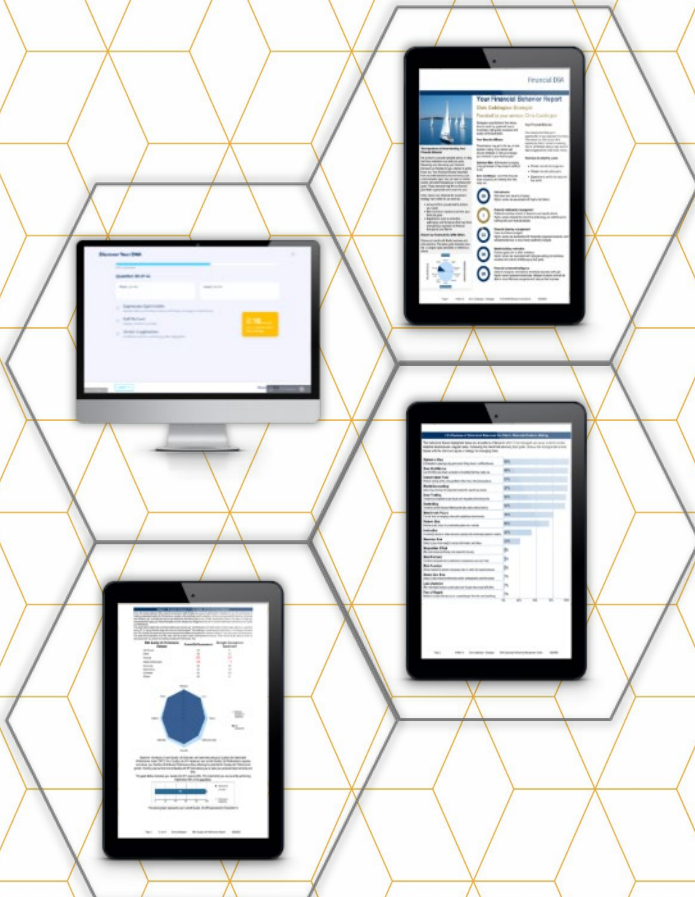


Part 4: Money Energy Amplification Exercises



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

Introduction to Money Energy Amplification

Wealth is Beyond Money

“Wealth comes in many forms, and is not limited to greenbacks or the numbers in a bank account. Health is wealth. The love and support of friends and family is wealth. Knowledge is wealth. The service that others offer, the products we use – all are forms of wealth. Defining our wealth on the basis of bank account numbers alone creates an artificial experience of poverty. It is artificial because every day one lives and is supported by the universe. This is cause for thanksgiving.”

--Laurence G. Boldt

Introduction

The Five Primary Steps for Money Energy Amplification

“Guiding you to more confidently and wisely make committed life and financial choices for increasing your performance, impact, Money Energy and Quality Life.”

This is achieved through firstly discovering your unique financial personality code by completing the Financial DNA Discovery Process and then tailoring a customized plan to build your Quality Life. We will facilitate your Money Energy Amplification in 5 core areas that progressively build on each other.



Introduction

The Approach to Money Energy Conversations

The Starting Point for increasing your Money Energy and building a Quality Life is getting life and financial clarity. The contents of this workbook are intended to aid you in your discovery of the following questions.

- 1) Where am I?
- 2) Where do I want to be?
- 3) Who Am I?
- 4) How do I get there?
- 5) How do I stay there and grow?

