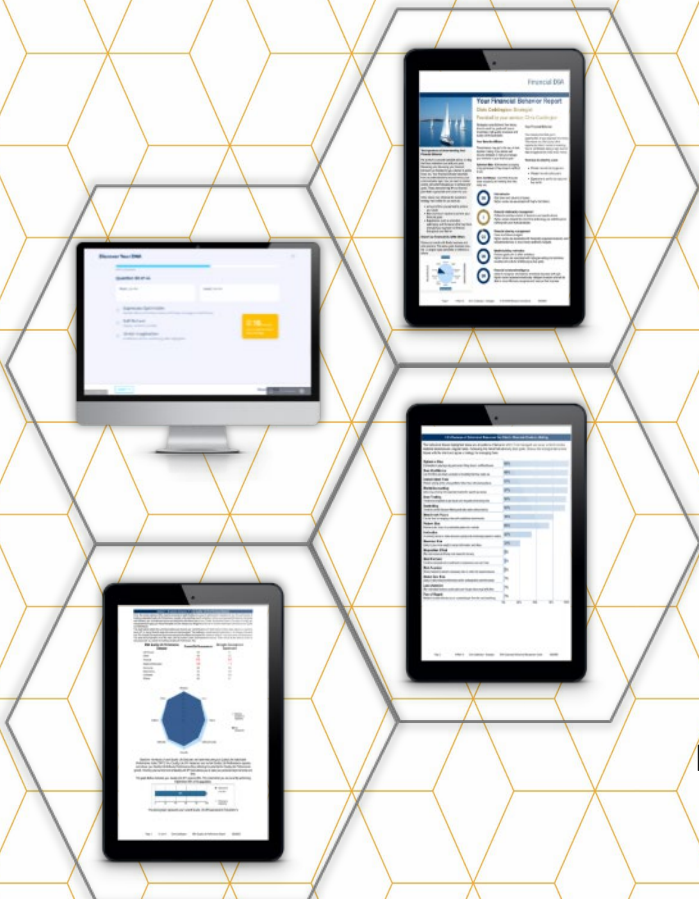
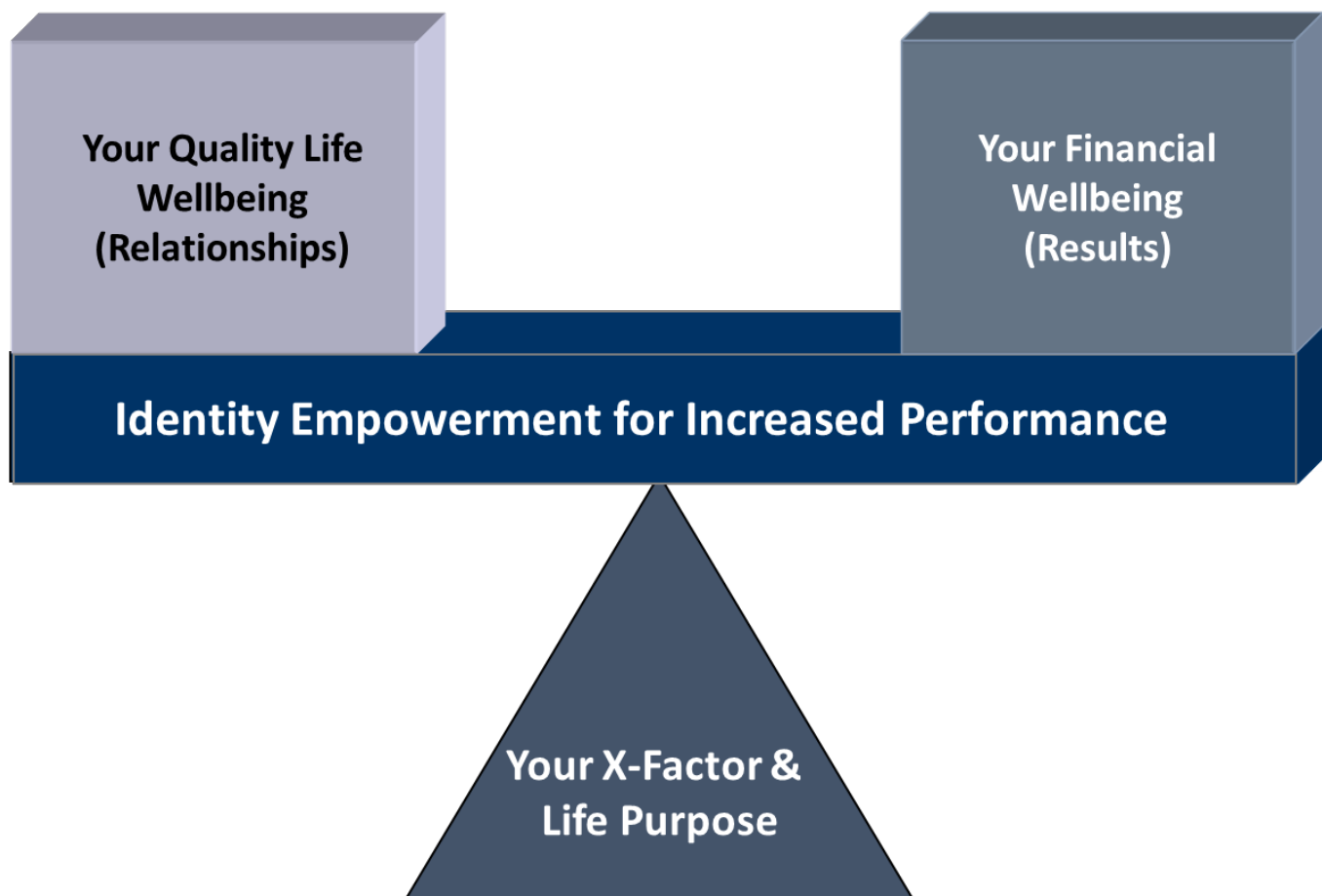


