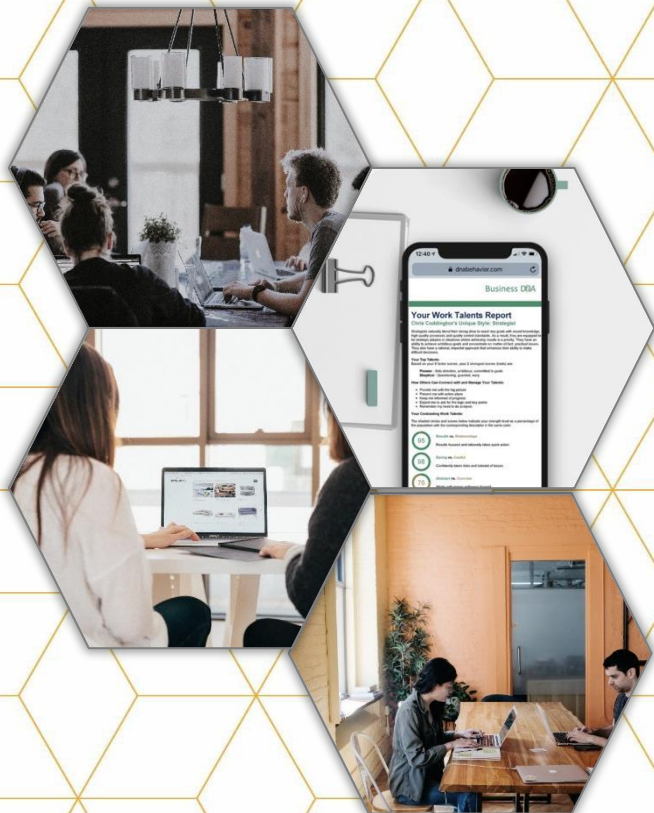


# How to Balance Quality of Life and Financial Goals



DNA Behavior®

## About this Behavioral Guide:

Do financial advisors have a responsibility, even a duty of care, to their clients to help them set meaningful life goals that make the journey to reaching them compelling rather than sacrificing a quality life in the process?

Sounds like a big ask! But every decision you help your clients make should have a quality life balanced approach to wealth creation. Central to advisors guiding clients to this balance is to have a deep understanding of behavioral science; what makes people tick and how do they make decisions, what drives their life goals and what propels them to be off-balance and sacrifice a quality life.

Only with this depth of behavioral insight can financial advisors coach, advise and direct their clients to financial goals that deliver a quality life balance.

If your advisory approach does not include:

- the measurement of human and Quality Life performance
- the discovery and application of natural behaviors to life and financial planning
- the alignment of investor and advisor behavior to financial and investment solutions
- financial behavior discovery
- the movement to the “New Behavioral Economy”
- then this is your starting point.



Take time out to complete a 10-minute questionnaire for yourself and this will reveal the depth of behavioral insight available to you. Once you see the depth of insight into your financial personality, you will quickly understand the importance of using DNA Behavior with clients. You will get a comprehensive snapshot of 10 Financial DNA natural behavior styles and how to interpret and apply them to manage and guide your client. You'll find that with these unique insights will be able to pinpoint the key attributes of the client's financial personality, their goals discovery, quality life drivers making quality life planning

personalized to the individual.



You will see and understand how useful this insight will be for

delivering personalized advice, but also the time saved in meetings to get to know your client. A 10-minute investment can save up to 2 hours of questioning.