The Objective: Transforming Financial Planning to a Quality Life Experience



I feel comfortable in being guided to self discover and share information

I am liberated by the knowledge of my true life and financial motivations

I feel heard and understood by my advisor and family members

I am satisfied the best solution has been tailored to who I am

I am confident that the right choices have been made

I am emotionally committed to the decisions I have made

I now have a financial plan to build a Quality Life

Changing the Balance™

Introduction

The Financial DNA Discovery Process can firstly help you to:

- Discover your unique financial personality code and Money Energy
- discover your identity based on talents, passion, identity (X-Factor) , vision, values and life purpose
- uncover the influences of your environment, values and education
- understand, accept and respect your differences with others
- determine your communication terms
- identify your behavioral predispositions and biases in regard to making life and financial decisions
- reveal your appetite for risk, spending habits, wealth creation motivations and overall financial emotional intelligence

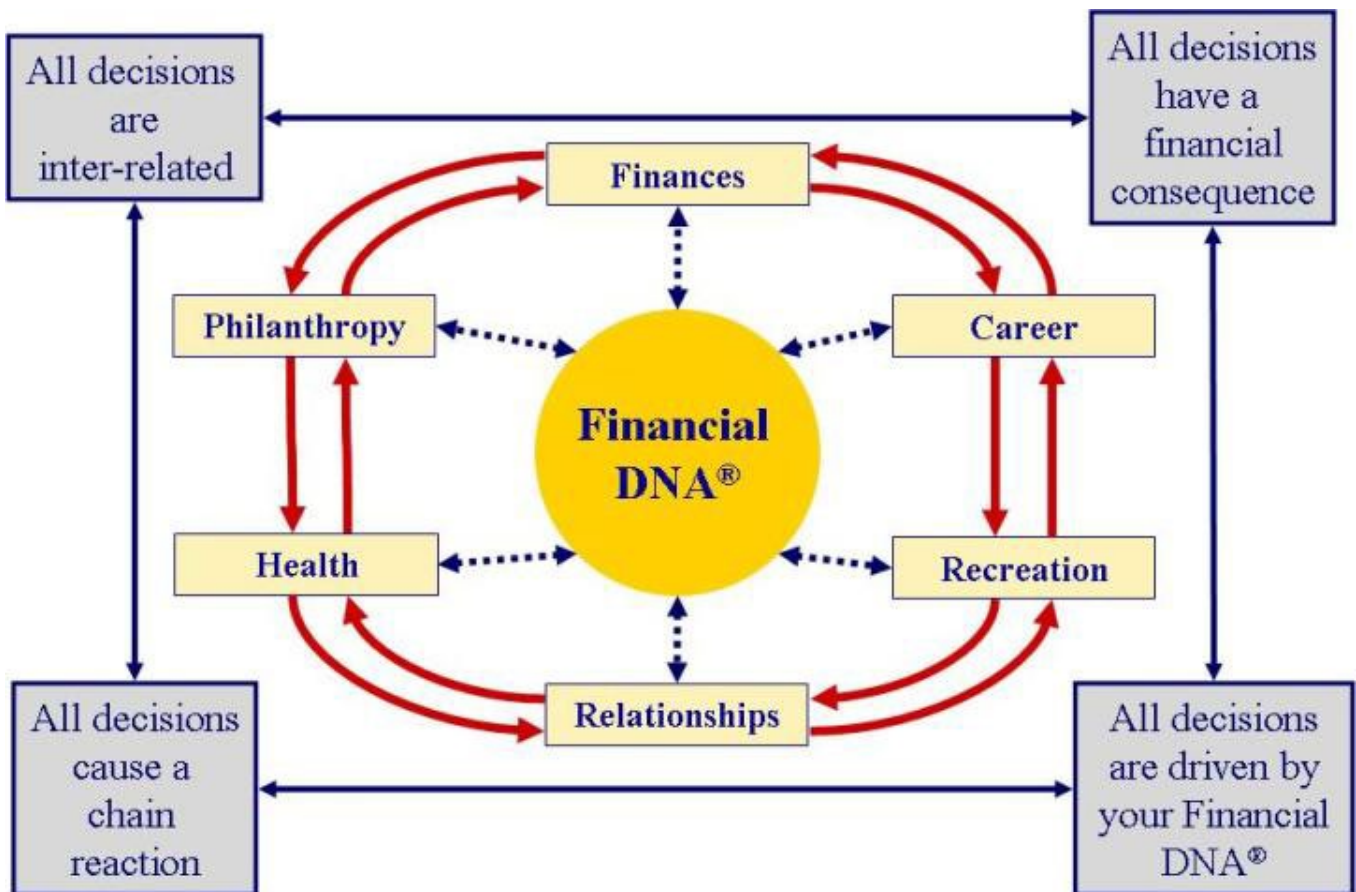
The insights from the Financial DNA reports will be used throughout the completion of this workbook to help you set financial and life goals from a behavioral foundation by facilitating the following outcomes for you:

