings/emotions.

A score in the TRUSTING range is indicative of a person who believes in themselves and others. Having a high degree of trust is foundational to all areas of your life and being truly effective. Having an inherently trusting nature enables you to build greater relationships through being open with others, sharing information, being more accepting and generally allowing others to comfortably use their talents in interacting and working with you. A key strength shared by those with a score in this range is a high ability to delegate responsibilities to others and to be transparent in conversations, friendly and generally empower others.

The struggles that often accompany a high TRUST score are generally a result of overdoing the strengths associated with this factor. There may be a tendency to not properly manage the tasks you delegate and fully inspect what is being done. Because you can be more impressionable and easy going, some may take advantage of you and even steal from you. It is important that you learn to properly set boundaries and also have direct conversations with people earlier without becoming emotional. A key to balance for people with a score in this range is having advisors who will have your best interests in mind and help you see through dangerous situations. At times learning to have some skepticism and moderate your preparedness to trust would save you from getting hurt and suffering losses.

Low Natural Trust: Skeptical- Questioner; Unbelieving, Dissenting, Critical thinking, Fearful, Calculating, Guarded. Provide logic and key points.

Your score in the SKEPTICAL range indicates a preference for managing outcomes, critical thinking, and not accepting what people say at face value. You would rather show restraint before responding and take time to think things through. A key strength for individuals with a score in this range is the ability to probe the truth in situations and consider all of the angles and hold decision-making back until there is

more certainty of what the right course of action is. You will be generally comfortable in situations where there is conflict required and difficult questions need to be asked.

What you will need to realize is that there are struggles from being too skeptical. Generally, people who have lower levels of natural trust can get in the way of their own success by over analyzing situations, being suspicious to the point of creating barriers, not sharing with others and overall being too overbearing.

Mid-Range Natural Trusting Score; likes to be restrained before they let go and will be guarded before they open up to others. Keep the discussion open and logical.

A mid-range score on the TRUST factor reflects a balance between trusting and being skeptical. This type of person will be able to balance accepting people and situations for what they are and also critically analyzing them to review the truth of the situation. Usually these people will have the sense of when to let matters go and other times when to ask deeper probing questions. The art is to gather enough information to make a wise decision but at the same time not continually make people feel uncomfortable that they are actually intimidated. You will likely find it relatively easy to build relationships and yet obtain reasonable results. Typically, this score indicates someone who attempts to balance believing people with an appropriate level of doubt.

3.5.1 Natural Trust Sub-Factor Strengths and Struggles

Controlling:

Strengths: Manages outcomes, sets boundaries, governs operations

Struggles: Overbearing, does not provide freedom to others, too restrictive, can be manipulative.

Delegator:

Strengths: Transfers responsibilities to others, empowers others to make decisions

Struggles: Not sufficiently involved to properly manage tasks, loses sight of key information

Suspicious:

Strengths: Thinks before responding, considers all angles

Struggles: Too guarded, not willing to share feelings or knowledge with others

Open:

Strengths: Transparent, shares knowledge and information

Struggles: Overly impressionable, may inappropriately share sensitive information

Questioning:

Strengths: Curious, ability to probe with questions

DNA Behavior®

Struggles: Challenging, makes people feel uncomfortable, potentially too critical

Approachable:

Struggles: Friendly, agreeable, understanding, makes people feel comfortable

Strengths: Naïve at times, easily taken advantage of, does not set boundaries for others

Exacting:

Strengths: Holds back, moderate, careful, checks things out

Struggles: Over analyzes situations, creates barriers, slows decisions down, resist ideas

Relaxed:

Strengths: Unlocks people, does not micro manage

Struggles: Too casual, does not enforce high standards

3.6 Pioneering Score

High Pioneering: Pioneer - Goal Driver Style; Sets direction, Committed, Ambitious, Follows through, Trailblazer, Driven. Provide the big picture.

A score in the PIONEERING range is indicative of a person who is highly driven and goal oriented. You are probably comfortable in undertaking activities that entail launching new programs and then ensuring that they are seen through to completion. This type of pioneering spirit typically allows for confidently moving ahead into new opportunities with little hesitation, particularly if combined with a strong score in the Risk factor. A key strength for individuals with a score in this range is a high level of initiative, competitiveness, determination and a strong desire for achievement. This type of person sets lofty goals and then drives themselves to succeed. With high ambition and a very competitive spirit, there is a natural tendency to press for results that can be seen and measured. You will likely expect success in opportunities undertaken. If you have a higher score in the Determined sub-factor then your chance of success will be increased due to the tendency for follow through and persistence.

The struggles that often accompany a PIONEERING score are generally a result of overdoing the strengths associated with this factor. There may be a tendency to become overly goals focused, competitive, and step over or manipulate others in order to "win" or achieve a goal. With a strong natural confidence level in their ability to succeed, there is a tendency for these people to think they are right on everything. A key to balance for individuals with a score in this range is having advisors who will disagree and give the other side of issues. Finally, balancing natural aggression with a measure of being satisfied with what you already have, and remembering to take time out to enjoy other areas of your life will help keep the right perspective.

