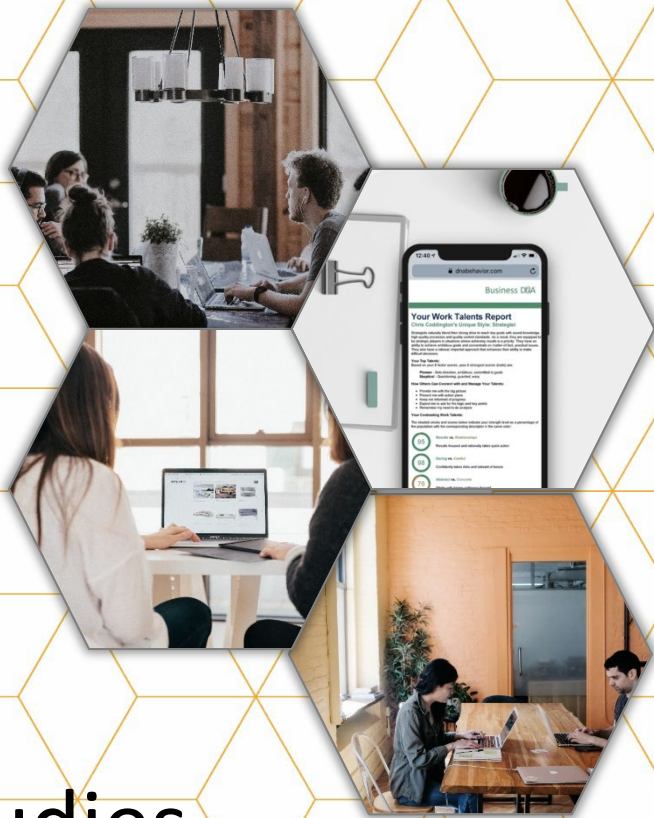


DNA Money Energy Measurement Case Studies



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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.


Through four case studies we demonstrate how a person's financial behavior is reflected through their corresponding money energy.

The four case studies of fictitious characters have been compiled based on client histories and experiences. The case studies are intended to offer relatable stories of how people with different behavioral styles have different money energy levels starting from early in life through their natural DNA Behavior style and then show how the money energy level varies through their life journey.

Case Study Character Summary:

Name and Age	DNA Style	Behavioral Approach	Background
 <p>Jack Sun, 40</p>	Initiator	<p>Bold, goal driven, anchored, rational.</p> <p>His business talents are converting strategy to goals.</p>	Fast-paced restaurant and hospitality entrepreneur with multiple businesses and has an investment capital base he wants to grow quickly. He is not married and lives with constant stress of trying to make more money and get life balance.
 <p>Helen Jones, 38</p>	Engager	<p>Outgoing, spontaneous, creative, content.</p> <p>Her work talent is engaging people to learn.</p>	Married mother of 3 young children who works as a corporate trainer. Engages with a lot of people socially and in the community. Lifestyle focused, including travel. At times, her life is chaotic and she worries about her health.
 <p>Craig Moon, 52</p>	Relationship Builder	<p>Patient, cautious, enterprising, collaborative.</p> <p>His talent is ideating new business solutions.</p>	Software entrepreneur who built a very large business listed on the stock exchange and as a result has substantial wealth. He is married with 3 school-aged children. He has a fully integrated life and only gets stressed if he has people conflicts.

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<p>Joshua Connor, 41</p> 	<p>Reflective Thinker</p>	<p>Planned, serious, focused, analytical.</p> <p>His strength is implementation of plans.</p>	<p>Finance manager at a local legal firm. Single, lives a steady life and likes to travel and keep fit. He lives an orderly life but does worry whether he will have enough money in retirement.</p>
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Natural Money Energy – Financial Behavior Capability (FBC):

The Natural ME of the four characters is shown in the table below based on their DNA Natural Behavior Discovery scores. The scores reflect the relative strength of the behavior against the overall population. So, a person with a score of 70% will have a behavioral propensity in that “energy field” greater than 70% of the population. A score of 70% or more is considered strong, and a score of 30% or lower is considered low.