- developing clarity of your identity, life purpose and financial comfort zone
- building an effective communication framework for managing differences
- developing a road map for the next stage of your life
- better managing the balance of your goals, time and money for increased happiness, success and health
- implementing committed wealth creation strategies
- reducing stress by living who you are and using your natural talents
- having the confidence to make the right life and financial decisions

Introduction

The Importance of Discovering Your Financial DNA

Discovering your Financial DNA is important because we are all uniquely wired to make life and financial decisions based on our relationship with money which influence your level of Money Energy. Therefore, your Financial DNA will impact every area of your life, and every decision in your life will have a financial consequence.



1. Discover Your Unique Financial Personality Code

“In their calmer moments, investors recognize their inability to know what the future holds. In moments of extreme panic or enthusiasm, however, they become remarkably bold in their predictions. During such times, reality is abruptly transformed into that hypothetical future where the outcome is known. These are rare occasions, to be sure, but they are also unforgettable. A switch from doubt to certainty defines major tops and bottoms in the stock market.” -- Peter Bernstein, author of “Against the Gods”

Module 4: Natural Behavior Discovery

About Natural Behavior Discovery:

Natural Behavior is foundational to:

- How you experience life
- Maintaining and using your energy
- Communication styles and relationships
- Passions, values, life purpose and goals
- Your relationship with yourself - which impacts your definition of wealth and money



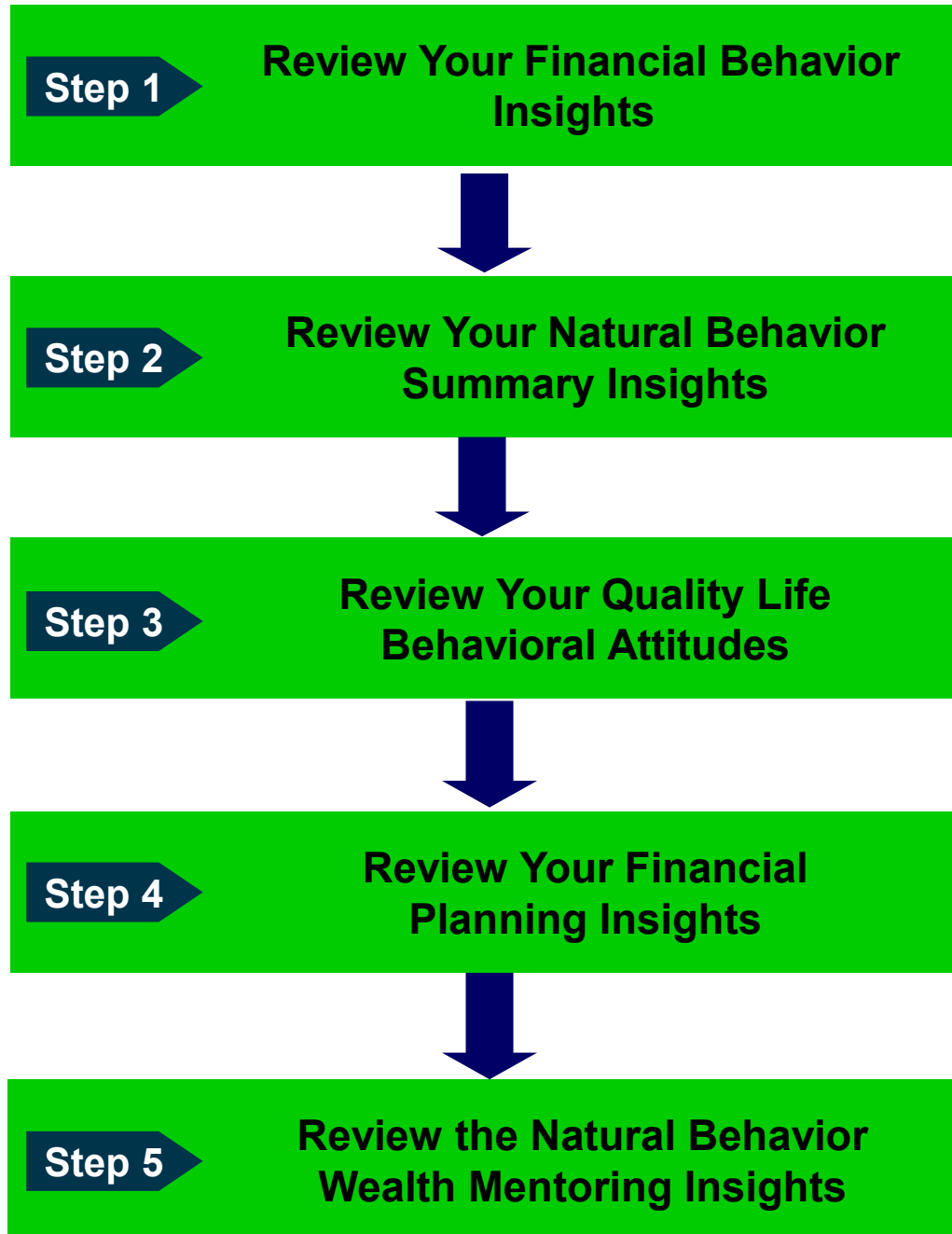
For greater interpretation and understanding of your Natural Behavior Discovery, see the DNA Unlocking Financial Performance Guide in the online DNA Behavior Resources area. For more information contact inquiries@dnabehavior.com