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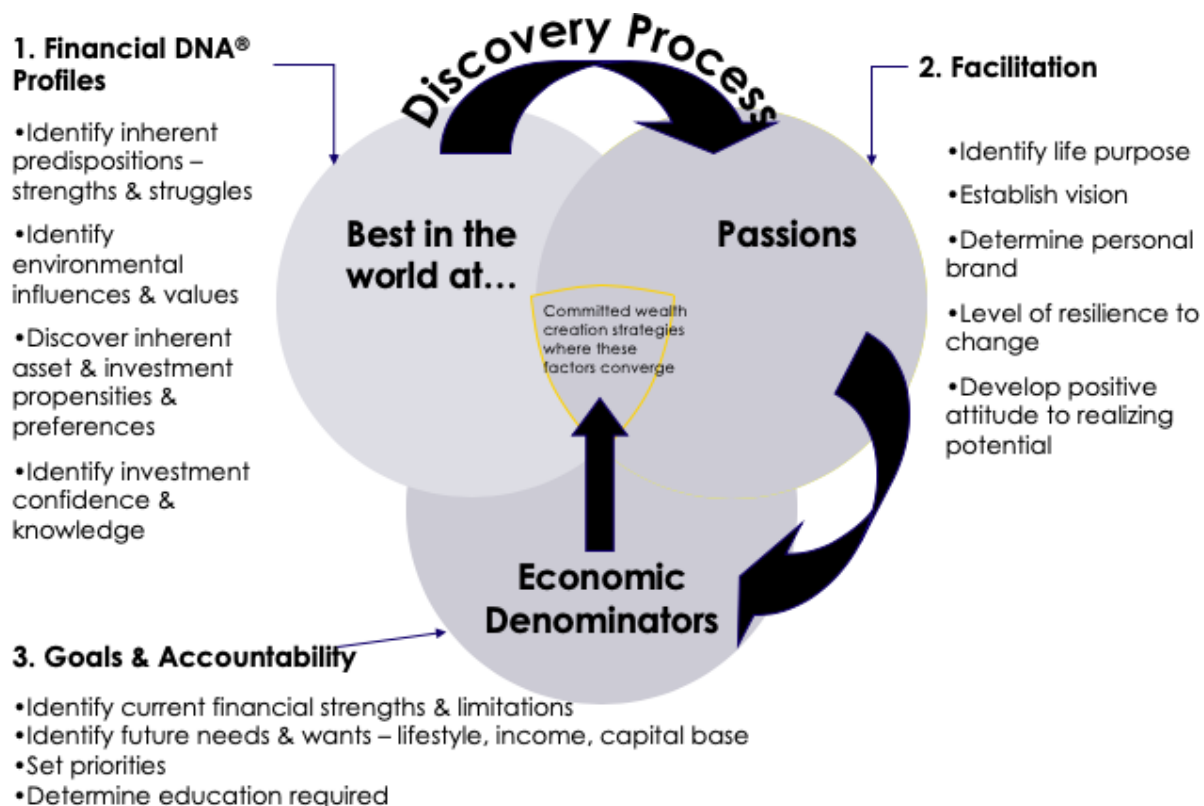
## Getting the Balance Right is Tough:

The world has experienced unprecedented challenges of late. Many people will be reviewing the lives they lead. Now more than ever the financial industry needs advisors who are ahead of the game and able to advise their clients in this new norm. Many investors will be looking at their wealth creation and their life goals through a unique lens. How prepared are you for these new conversations?

A quality life can be defined as “Successfully integrating finances into a balanced life, and in so doing having the courage to live your unique design, in harmony and without regret.” This definition recognizes that a quality life is about living according to your inherent behavioral style, adapting to live harmoniously with others, and ultimately living the dream so that you do not have any regrets.

The balancing act is more complicated than it has ever been, but with scientifically validated behavioral tools, financial advisors can work with their clients to help them build a successful business while maintaining a rewarding family life as they build wealth. It’s not always easy, but that makes the end result even more rewarding for the advisor/client relationship and materially shifts the service offering ahead of competitors.

The process of building a quality life process that lasts looks like this:

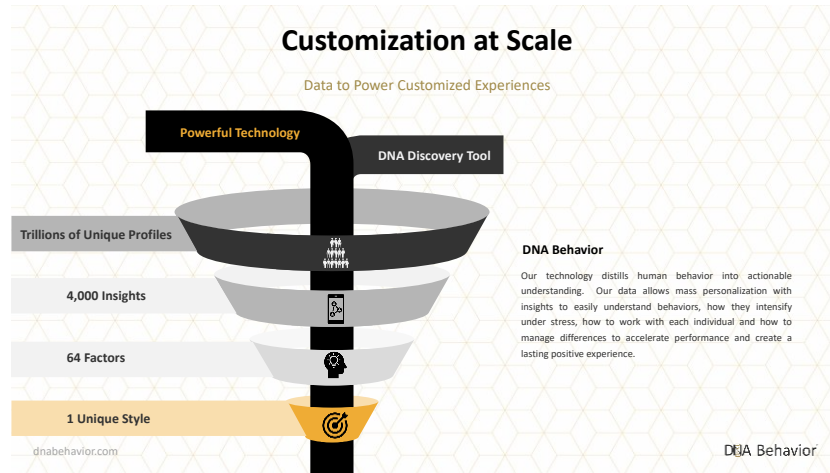


Source: FDNA Resources Financial DNA: Discovering Your Unique Financial Personality for a Quality Life Hardcover – February 3, 2006, by [Hugh Massie](#)

A clear bonus to this suggested advisor-client approach is satisfying the ‘know your client’ rule. Using the DNA Behavior Discovery process to unlock, at a deep level, financial goals, and how best to synchronize those goals with a wealth creation approach that does not compromise a quality life.



