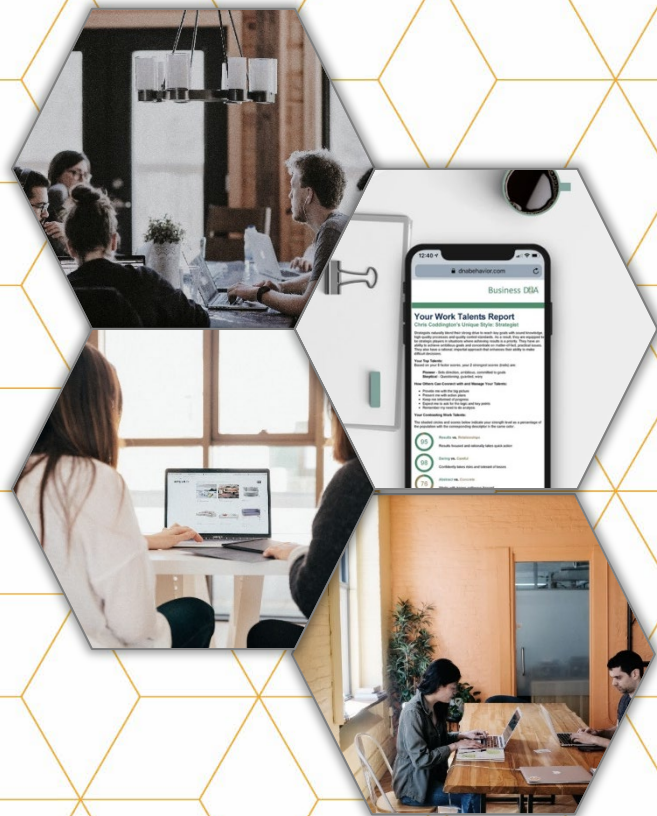


A Guide to Measuring Money Energy



DNA Behavior®

As the Behavior and Money Insights Company, DNA Behavior views the stored energy forces of money through a behavioral lens. For every human being, their DNA Double Helix is bound together by a behavior strand and an energy strand. The two strands are interconnected and, symbolically speaking, with every behavioral module, there is a corresponding stored energy module waiting to be understood, tapped and released.

In this guide, we demonstrate how the measurement of a person's financial behavior can be used to measure their corresponding money energy.

Money energy is real; it's a 'thing' that is now becoming a highly discussed topic. We do not have to remain in an unconscious state of mind about money forever. The impact of self-knowledge about money energy can change the course of life, destiny, and generations.

However, for money energy to have any value, it must be measured to build increased awareness about how to manage it, reduce related stress and learn how to positively amplify your money. Only with measurement will you be able to directly see how your money energy ebbs and flows as events happen and the impact on the other three inter-connected sources of personal life energy.

The power of the DNA Behavior Discovery Process and related methodologies is that we have a scientifically validated method for measuring money energy and for helping you build the self-awareness of where that energy is coming from so that it can be better managed.

Reflecting on Einstein's Energy Formula:

You've learned about all types of energies at school, including mechanical energy, chemical energy, electrical energy, and kinetic energy. These are all energies inherent to moving or reacting objects, and these forms of energy can be used to do work, such as run an engine, power a light bulb, or grind grain into flour.

Newton's Laws give us precise definitions of energy, the ability to do work, expressed as a force acting over a distance. Power is energy per second, reflecting the ability to do continuous work.¹ On this basis, money can be considered a force of energy. That aligns with the structure of the DNA Double Helix, previously explained, whereby the power of a person's genes is stored and ready to be called upon.

But even plain, old, regular mass at rest has energy inherent to it: an incredible amount of energy. This carries a tremendous implication: gravitation, which works between any two masses in the Universe in Newton's picture, should also work based on energy, which is equivalent to mass as defined by Einstein's formula: $(E = mc^2)$.²

DNA Behavior has adopted Einstein's energy formula of $E = mc^2$ as the foundation for its measurement of money energy.