The Financial DNA Natural Behavior Discovery measures natural “hard-wired” behavioral traits only:

- Measurement on eight behavioral factors
- Do not identify baggage or mental health
- The outcomes remain stable over time
- There are no ‘good’ or ‘bad’ styles and they should not be used to put individuals in a ‘box’
- No decision should be made solely on the report
- The measurement is gender neutral
- Based on validation, the behavioral factor measurements are right 90% of the time

Module 4: Natural Behavior Discovery

Interpreting and Applying the Financial DNA Natural Behavior Discovery Process



Module 4: Natural Behavior Discovery

Step 1

Review Your Financial Behavior Insights

Objective behavioral awareness is critical. Playing to your strengths consistently will maximize your potential. Although, strengths over-played can become blind-spots.

Exercise: Complete the steps below to identify the key aspects of your natural behavioral style from the Financial Behavior Insights

1. What does your unique DNA Natural Behavior Style (e.g. Strategist) say about who you are and your financial behavior?

2. What are the 2 primary behavioral biases? What do they say about your decision-making style?
 - i)

 - ii)

3. What do the scores in the 5 Financial Behavior “dials” say about your approach to financial planning? (A score over 70 is high and a score under 30 is low)
 - i)

 - ii)

 - iii)

 - iv)

 - v)

Module 4: Natural Behavior Discovery

Step 2

Review Your Summary Insights

Objective behavioral awareness is critical. Playing to your strengths consistently will maximize your potential. Although, strengths over-played can become blind-spots.

Exercise: Complete the steps below to identify the key aspects of your natural behavioral style from the Summary Insights.

1. What do your 2 strongest behavioral factors say about who you are and your financial behavior?
 - i)
 - ii)
2. How will knowing your strengths and struggles help you improve your financial planning performance

Strengths:

Struggles:
3. What are the 2 most important performance environment keys in terms of how you wish to be related to by your advisor, spouse, partner, family?
 - i)
 - ii)
4. How much behavioral modification is required to interact with your advisor, spouse, partner and family based on the compatibility matrix?