There is no longer a ‘one size fits all’ advisory process. People are different. Their individuality makes delivering advice to meet the financial personality of each client critical to wealth creation advice that fits with their need for life balance. Smart advisors can demonstrate a process of getting to know clients at a deeper level before building a goals plan. However, it’s no longer a long-complicated exchange between client and advisor. Powerful, accurate, scientifically validated technology can deliver this insight in seconds.



Our perspective is that the definition of a quality life is different for every person because we are each unique and accordingly, we will naturally perform differently in each area of our lives. This is founded on the belief that for all people, regardless of their age, wealth, culture, position, or situation “behavior drives performance” and “financial returns motivate

performance.”

Remember, a client’s definition of a quality life will be driven by their financial personality. Discovering their Financial DNA is central because we are all uniquely wired to make life and financial decisions. In essence, their Financial DNA will impact every area of their life, and every decision in their life will have a financial consequence.

Knowing that DNA Behavior delivers real-time insight into the client’s financial personality on any device ensures advisors always have current client insight to an unprecedented depth at their fingertips. How the client will respond to moving markets, what factors drive their financial decision making on a daily basis, their fears, propensity for managing risk, their reaction to life events, and much more.

# DNA Behavior<sup>®</sup>

**SEE YOUR FINANCIAL DNA**

Real-time financial personality management solutions with validated financial behavior insights to connect, customize and empower performance.

- Identify your own Financial DNA
- Measure your Market Mood
- Compare your results to your family members.

**Financial DNA<sup>®</sup>**

It's important to recognize that the mix of what is the optimal quality life balance for each person is different based on who they are and their financial personality. Some people will naturally be more return and financial wealth orientated. Whether this is through a strong career drive or bottom-line investment focus, for them it is all about the “numbers.” For other people, it will be more focused on their general lifestyle activities, recreation, and their personal and community relationships.

Based on research that we have performed; a higher level of quality life performance will be achieved if clients are living their life purpose with a healthy mix of high career engagement through productive use of their strengths. Having happy work-life leads to more fulfilling relationships and the likelihood of greater community involvement. Of course, it is likely to lead to sufficient financial reward, although not always the maximum. The key then is to ensure that their work passion does not consume and compromise their planned free time for recreational activities, prevent them from investing in relationships, or caring for their health. The basic principle is that if your clients are substantially out of balance in one dimension of their life for any prolonged period, it is likely the other areas will also not be aligned.

Interestingly, we are hearing more and more about how financial advisors are finding themselves coaching as well as advising. The area of work-life balance against wealth creation being a particularly emotive area for the advisor.

Having a depth of insight into clients in advance of even the first meeting will alert you to those clients more at risk of a crash and burn approach to investing and prepare you for exchanges and a behaviorally-based approach to building investment plans.

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## Sustaining Your Quality Life Performance

For every person, life is a journey. Along the way, there will be positive events and negative events. To a large degree how people perceive these events will determine how they handle them, and ultimately their overall quality life. The key point is that, with the support of you, their financial advisor/coach, each will build their own framework and plan for sustainable quality life performance.

Our research and experience show that those people who build sustainable quality life performance work effectively with their advisor to build a plan focused on goals and quality life. Balance.

Behaviorally smart advisors know that when clients have a greater self-awareness of their decision-making approach, their life balance, and how to maintain both they build a quality life and are unlikely to suffer relationship breakdown or burn out.

In addition, living a quality balanced life, with purpose, sets up the next generation. In other words, and not just in terms of assets, the accomplishments, beliefs, actions, and guidance well-balanced people demonstrate in their lives delivers a generational legacy the benefits of which are significant as they allow those family members to adopt and adapt them to make their lives meaningful and fruitful.

Having greater self-awareness of your client's behavioral propensities and those of spouses and family members will help to enhance performance for everyone and enable you to deliver focused advice. Remembering that working with clients to live a quality life, and not be tossed around by the performance of the economy, pandemics or financial markets is an important aspect of the advisory role.

Head to Amazon to buy Hugh Massie's latest book – you will be glad you did.

<https://www.amazon.com/Leadership-Behavior-DNA-Discovering-Performance/dp/0983879397>

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

[www.dnabehavior.com](http://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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