Name	Saving/ Budgeting	Wealth Creation	Risk	Natural ME - FBC	Financial EQ	Growth/ Conserve
Jack Sun	79%	82%	99%	99%	99%	60%/40%
Helen Jones	1%	8%	84%	7%	27%	57%/43%
Craig Moon	90%	46%	14%	50%	31%	29%/71%
Joshua Connor	97%	79%	24%	82%	69%	21%/79%

Behavioral Biases:

The behavioral biases that influence the decision-making of the four characters are shown below based on their Natural DNA Behavior Discovery. If the bias is not managed it could lead to decision-making errors which deplete the person’s money energy battery.

Name	DNA Behavioral Bias No 1	DNA Behavioral Bias No 2
Jack Sun	Consolidated View – Prefers looking at the whole portfolio rather than individual positions.	Over Confidence – Can think they are more successful at investing than they really are.
Helen Jones	Herd Follower – Tends to stampede into investments in exuberance and out in fear.	Instinctive – In adversity tends to make decisions quickly and emotionally based on instinct.
Craig Moon	Disposition Effect – May sell winners and hang on to losers for too long.	Mental Accounting – Likes to put money into separate buckets for specific purposes.
Joshua Connor	Pattern Bias – Desires order, looks for predictable patterns in markets.	Risk Aversion – Overly hesitant to take the necessary risks to make the required returns.

Learned Financial Behavior:

The Learned Financial Behavior Discovery scores of the four case study characters are shown in the table below. The scores reflect the relative strength of the learned financial behavior against the overall population, on the same basis as explained above for Natural DNA Behavior. In addition, the table shows behavioral change observations reflecting the influences of experiences, education, and values, which in areas may cause variation to the Natural Money Energy - FBC scoring shown above.

Name	Saving/ Budgeting	Wealth Creation	Risk	Financial EQ	Behavioral Change Observations
Jack Sun	88%	96%	96%	99%	Through positive personal wealth management practices and his own learning, Jack maintains a tight financial focus which is consistent with his natural money behavior. He is beginning to realize the importance of balance and 'downtime' that he knows will bring a level of happiness.
Helen Jones	46%	88%	46%	16%	With the help of financial planning, Helen has demonstrated a stronger desire to save and create wealth, while being more careful with risks as compared to her natural money behavior.
Craig Moon	88%	86%	46%	66%	Craig is demonstrating a strong desire to protect what he has created and then carefully grow his wealth. With more financial education and a safety margin he has become less reactionary to the market. Although, under real pressure that could change.
Joshua Connor	84%	93%	66%	76%	Joshua's fear of not having enough money in retirement like he saw his parents experience has increased his determination to be even more financially disciplined. He invests a lot of time in financial education and is beginning to feel more relaxed about his ability to find opportunities to increase his financial wealth.

Quality Life Performance:

The four case study characters' Quality Life Performance Discovery scores are shown in the table below. The scores average each person's self-rating of the ten individual items in each of the eight Quality Life areas on a scale of 1 (Low) to 7 (High).

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The Quality Life Performance Discovery is completed annually to identify the degree to which a person lives an aligned life across the six key Quality Life areas and then in which areas they may need to invest more energy, time, and money.

The overall Quality Life Performance (QLP) Score is an average of the eight scores in the six Quality Life areas shown below in the table, and their Wisdom and Confidence scores (not shown in the table). It reflects the degree of overall alignment the person has achieved in their life so far. If the overall QLP% Score is high, then this will increase the MRI score, thereby also through the money energy formula increasing the Overall Money Energy score. That reflects the person can manage their behavior and has learned how to integrate the earning and spending of money to feed all aspects of their life with the maximum force. It is not enough for a person to have a high earning capability or accumulated wealth and be financially disciplined to achieve a high Overall ME score.