Module 4: Natural Behavior Discovery

Step 3

Review Your Quality Life Behavioral Attitudes

Exercise: Review the Quality Life Behavioral Attitudes in Your Natural Behavior Summary Analysis and answer the following questions.

1. How are you currently living out these key attitudes in your life?

2. Identify 3 ways these attitudes have impacted your life and financial decision-making to date.

1.

2.

3.

3. By having greater clarity of these attitudes, identify up to 3 changes you could make in your decision-making.

1.

2.

3.

Module 4: Natural Behavior Discovery

Step 4

Review Your Financial Planning Insights

Exercise: Review the Financial Planning Insights Dashboard in Your Natural Behavior Financial Summary Insights and answer the following questions. You can review the definitions on the next page.

1. What are 3 insights that you had from this Financial Planning Insights Dashboard?

- 1.
- 2.
- 3.

2. Identify up to 3 ways you would like them handled in preparing and managing your financial plan.

- 1.
- 2.
- 3.

3. Are you comfortable with the portfolio that would be allocated based on your Natural Behavior Portfolio Risk Group, or would you prefer modification up or down?

Module 4: Natural Behavior Discovery

Definitions of Financial Planning Insights

LOW		HIGH
Accepting, Agreeable, Relaxed, Calm	Sets the Agenda	Leads, Directs, Sets the vision
Confrontational, Insensitive, Poor listener	Relationships	Patient, Caring, Inclusive, Harmonious
Over commits, Lose objectivity, Needs boundaries	Results	Outcomes focused, Price sensitive, Demanding
Conservative, Cautious, Safety first	Risk Propensity	Takes chances, Pioneering, Optimistic
Emotional with losses, Wants guarantees	Risk Tolerance	Rationalize losses, Lives with losses
Balanced Life, Cooperates, Steady	Setting Goals	Opportunistic, Ambitious goals, Drive to succeed
Changes plans, Flexible, Wavers	Pursuing Goals	Committed, Stays to plan, Focused
Procrastinates, Sensitivity, Stability	Comfort with Change	Resilient, Moves on, Fast Paced
Track record, Existing solutions, Realistic	New Idea Driven	Invest in new products and transactions, New ideas
Disorganized, Not Prepared, Disarray	Financially Organized	Orderly, Budgets, Structured
Fact sheets, Bullet points, Summaries	Need for Information	Investigative, Research, Analytical
Saver, Rational consumer, Selfish	Spender	Lifestyle, Emotional buyer, Generous
Collaborative, Team approach, Takes direction	Need for Control	Operate alone, Independent thinking, Liquidity

Module 4: Natural Behavior Discovery

Step 5

Review Your Wealth Mentoring Insights

Exercise: Review your Financial DNA Natural Behavior Wealth Mentoring Insights and identify your most significant strengths and struggles in each profile factor for making life and financial decisions. In particular, focus on the strongest factors with scores over 60 and under 40.

Strength:

- Commanding:
- People:
- Patience:
- Structured:
- Natural Trust:
- Pioneering:
- Risk:
- Creativity:

Struggle:

Module 4: Natural Behavior Discovery – con't

Exercise: Review your Financial DNA Natural Behavior Wealth Mentoring Insights and identify your most significant strengths and struggles for making life and financial decisions in each profile sub-factor factor with a score over 60 and under 40 (up to 8 sub-factors).

Strength:

Struggle:

- Sub-Factor 1:
- Sub-Factor 2:
- Sub-Factor 3:
- Sub-Factor 4:
- Sub-Factor 5:
- Sub-Factor 6:
- Sub-Factor 7:
- Sub-Factor 8:

Module 5: Connect to Your Natural Behavior Insights

Exercise: Write a brief response to each of the questions below in the space provided

1. How did you feel about your Natural Behavior Discovery?
2. Do you believe the Natural Behavior Discovery is accurate?
3. What aspects of the report do you agree with / disagree with?
4. Are there any parts of the report you do not understand?
5. Has the Natural Behavior report told you something new about yourself?

