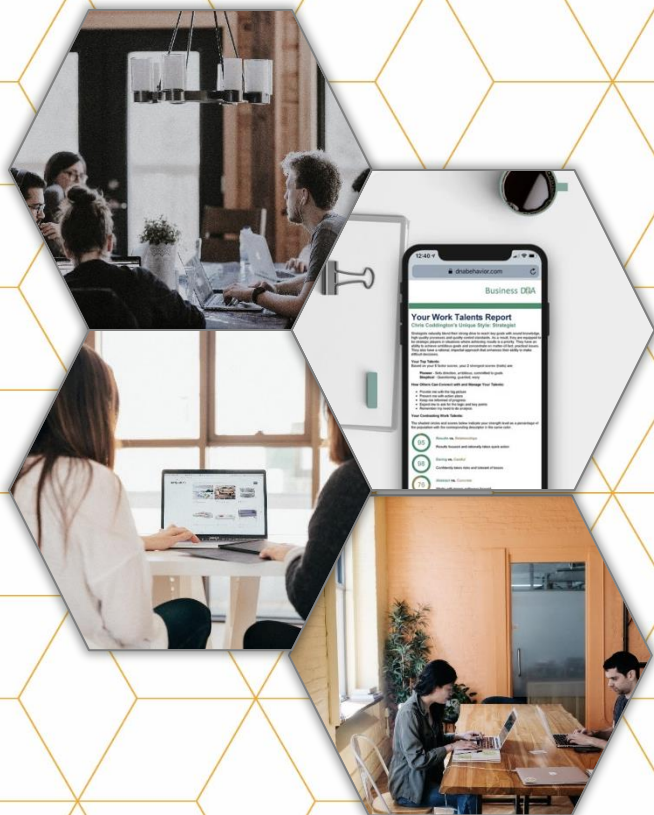


The Secret Ingredient To Successful Financial Planning



DNA Behavior®

Behavioral Finance Goals-based Planning - A Growing Trend

Times continue to change for financial advisors. Investor fears, lack of confidence, and market uncertainty provoke clients to demand better, more personalized advice from their advisors. Financial advisors who have moved to a behaviorally driven, the goals-based planning process will be the winners.



Since the global financial crisis and recession, clients have been driving the industry.

Interactive discovery is the new norm. Clients and advisors collaborate to build a goal-based, behaviorally-focused plan.

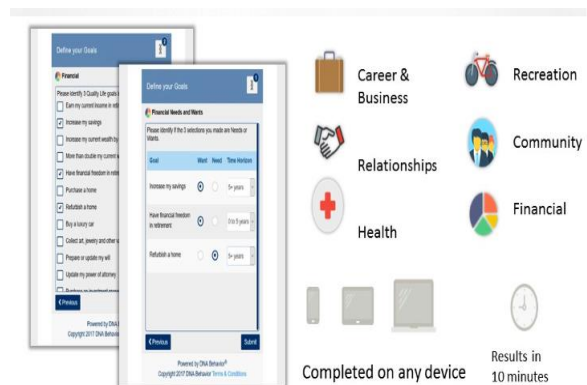
When advisors focus on revealing a client’s approach to financial decision-making and understand their client’s life plans, they are more effectively placed to deliver goal-based strategic planning and investment decision-making to achieve those plans.

The Client:

From the client’s perspective, goal-based financial planning allows them to save for multiple financial objectives across various life planning horizons.

Clients need to be able to dream big, but it must be realistic and achievable. To reveal those objectives, advisors must have deep conversations to understand the client's life plans and set goals.

No two clients are the same. Advisors who ‘get this’ are ahead of the game:



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1. Every client is unique; each has different wants and needs.
2. Each has cognitive biases, emotions, fears, anxieties, greed, and excitement.
3. Many will think they are better informed than they are taking control of their finances.

The DNA Behavior Natural Discovery takes just 10 minutes and forms the basis of an in-depth conversation to uncover goals and dreams. This approach is critical when the client still needs to formulate their plan and whose financial personality is such that they adhere to their advisor's expertise.

The Financial Advisor:

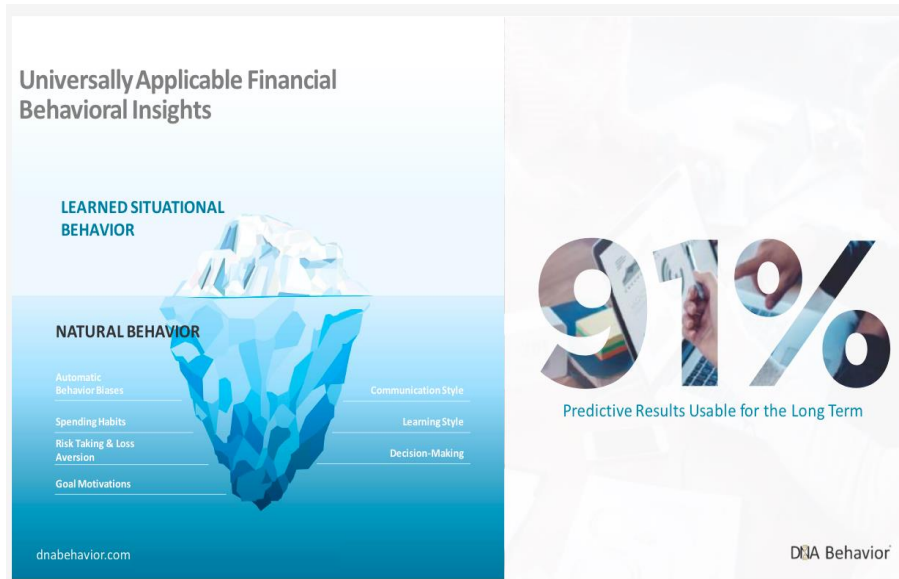
From the advisor's perspective and to facilitate visioning, having insight into the client's life plans and their behavioral approach to finance, including their decision-making, enables short-term or long-term goals-based planning. This is where the DNA Behavior approach delivers a better understanding of the client's needs and provides the advisor and client with concrete, achievable and measurable goals.

However, without the insight from a scientifically validated discovery process, advisors will struggle to navigate clients' emotions, inconsistent thoughts, biases, and investment styles, while trying to manage and maintain control of the advisory process.



Goals-based Planning, based on Financial Behavioral Insights.

Get below the surface to reveal financial behavioral insights.



1. DNA Behavior delivers universally applicable financial behavioral insights to uncover:

- Client's inherent approach to finances and wealth creation
- Biases that get in the way of solid decision-making

- Quality life goals, like retirement and family wealth transfer
2. DNA Behavior delivers insight to build a goal-based plan that is clear and precise:
 - Enabling both client and advisor to have a clearer understanding of the goals
 - Revealing, for the advisor, the client's likelihood of achieving the goals and then enabling measurable steps to be added.
 - Allows goals to be set relative to feasibility and other life and family priorities.
 3. DNA Behavior creates measurable checks and balances to:
 - Articulate a vision for wealth creation
 - Understand how bias and emotion might impact their decision-making
 - Be accountable even when markets are unpredictable
 4. DNA Behavior recommends that financial advisors complete the behavioral approach to add additional value to the advisory process.
 - This will reveal the advisor's own naturally ingrained biases that can be managed.
 - Demonstrate transparency that will produce long-term relationships with clients when matching character traits and communication styles.
 - Build trust between client and advisor to ensure advice based on life plans and dreams rather than the pure performance of investments.
 5. DNA Behavior Discovery process delivers excellent communication and deep trust. Therefore:
 - Meetings are more effective, focusing on achieving goals to increase wealth and acquire a quality of life.
 - Turbulent markets are easily navigated with awareness of how the client will respond and how to communicate accordingly.
 - Linking financial personality with communication style will deliver a significant step forward in financial planning.

Developing goal-based plans is a concept that has been introduced previously. However, linking it with the critical foundational process of uncovering inherent behaviors is. The two approaches will deliver a more effective outcome for the client and an industry differentiator for the advisor.

Get Ahead of the Competition with The Financial DNA Goals Discovery

The Discovery is a step-by-step approach to help clients review and set goals based on their personality traits, risk profile, and behavioral biases. This process allows clients to participate in financial planning by independently identifying their own goals and then setting them by evaluating the time horizon. The process covers all areas of the client's life, from health to wealth, to provide a balanced analysis of all-important life goals.

DNA Behaviors Goals Discovery is a web-based tool that can be added to your website or sent via email to the client. To ensure everyone's goals and views are heard, each person must complete the process (*yes, even in the case of couples/families...*). First, clients spend approximately 10 minutes on an

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experiential review of possible goals in 6 categories. Next, each goal is designated as either a Need or “Want” and then either “Short-Term” or “Long-Term.”

1. Career & Business
2. Relationships
3. Health
4. Recreation
5. Community
6. Financial

The objective of this tool is to increase the suitability of advice firm-wide, elevate discussions with clients, and ensure that each family member is heard. The outcome of this discovery process is powerful insights for both the individual client and their family as a whole and be a value-added engagement tool for your firm.

BeFi API, A Must:

A robust Behavioral Finance platform will enable Broker-Dealers to meet the fast-growing need for mega-customization. Such a platform will provide insights into how clients invest and reveal habits to how Broker-Dealer employees and investors spend, set goals, communicate, work, live, and make decisions. These insights become transformative when powering core Broker-Dealer workflows such as:

- Advisor-client matching programs (which advisor is suited for which client)
- Optimizing marketing spend (who wants steak dinners vs. Super Bowl tickets)
- Sending customized behavioral-driven marketing content to clients
- Developing customized onboarding playbooks
- Arming advisors with the perfect behaviorally generated scripts to deliver at the right time
- Predicting fearful and opportunistic clients on a real-time basis with Market Mood™

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.

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:

inquiries@dnabehavior.com