Part 3: Quality Life Longevity Exercises



Please note: This workbook may only be facilitated by a currently licensed Certified Wealth Mentor™ in conjunction with the Financial DNA® Discovery Process.

Life Elevation With Dramatic Change



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Quality Life Goals Based on Research

Quality Life Area	Quality Life Goal	Quality Life Struggle
Career	80% use of talents	30% use of talents
Relationships	Spend 6hrs/Day	Spend 2hrs/Day
Health	<50hr work/week	>60hrs work/week
Health	Sleep 7-8hrs/day	<6 and >9hrs/day
Health/Recreation	Exercise 5hrs/week	No Exercise
Recreation	140+ free days/year	<100 free days/year
Community	Community Giving	No Giving
Finances	Experience Spending	Material Spending
Finances	Financial Plan, Committed Decisions	Low Confidence, Poor Decisions

The Foundation for Achieving Your Quality Life Goals

The Need to Build Behavioral Awareness

Behavioral Factor	Quality Life Strength	Behavioral Challenge Under Pressure	Quality Life Risk	Quality Life Risk
Take Charge	Wealth creation	Lose confidence	Sacrifice relationships	Make fear based decisions
Outgoing	Builds networks	Become emotional	Over spend on material items	Over generous in community
Patient	Nurtures relationships	Procrastination	Lower career drive	Poor health if overworked
Planned	Financial management	Overly detailed	Withdraw from relationships, community	Over budget
Trusting	Builds community	Not question enough	Lose money	Relationship breakdowns
Pioneer	Career focus	Work in over drive	Poor health from stress	Lack of planned recreation time
Risk Taker	Spend on experiences	Take poor chances	Lose money	Injuries
Creative	Recreational interests	Over innovate	Lose life direction	Inconsistent decision-making

Module 5: Quality Life Needs and Wants Review

Step 1

Identify Your Needs and Wants

About Needs and Wants:

- A **“Need”** is a necessity, obligation, prerequisite, claim, or a requirement.
- A **“Want”** is something desired, a craving, a wish, or something coveted.
- Determining your Needs and Wants is foundational to setting goals for building your Quality Life in the long term. (For instance: How much capital do you want? What type of home do you need? How many hours a week do you want to work? What major expenditures do you anticipate for vacations, weddings, education etc?)

Exercise: Specify your five most important **needs** for the short, medium, and long term. Use the most important identified from your **Goals-Based Planning Report** based on the Financial DNA Goals Discovery. You can also use the **Financial Needs and Wants Discovery Exercise in Step 2** as a foundation.

Short Term Needs (less than 3 years)

- 1.
- 2.
- 3.
- 4.
- 5.

Medium Term Needs (between 4 to 10 years)

- 1.
- 2.
- 3.
- 4.
- 5.

Module 5: Quality Life Needs and Wants Review

Long Term Needs (from 10 years to retirement)

- 1.
- 2.
- 3.
- 4.
- 5.

Exercise: Specify your five most important **wants** for the short, medium, and long term.

Short Term Wants (less than 3 years)

- 1.
- 2.
- 3.
- 4.
- 5.