¹ Source: www.brittanica.com/science/equation-of-motion

² Source: <https://www.forbes.com/sites/startswithabang/2018/01/23/the-three-meanings-of-emc2-einsteins-most-famous-equation/?sh=1cd83bcd71c0>

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According to Einstein's most famous energy formula of $E=mc^2$: energy (E) equals mass (m) times the speed of light (c) squared (c^2), or $E=mc^2$. The secret revealed by the equation is that mass and energy are different forms of the same thing.

DNA Behavior's Money Energy Measurement Formula

For Money Energy – Einstein's $E=mc^2$ formula is useful because it measures the “potential” flow of money. A solid potential flow means a tremendous energetic life force can be unleashed. This is consistent with the scientific formulae measuring stored energy that can be released - mass by velocity (power, force, propulsion, pressure).

In the context of human capabilities and limitations, money energy is defined as the stored force at which money can potentially flow into your life at any time. Knowing your natural DNA behavioral style and enhancing your life management skills are critical to your ability to regulate that energy.

Knowing your natural DNA behavioral style and your management of it in the context of dealing with money is critical in how much stored money energy you will have to release.

The approach we adopt to measuring your money behavior is at two levels. It's comparative to nature vs. nurture in terms of influences and contributing factors to our financial decision-making proficiency:

1. You have a unique **Natural DNA “hard-wired” Money Behavior style** that automatically reveals itself throughout your life. The natural DNA hard-wired behavior is uniquely set between birth, based on genetics, and the age of three years old, when the coding becomes substantially fixed and when the most brain development takes place. By its inherent nature, the natural behavior will not permanently change and will generally reveal itself when you are under pressure, often when your emotions are triggered by money and relationships. Although, as we are learning through the field of epigenetics, every human has a choice in activating their genetic pre-dispositions; and
2. **Learned Financial Behavior** is the more conscious thinking about money and financial-related matters based on experiences (money memories), education, and values. The learned behavior commences from four years old and strongly imprints our behavior up to around fifteen years old, when further brain and emotional development takes place. Although continuous learning occurs throughout life with major life events, in particular, having a huge impact. Some of this life learning in the form of deep-rooted beliefs and perspectives is hard to change but it can be done through coaching, therapy and hard work, which is a mindset but of itself can cause stress. Different cultural backgrounds fit here as they impact what you are taught about money and your beliefs. These factors ultimately make how you behave with money throughout your life as reflected by your overall financial personality which is more dynamic than the Natural DNA Behavior, driving how you will situationally show up, make decisions, and interact. Put another way; you can override your Natural DNA Behavior instincts with conscious thinking.

Given that your natural and learned behaviors differ, the most accurate measurement comes only from separate assessment processes. Fundamental to our approach is that the same questions cannot be used to discover both natural and learned behavior.

Generally, you are “gifted” through your Natural DNA Behavior with an inherent amount of money energy for your lifetime. However, that innate ability to charge or deplete your money energy battery will depend on:

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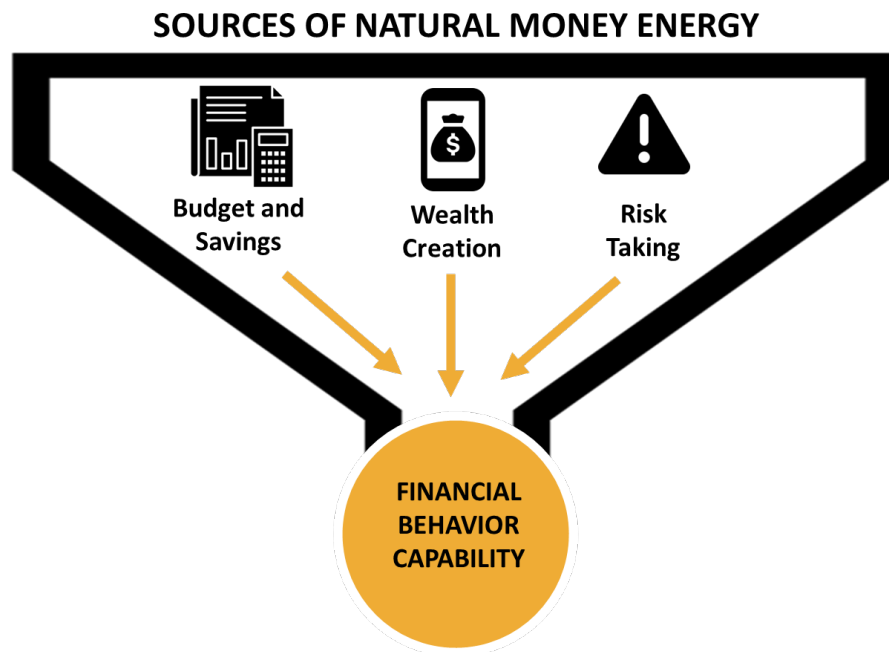
1. **Your relationship with money**, which is primarily based on your adaption to Learned Financial Behavior and your desire to build an overall quality of life as defined by a life purpose. Further, that relationship with money is a choice, and to generate a steady flow of money is dependent upon the degree of awareness of money is integrated into various aspects of your overall life.
2. **Opportunities** you produce or discover based on your natural and learned behaviors, which in turn can potentially amplify your probabilities of generating momentum throughout your lifetime.