Name	Life Purpose	Career	Finances	Health & Recreation	Community	Relationships	QLP %
Jack Sun	5.5	4.8	6.1	6.3	2.5	4.9	75%
Helen Jones	4.2	3.8	3.3	4.7	4.1	5.4	61%
Craig Moon	6.9	6.8	6.2	5.9	6.2	6.4	93%
Joshua Connor	4.9	5.4	5.7	3.8	5.4	4.4	75%

The Quality Life Performance results reflect the following:

1. Jack Sun is financially disciplined and has his career generally on track although his ambition means he is not satisfied. However, his non-work life is suffering. He has to realize the importance of balance and 'downtime' that he knows will bring a level of happiness. Further, he needs to live beyond himself more in building community and relationships which could accelerate his life and business even further.
2. Helen Jones is learning to get her life and finances in order, including investing in quality health insurance. Although, this will take more time. Importantly, she also has to start paying more attention to finding a fulfilling career role and to her physical well-being and community involvement.
3. Craig Moon is highly integrated having achieved alignment across all areas of his life. Although, he can still grow further in particular in the area of health and recreation. He has learned to purposefully integrate his money across all areas of his life. Although, using his money for more life experiences should be a focus. This is a major achievement and reflective of a desire to not allow his substantial wealth to rule his life and family.
4. Joshua Connor is in the trap of a safe job that he works hard in to the detriment of his non-work life. He still has to learn how to live outside of his career and being overly focused on saving for retirement. Joshua needs to learn how to have life experiences and open himself up to a greater range of people so that his overall life and opportunities flourish.

Opportunities:

The following table shows a list of twenty-six questions relating to specific Opportunities which can create exponential stored money energy. We have shown below the answers to the questions for the four case study characters used in this white paper. The higher the number of "Yes" answers to each of the questions (reflecting a score of 6 or more based on a rating scale of 1 to 7, with 7 being being "To a

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very great extent”) will increase their Opportunities score. Therefore, their Overall ME will be exponentially higher. The questions are broken down into two primary areas, being:

1. Your Financial Flexibility (Questions 1 to 13)
2. The Power of Your Human Capital (Questions 14 to 26).

No	Opportunities Question	Jack Sun	Helen Jones	Craig Moon	Joshua Connor
1	Positive Surplus Cashflow - Are your earnings secure enough to pay for your immediate living needs and some of your wants?	Yes	No	Yes	Yes
2	Margin of Safety – Do you have cash representing 6 to 12 months of living expenses put away in a reserve fund?	Yes	No	Yes	Yes
3	Secure Long-Term Earnings Stream – Do you have any long-term guaranteed revenue streams from investments and contracts?	No	No	Yes	No
4	Debt Management – Do you have a debt management program in place such that your life could not be spun out of control by liabilities?	No	No	Yes	Yes
5	Capital Pool – Do you have the financial capacity to pay for your long term needs beyond 12 months and achieve some of your long term life time wants?	Yes	No	Yes	Yes
6	Opportunities Fund – Do you have funds set aside to make investments at short notice when opportunities arise?	Yes	No	Yes	No
7	Retirement Fund – Is your retirement planning on track to meet your goals and are you fully capitalizing on the opportunities to make contributions to your retirement fund?	Yes	Yes	Yes	Yes
8	Diversification – Do you have diversification of your asset classes and potential income streams such that a loss does not impact more than 10% of your overall wealth?	No	Yes	Yes	Yes
9	Economic Disaster Planning – Do you have a wealth creation strategy in place that will enable growth in the event of a market downturn or some kind of negative event?	No	No	Yes	No
10	Known Future Windfalls – Will you likely receive an inheritance or windfall in the next 10 years which will increase your overall financial freedom?	No	No	Yes	Yes
11	Insurance Protection – Have you protected your life against unexpected events to not have a major financial exposure?	No	No	Yes	Yes
12	Long Term Financial Commitment Coverage – Have you got a plan to meet longer term liabilities arising because of commitments you have made or that have been forced on you?	Yes	No	Yes	Yes
13	Written Goals-Based Financial Plan – Do you have a written financial plan (including a budget or spending plan) and a set of daily and weekly tactics to achieve your goals?	No	Yes	Yes	Yes