Medium Term Wants (between 4 and 10 years)

- 1.
- 2.
- 3.
- 4.
- 5.

Long Term Wants (from 10 years to retirement)

- 1.
- 2.
- 3.
- 4.
- 5.

Module 5: Quality Life Needs and Wants Review

Step 2

Needs and Wants Discovery Exercise

Summary

Need (n). *Necessity; obligation; prerequisite; claim; requirement*

Want (n). *Something desired; craving; wish; something coveted*

1. Circle and reflect on all those Needs and Wants items in the following tables marked with a "5", **and** which also have an accomplishment satisfaction score of 1 or 2.

2. Based on the choices in Question 1 above, identify up to 5 primary needs and up to 5 primary wants in building a Quality Life over the next 20 years which you want assistance in achieving? (Be prepared to discuss these with your Wealth Mentor.)

Needs:

- 1.
- 2.
- 3.
- 4.
- 5.

Wants:

- 1.
- 2.
- 3.
- 4.
- 5.

3. What can you imagine to be the financial implications of taking the necessary steps to achieve these Needs and Wants?

Module 5: Quality Life Needs and Wants Review

Quality Life Needs and Wants: To assist you in prioritizing goals, identify whether the statements below are a Quality Life Need **or** Want, and then indicate the level of importance you **currently** place on each item. Then indicate your current level of satisfaction with your accomplishment of each item.

1=Not applicable 2=Not Important 3=Important 4=Very Important 5=Extremely Important		Indicate Need (N) or Want (W) ↓	Importance 1-5 Here ↓	Satisfaction 1-5 Here ↓
CAREER / BUSINESS				
1	Increase my salary and wages income			
2	Set up my own business			
3	Expand my business operation			
4	Reduce my time at work			
5	Set up a succession plan for my family businesses			
6	To be trained for a second career			
7	Set up a business based on my interests or hobbies			
8	Other (Specify):			
RETIREMENT				
9	Retire before 60 years old			
10	Earn my current income in retirement			
11	Have financial freedom in retirement			
12	Other (Specify):			
RECREATION / LIFESTYLE				
13	Join a fitness center			
14	Develop a health conscious lifestyle			
15	Enroll in continuing education classes			
16	Pursue leisure activities / interests			
17	Entertain regularly			
18	Dress in the latest fashion			
19	Vacation / travel regularly			
20	Vacation without budgetary constraints			
21	Other (Specify):			
WEALTH ACCUMULATION				
22	Buy whatever I want without concern.			
23	Increase my current wealth by 50%			
24	Double my current wealth			

Module 5: Quality Life Needs and Wants Review

1=Not applicable 2=Not Important 3=Important 4=Very Important 5=Extremely Important		Indicate Need (N) or Want (W) ↓	Importance 1-5 Here ↓	Satisfaction 1-5 Here ↓
WEALTH ACCUMULATION				
25	Triple my current wealth			
26	Increase my current wealth five fold			
27	Increase my current wealth ten fold			
28	Other (Specify):			
ASSETS – PERSONAL USE				
29	Purchase a home			
30	Refurbish a home			
31	Furnish a home			
32	Re-finance my properties			
33	Purchase a vacation home			
34	Purchase rural property			
35	Collect art			
36	Own jewelry			
37	Collect antiques			
38	Buy a luxury car			
39	Enroll in continuing education classes			
40	Other (Specify):			
RELATIONSHIP / FAMILY COMMITMENTS				
41	Increase time with family and/or friends			
42	Pay for my spouse's (or my) school or higher education			
43	Provide for our family so that only one income is needed			
44	Provide funds for my children or grand children during my lifetime - e.g. help them with education, help them buy a home, etc ...			
45	Provide funds for the care of my parents			
46	Provide funds for my children's wedding			
47	Other (Specify):			
ESTATE PLANNING				
48	Prepare a will			
49	Leave some funds to the family			