On this basis of human behavior understanding, DNA Behavior is adopting a two-part formula for measuring your money energy:

Part 1: First determine your Natural Money Energy (ME) = Financial Behavioral Capability (FBC)

The Natural ME reflects your internal natural motivation to create wealth and earn income to make money flow in your life and is calculated based on your Natural FBC score. The Natural FBC score is comprised of three elements which are individually measured and then blended into a single population weighted score measured out of 100 (100% being the highest score and 1% the lowest score):

1. Propensity to Save and Budget
2. Propensity for Wealth Creation (Goal Drive)
3. Propensity for Risk Taking



Part 2: Overall ME = (MRI)*O²

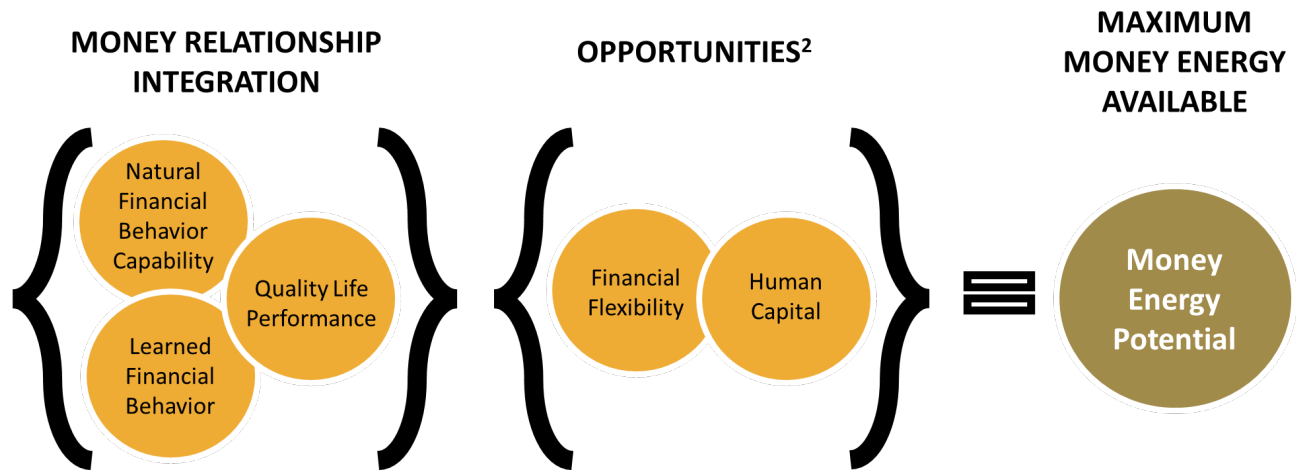
MRI= Money Relationship Integration reflects how you have learned to adapt your natural behavior-driven money influences for increasing or decreasing the flow of money through various stages of your life journey.

Your MRI score is an equal weighting of (i) your Natural Financial Behavior Capability (FBC) score and (ii) your Quality Life Performance (QLP) population weighted score measured out of 100 (100% being the

highest score and 1% the lowest score). The QLP score reflects how you have learned to earn, invest, and spend money, as determined using the DNA Quality Life Performance Discovery.