Low Pioneering: Content - Balancer Style; Uncomplaining, Not envious, Satisfied, Does not worry, Thankful, Comfortable. Focus on life balance.

A score in the CONTENT range indicates a preference for a calm, steady, consistent, and relatively comfortable environment. This type of person normally prefers to keep the status quo and cooperatively take action when the steps are laid out. A key strength for individuals with a score in this range is the ability to maintain the foundations that have already been established and yet be flexible enough to make adjustments as new circumstances arise.

Keeping balance in your life will be important and will not be sacrificed for a lengthy period in order to achieve lofty goals. You will operate well in supporting others who are more driven to set and achieve goals, and can yield some personal ambitions for the sake of other people's agendas. This type of supportive attitude can be an important asset to the success of relationships.

Mid-Range Pioneering Score; average drive and pioneering spirit. Will set goals but not at the total expense of life balance. Discuss realistic growth and goals.

A mid-range score on the PIONEERING factor reflects a balance between being goal oriented and comfortable where you are at now. This type of person will set and pursue goals when it is appropriate to progress aspects of their life but also likes to keep some balance. You will likely find it relatively easy to be cooperative and follow the lead of others when this is needed to achieve goals and can be satisfied with small achievements at various stages of your life. Being the most successful person who is driven all of the time is not your motivation. An individual with a score in this range is usually motivated to achieve but not at the expense of others.

Typically, this score indicates someone who attempts to balance ambition with time, energy, money, and real-life situations. Enjoying the fruits of your labor is important. When necessary you will be somewhat flexible with your goals, recognizing life is not always predictable. However, if your score on the Determined sub-factor is lower then it will be important to set some boundaries to achieve your goals.

3.6.1 Pioneer Sub-Factor Strengths and Struggles

Steady:

Strengths: Careful, tends to avoid risks, able to see the pitfalls in an idea or course of action

Struggles: Inactive, does not take action unless instructed, works passively

Initiator:

Strengths: Sets goals, enjoys new challenges, energetic, triggers action, progressive

"Struggles: Too aggressive, forceful, attacking, impetuous

"

Balanced:

Strengths: Satisfied, typically takes pride in being consistent, balanced life focus, cheerful

Struggles: Avoids challenging goals, undervalues talents, can be complacent, not driven

Competitive:

"Strengths: Success-driven, opportunistic, motivated, ambitious, driven

"

Struggles: Overly goal focused, sacrifice a balanced life for success, too vigorous

Flexible:

Strengths: Changeful, willing to adjust for the situation, can handle unpredictable events, goes with the flow

Struggles: Inconsistent approach, can lack full commitment to reaching goals and waiver in accomplishing desired results, easily becomes restless

Determined:

Strengths: Follow through, productive, pursues goals, single-minded, persistent, committed to plans

Struggles: Too focused, inflexible, neglects health, family and needs of others, does not change a plan when needed

3.7 Risk Score

High Risk: Risk Taker - Optimist Style; Takes chances, Venturesome, Speculative, Impulsive, Opportunistic. Present risk/return.

A score in the RISK-TAKER range is indicative of a person who is will taking chances and is able to emotionally handle the consequences of some failure which happens as a result. This type of opportunistic spirit typically allows for moving ahead into new opportunities with little hesitation, particularly if combined with a strong score in the Spontaneous range. A key strength shared by those with a score in this range is a high level of boldness and an ability to face danger comfortably. Very often people with a score in this range are capable of making audacious decisions and seeing them through without fear.

The struggles that often accompany a high RISK score are generally a result of overdoing the strengths associated with this factor. There may be a tendency to gamble against the odds and be too speculative. Further, with a naturally impulsive nature you may not always stop and think about the risks and hence potentially not see the dangers. A key to balance for individuals with a score in this range is having advisors who are able to see and manage risk, and help keep your perspective on what is acceptable for the potential return you will make. Finally, balancing natural boldness with a measure of caution and more initial analysis can enhance effectiveness.

Low Risk: Cautious - Conservative Style; Take safety options, Pessimistic, Seeks stability, Prefer to follow proven paths, Focused on certainties. Minimize risks.

A score in the CAUTIOUS range indicates a preference for preserving what you have now and more of a safety first approach. This type of person normally prefers to minimize risks, go about matters cautiously, and follow steps that have been tested and proved. A key strength for individuals with a score in this range is the ability to implement and maintain established methods and guidelines. They are most comfortable around institutions that are familiar and predictable, and won't 'rock the boat' when it comes to what has been done before.

However, what you do need to realize is that creating wealth does involve taking risks. So, you need to be prepared to venture out and take some. With a good adviser this can be done conservatively. Also, what you should appreciate is that expecting guaranteed outcomes is not realistic.