Module 5: Connect to Your Natural Behavior Insights

6. Has the Natural Behavior Discovery identified differences you have with others?

7. What do you believe is your greatest behavioral talent (as reflected in your Natural Behavior strengths)?

8. From reviewing your Natural Behavior Discovery, what part of your behavior do you struggle with most?

9. How have you learned to adapt your behavior in key areas of life (e.g. finances, career, family)?

10. Have you showed your spouse and family your Natural Behavior Discovery? If so, what do they think?

Module 6: Learned Behavior Discovery (Optional)

The Learned Behavior Discovery:

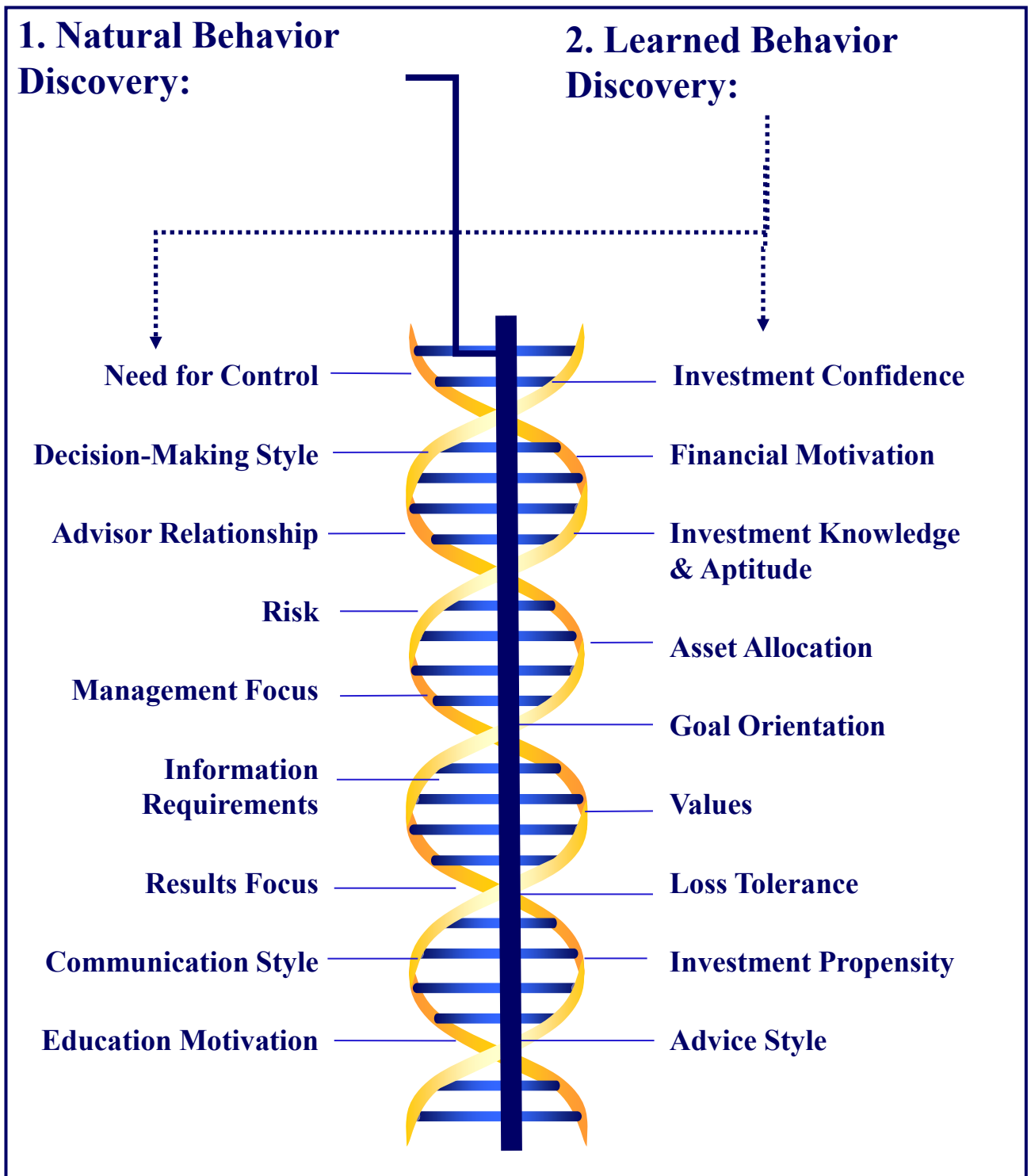
- The Learned Behavior Discovery identifies current learned behavior (influenced by experiences, values and education)
- **The reporting combined with the Natural Behavior Discovery reveals your “complete financial personality code” - Financial DNA**