O² = Opportunities reflects how many opportunities you have to make money based on the relative strength of your Financial Flexibility and Human Capital made up of talents, skills, experiences, relationships, and expertise. Your Opportunities score is also a population-weighted score, when maximized equates to 100 based on an equal weighting of your Financial Flexibility and Human Capital (both are explained in further details in the next session).

DNA Behavior's Money Energy Measurement Formula



In summary, the supporting pillars of DNA Behavior's Overall Money Energy (Overall ME) score consist of three primary components:

1. Your internal motivation to save and make money;
2. Your capability to integrate money awareness into all areas of your life; and
3. Your opportunities to make money.

The theory behind DNA Behavior's Overall ME formula is that Opportunities amplify your money energy by up to 10,000 or more times providing you have the motivation and self-awareness to integrate money into all areas of your life.

Based on this Overall ME formula and a maximum Opportunities score of 100 (reflecting the 100% population percentile), the mathematical squaring of Opportunities will amplify your money energy by up to 10,000 times the MRI score also measured out of 100. While this amplified score may be technically true based on the money energy formula, but realistically we recognize that no human could obtain an MRI score of 100 nor would any person have insights (or a crystal ball for that matter) to predict all the opportunities one may have.

In our experience, there is a high correlation between having a high MRI score and a high number of opportunities. Therefore, a high MRI score is foundationally significant to generating a high Overall ME. One critical emotional component and reason for potentially inconsistent opportunities is motivation. Motivation is a psychological marker that sets your life direction, goals, and the decisions you make. Well-directed motivation releases chemicals in your brain that help you overcome the effort needed for a task.

The following are contributing factors to improving your Overall ME score:

1. Having a high level of Money Relationship Integration (MRI) based on the average of their Natural ME- Financial Behavior Capability (FBC) and Quality Life Performance (QLP) scores is an important foundation for charging the money energy battery.
2. Creating Opportunities is an exponential factor to charge the money energy battery.
3. A low Natural FBC score can be offset by a high QLP and a higher number of Opportunities.
4. Having a high QLP reflects the integration of money into all areas of life and potentially has a cascading impact on opening more Opportunities.
5. The Overall ME can never be too high as the overall MRI will always inherently constrain it. Having a high internal money drive, as reflected by the Natural FBC score, and then making flawed life and financial decisions can deplete the Overall ME score.

Maintaining a high overall life equilibrium through the QLP is therefore vitally important to unleashing a higher level of Overall ME. That is why we place greater emphasis on enhancing your relationship with money, which in turn is the catalyst for elevating every dimension of your life, including the levels of the three other personal life energy sources.

While the Natural FBC score reflects rational elements in some ways and your relationship to money is emotionally driven, ultimately, there must be some measurement between these two elements, given they are inter-connected.

The fact that you have a high Natural ME (based on your Natural FBC score) does not mean that you are currently financially wealthy or will be in the future. The key to you realizing life and financial success and having a high Overall ME will ultimately be determined by how you efficiently use that energy, that you continually seek to develop and manage your Learned Financial Behavior, and your ability to channel that energy toward the number of opportunities produced.

Conversely, having a low Natural ME does not mean you are unable to create financial wealth or earn a high income. However, it will require a healthy relationship to money and learning to inject discipline and drive into your wealth creation actions over a sustained period.

Suppose your money drivers are directed towards the wrong purposes, or your attitude is questionable. In that case, your happiness and quality of life will be diminished regardless of how much money you have. Look at how you earned your money, spent it, invested it, and worried about it – this will drive your money energy and quality of life.

The DNA Money Energy Measurement Formula deliberately does not directly calculate with an input of a person's current net wealth, surplus income and cashflow. However, their Financial Flexibility score which leads to the Opportunities score and therefore exponential potential does reflect the strength of their current financial position. For instance, not being constrained by short or long term debt, having a retirement and opportunities funds, diverse income streams etc.

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

If you have any questions about Money Energy or any other matter related to energy and human behavior, please email us at: inquiries@dnabehavior.com