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14	Identity Clarity – Are you ready to propel your life forward and accelerate your money energy by living up to your desired identity?	Yes	Yes	Yes	Yes
15	Money Purpose Clarity – Have you worked through how money is integrated into your life and where you wish the money to flow?	Yes	No	Yes	Yes
16	College Education – Have you completed a relevant college degree course that can enhance your career opportunities?	No	Yes	Yes	Yes
17	Multiple Career Path Opportunities - Do you have three or more ways you could earn immediate cashflow to pay your bills?	Yes	No	Yes	No
18	Risk Tolerance Awareness – Have you developed your own risk/reward framework for assessing risk in the context of who you are and your financial capacity?	Yes	Yes	Yes	Yes
19	Financial Education – Do you believe you have sufficient financial capability to understand the key decisions you may be required to make?	Yes	No	Yes	Yes
20	Greed Management – Have you determined how much is enough for you and to what extent you will push to make more?	No	No	Yes	Yes
21	Continuous Life Learning – Are you regularly taking advantage of education opportunities to be a continuous learner?	Yes	No	Yes	No
22	Relationship Capital – Have you established a wide variety of networks to bring in the right opportunities?	No	Yes	Yes	No
23	Contributing Beyond Yourself – Are you actively adopting a pay it forward strategy in some way?	No	Yes	Yes	No
24	Personal Energy Management – Have you developed and regularly followed personal energy management practices that build your personal clarity and reduce stress?	No	No	Yes	No
25	Robust Health - Are you focused on ensuring you are in a robust physical and mental state that will enable you to take advantage of work or business opportunities for longer?	No	No	Yes	No
26	A “You” Centered Life Support Team – Do you have a group of wise people including a financial advisor, working in your best interests providing feedback on your decision-making for happiness, success and health?	Yes	Yes	Yes	No
	Total (Out of 26)	13	9	26	16

We have highlighted in red a number of the “No” ratings indicating opportunity areas where the person’s money energy is potentially being depleted because they have not fed these areas of their life with money or created the necessary financial flexibility.

Overall Money Energy

The Overall ME for each of the four case study characters is shown below.

Name	Natural ME - FBC	QLP	Overall MRI	Opportunities	Overall ME = (MRI)* Opportunities ²	Overall ME%
Jack Sun	99%	75%	87%	13	217,500	21.75%
Helen Jones	7%	61%	34%	9	40,782	4.08%
Craig Moon	50%	93%	71%	26	712,500	71.25%
Joshua Connor	82%	75%	79%	16	297,616	29.76%

The Overall ME results show:

1. Jack Sun has very high financial potential based on his FBC but he has not fully integrated money to his overall life and has not fully set himself up with the opportunities to charge up his money energy battery. He has some financial flexibility issues to sort out and also needs to invest in his human capital further. As a business owner, Jack has control over his life² to make the right choices if he is prepared to change his attitude and habits. This is an issue of maturity.
2. Helen Jones does not have a high natural level of money energy (FBC) because of her spending propensity and desire for a content lifestyle. If she is to charge up her money energy battery, it will need more sustained financial discipline and investment in her human capital to create the opportunities. In particular, Helen needs to work on her health.
3. Craig Moon is an example of someone who has taken a moderate level of natural FBC and turned it into a high Overall ME through building an integrated life reflected by a high MRI and laying the foundation with Opportunities. Given his Quality Life Performance Score is high and he has maximized the opportunities he has relatively fully charged up his money energy battery.
4. Joshua Connor also has very high financial potential based on his FBC, but he has not yet fully integrated money into his overall life and has not fully set himself up with the opportunities to charge up his money energy battery. Given that he is an employed executive, the key will be how he manages his employment and getting on a long-term financial wellness program. Further, he will need to learn how to build his network of relationships.

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