The Benefits:

- Shows alignment and disconnects between your long term predictable financial behavior (including risk profile) and the current situational behavior
- Uncovers your level of financial emotional intelligence – pinpointing more deeply financial decision-making strengths and struggles
- Enables advisors to more accurately match the portfolio to risk attitude, investment objectives, horizons and asset classes, and better navigate portfolio strategy in changing market conditions
- Structured platform to build a Behavioral Investment Policy Statement from the “inside-out”

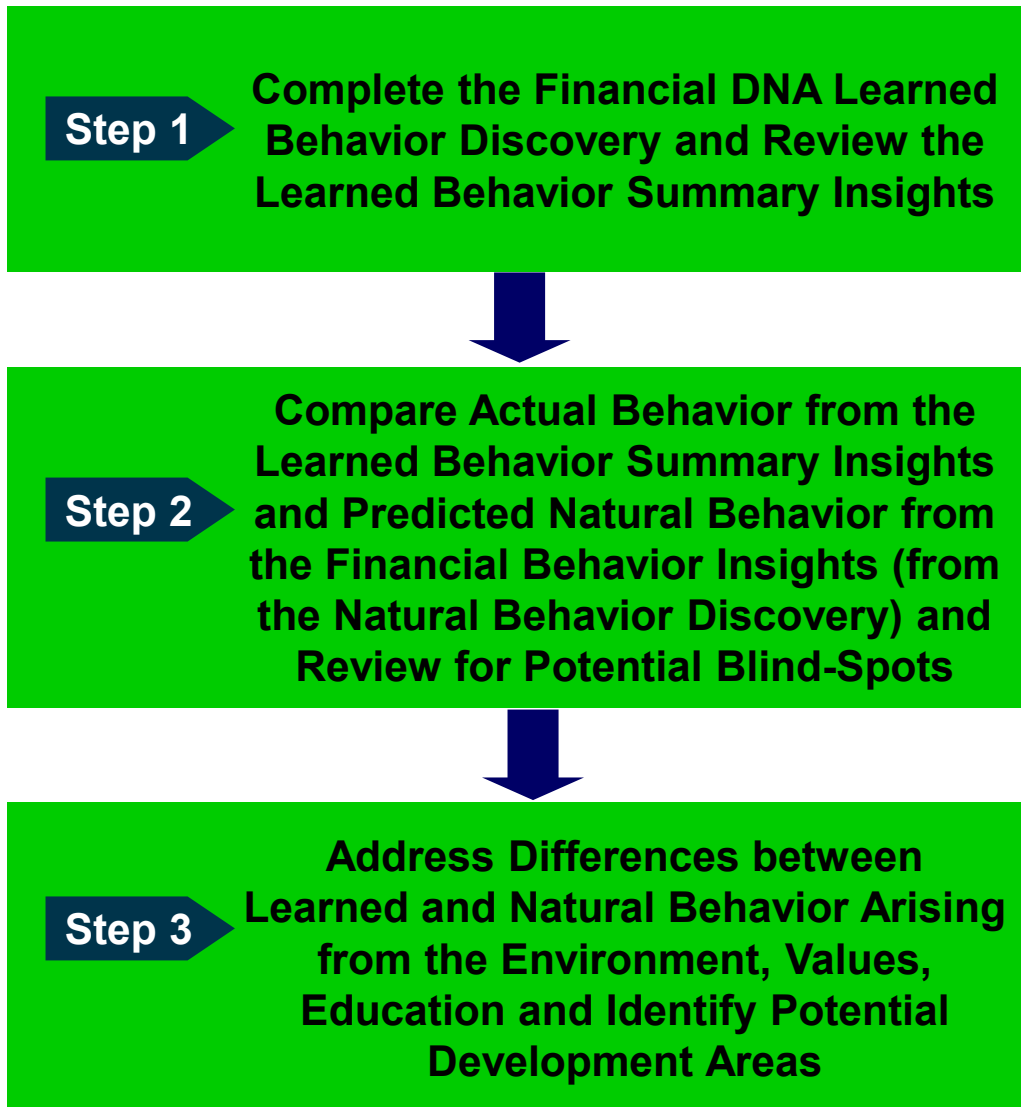


Module 6: Learned Behavior Discovery



Module 6: Learned Behavior Discovery

Interpreting and Applying the Learned Behavior Discovery



Financial Performance Goals

Financial Performance Area	Definition	Financial Performance Goal	Financial Performance Struggle
Risk Behavior	Emotional capacity to make financial and investment decisions which lead to higher returns	Set appropriate boundaries for making committed decisions	Over or under confidence
Relationship Management	Preference for how you wish to be related to and managed in the financial planning process	Building trust for open discussion	Lack of open communication
Financial Planning Management	Preference for managing the financial planning process and making decisions	Follow a structured planning and review process	Lack of a written plan which is followed
Wealth Building	Motivation to build wealth through investments	Build an investment portfolio that you understand and are comfortable with	Not having a clear investment strategy to meet your goals
Financial Emotional Intelligence	Ability to proactively manage emotions in making decisions	Maintaining emotional balance	Over-reacting to market events

The Need to Build Behavioral Awareness

Behavioral Factor	Financial Performance Strength	Behavioral Challenge Under Pressure	Financial Performance Risk