Module 5: Quality Life Needs and Wants Review

1=Not applicable 2=Not Important 3=Important 4=Very Important 5=Extremely Important		Indicate Need (N) or Want (W) ↓	Importance 1-5 Here ↓	Satisfaction 1-5 Here ↓
ESTATE PLANNING				
50	Leave substantial funds to the family			
51	Leave funds to community groups, religious institutions, and charities			
52	Spend most of my wealth during my lifetime			
53	Protect against taxes on distribution of estate			
54	Appoint a power of attorney			
55	Other (Specify):			
INVESTMENT RETURNS				
56	Invest existing capital for income			
57	Invest existing capital for capital growth			
58	Attain an average investment return of inflation + 2% per year			
59	Attain an average investment return of inflation + 5% per year			
60	Attain an average investment return of inflation + 7% per year			
61	Attain an average investment return of inflation + 10% per year			
62	Attain an average investment return of inflation + 15% per year			
63	Use borrowings to increase my investment exposure			
64	Other (Specify):			
INSURANCE				
65	Protect my family against financial consequences of death			
66	Protect my earnings against disability			
67	Protect my lifestyle against illness			
68	Protect my business against loss of key employees			
69	Provide medical insurance			
70	Other (Specify):			
Community				
71	Volunteer time to a foundation, charity or religious cause			
72	Work for a foundation, charity or religious cause			
73	Give 10% or more of my income to a foundation, charity or religious cause			
74	Give less than 10% of my income to a foundation, charity or religious cause			
75	Increase my giving to foundations, charities or religious causes			
76	Other (Specify):			

Module 6: Setting Quality Life SMART Goals

Step 1

About Setting Goals

The foundations for setting your Quality Life Goals are:

- **Your Life Purpose.** It helps to prioritize the activities you may engage in and on what you will spend and invest your money.
- **Your Financial Needs and Wants.** They help identify what is crucial for your life and what is desired at various stages of life.
- **Your Current Environment.** It reflects where you are now. This is the starting point.

Your goals should be monitored quarterly and regularly updated.

Exercise: Write down up to a total of 30 long term Quality Life Goals on the following page in any of the categories listed below. You should have at least 1 goal in each of these categories. Also, identify the time frame in which you want to achieve them.

Categories:

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

Most people can set 10 goals easily. The next 20 are difficult, but this is where you are getting to the core of your life.

Module 6 Setting Quality Life Goals

Step 2

Setting Your Goals

“Goal setting is more than lifestyle planning, it is about introducing the journey of life into the process and recognizing a person’s unique behavioral style.” – *Hugh Massie*

SMART goals are most effective. They are Specific, Measurable, Attainable, Realistic, and Time-based. Keep this in mind as you work on your list.

	<u>Quality Life Goal</u>	<u>Category</u>	<u>Time frame</u>
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			

Module 6: Setting Quality Life Goals

	<u>Quality Life Goal</u>	<u>Category</u>	<u>Time frame</u>
16.			
17.			
18.			
19.			
20.			
21.			
21.			
22.			
23.			
24.			
25.			
26.			
27.			
28.			
29.			
30.			

Hugh Massie and DNA Behavior



About Hugh Massie

Hugh is a “reformed accountant” who has become a Titan CEO, Behavioral Solutions Architect, Money Energy Pioneer, High Stake Decision Orchestrator, Behavioral Finance Trailblazer, award-winning author, experiential speaker, devoted dad and keen golfer

Since 2001, as the Chairman and Founder at DNA Behavior International he spends his time traveling the world empowering advisors, leaders, families and individuals to unlock their identity in order to accelerate dramatic change while growing relationships. In the process, He helps them discover how unknown behaviors which intensify through unmanaged differences, money attitudes, pressure and emotions derail performance.

Hugh’s real-world practical application of behavioral insights and the mastery of the energy of money, blended with strong financial skills, gives him the unique capability to design a variety of universally applicable human performance apps. Further, with his unique talents he also serves as a corporate strategist, coach, mentor, trainer, board member, keynote speaker and author. This Behaviorally SMART approach helps him convert strategic vision to goals and practical reality to accelerate dramatic change while growing relationships.

Since 2001 using the Financial DNA® and Business DNA® platforms he pioneered, his solutions have impacted millions of people in over 125 countries, including investors with assets from \$1 to over \$1billion, over 20,000 advisors and leaders of more than 5,000+ businesses.

Hugh is an author, including “Financial DNA – Discovering Your Unique Financial Personality for a Quality Life” (John Wiley 2006 and 2021) and then "Leadership Behavior DNA - Discovering Your Natural Talents and Managing Differences" (Freedomstar Media, January 2020), with co-author Lee Ellis. He has also written or contributed to many other publications and presented extensively as a keynote speaker about human performance acceleration through revealing and managing behavioral insights and money attitudes.

Also, Hugh is a member of Titan CEO 100 and been a Global Board Member of Entrepreneurs Organization. Further, he is an Advisory Board member of a range of other businesses.

Hugh enjoys golf, tennis, skiing, cricket, travel to new places for adventure, business and history reading. He lives in Atlanta with his wife Jennifer, daughter Kathryn, and son Hugh.

Disclaimer and Contact Information

Disclaimer

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