Mid-Range Risk Score; average drive and spirit of adventure but usually prefers not to be a high risk taker. Will be able to appreciate both venturesome and guarded points of view. Show how risks will be managed.

A mid-range score on the RISK factor reflects a balance between being a Risk Taker and Cautious. This type of person will step out into new areas when appropriate but also likes to prepare for whatever risks may come. You will likely find it relatively easy to adapt to changes, yet may not be comfortable with living on the edge or frequently taking risks. An individual with a score in this range is usually motivated to pursue some new opportunities but not create large exposures which will risk the security of their life. Typically, this score indicates someone who attempts to realistically balance growing their wealth and yet preserving the base they have now.

3.7.1 Risk Sub-Factor Strength and Struggles

Careful:

Strengths, tends to avoid taking chances, able to see the pitfalls in an idea or course of action

Struggles: May resist change, and miss out on opportunities by being overly cautious

Bold:

Strengths: Courageous, daring, optimistic, venturesome, takes chances, initiate bold action

Struggles: Takes unnecessary risks, sometimes does not see dangers

Stable:

Strengths: Needs certainty, desire for stability, safety first

Struggles: Expects guarantees, regrets decisions afterwards, emotional with losses

Risk Tolerant:

Strengths: Resilient, rationalizes losses, accepts consequences of losses, moves on quickly, confident with decisions

Struggles: Too care free, does not sufficiently recognize the consequences of bad decisions

3.8 Creativity Score

High Creativity: Creative - Idea Generator; New methods, Ideas driven, Connects dots, Explores possibilities, Innovative. Encourage brainstorming.

A score in the CREATIVE range indicates a talent for generating new ideas and methods that can lead to greater effectiveness, increased efficiencies and change that is needed for development. You will be regarded as an "out of the box" thinker and a go to person for solving problems and building solutions. Typically, you will be able to connect the dots and feel comfortable exploring possibilities. A characteristic of what you do will be coming up with new ways of doing things and sometimes new inventions from original thinking.

Creative people often seek intellectual challenges and to present the latest thinking. However, this can be over done meaning that work and information flows regularly change, and people get lost in the sea of ideas. So, innovation must be managed and focus not lost with other people who are more concrete getting disconnected.

Low Creativity: Anchored - Implementer Style; Proven methods, Solution driven, Seeks evidence, Experience preference, Execution focus. Keep it tangible and provide the logical steps.

A score in the ANCHORED range indicates a person who prefers a very logical approach with all of the steps clearly laid out. Consistent execution is key for them and to know things have been done before by others so that there is a reliability factor. You will be experienced as an implementer of tangible ideas.

Typically, people who are Anchored will have the struggle of being over reliant on their past experiences and existing procedures. This can mean they are resistant to positive changes which are designed to be more efficient and effective. Therefore, there can be an unnecessary blocking of innovation particularly if it seems unconventional.

Mid-Range Creativity Score; will use a mixture of imaginative and practical ideas to solve problems and initiate change. Discuss new ideas with the execution steps.

A mid-range score on the CREATIVITY factor indicates a person who recognizes the importance of creative thinking and solving problems. However, you will want to get a better understanding of how the ideas practically work before changing the status quo.

The reality is that everyone has some area where they can be innovative. The key is being open to the possibility and then when an opportunity does arise researching it properly and seeing how it would practically work.

3.8.1 Creativity Sub-Factor Strength and Struggles

DNA Behavior®

Experience-based:

Strengths: Experience driven, likes to deal with concrete issues and routine problems, based on past experience

Struggles: Fixed, may rely too much on past experience and proven strategies

Original:

Strengths: Innovative, imaginative, original, artistic, new ideas driven

Struggles: Easily bored, finds it difficult to operate within a set of rules

Practical:

Strengths: Implements existing solutions, good at following routines and dealing with tangible issues

Struggles: Lacks initiative, may undervalue personal abilities and hesitate to act on good ideas

Enterprising:

Strengths: Resourceful, comprehends theoretical ideas, solution driven, inventive, abstract concepts

Struggles: Undervalues proven methods, impatient with those who do not catch on fast

Left-brained:

Struggles: Responds to written instructions, logical, planned, learn by lecture, discussion, reasoning, rationalization, talk

Struggles: Gatekeepers, tends to resist unproven new ideas, skeptical of anything new, tends to see the flaws in everything

Right-brained:

Strengths: Learns by stories, diagrams, illustrations, demonstrations, gestures, feelings, quick minded

Struggles: Does not follow logical steps, too trusting, fantasy based

About DNA Behavior:

Since 2001, DNA Behavior has enabled human performance acceleration using its proprietary DNA tech platforms. We take an “Understanding People Before Numbers” approach to managing business and life and power real-time management solutions through validated behavioral insights to connect, customize, and accelerate human performance.

DNA Behavior[®]

Our technology is available to clients anytime, anywhere, and the data is available in our 24/7 Administration Portal and through our scalable API.

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:

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