Take Charge	Setting wealth creation goals	Too quick to decide	Short term results focus
Outgoing	Engages in open discussion	Become too emotional	Follows others without checking
Patient	Collaborates in decision-making	Procrastination in making decisions	Sell or buy at the wrong time
Planned	Financial management	Paralysis by analysis	Miss key opportunities
Trusting	Builds relationships	Not question others enough	Being taken advantage of
Pioneer	Goal focus	Too greedy	Going in the wrong direction too long
Risk Taker	Will pursue growth opportunities	Take poor chances	Lack of portfolio balance
Creative	Ability to find new solutions	Over innovate and make too many changes	Losing financial direction

Module 6: Learned Behavior Discovery

Step 1

Complete the Financial DNA Learned Behavior Discovery and Review the Learned Behavior Insights

Exercise: Based on the information contained in your Financial DNA Learned Behavior Insights consider the following questions.

1. How did you feel about your Learned Behavior Discovery?
2. Do you believe the Learned Behavior Discovery is accurate?
3. What aspects of the report do you agree with / disagree with?
4. Are there any parts of the report you do not understand?
5. Has the Learned Behavior report told you something new about yourself?
6. Where have you modified your life and financial decision-making during your life to improve “financial performance”?

Module 6: Learned Behavior Discovery

7. If an event with negative financial consequences occurs tomorrow, what will your emotions be?

8. Do you notice differences in your own behavior as circumstances change?

9. Reflect on the time you were last under pressure and answer the following questions:

- Did you ALWAYS listen to others, or do you hear your own agenda?
- Did you ALWAYS enjoy relating with others, or do you do so only to get ahead?
- Did you ALWAYS help people in need with feeling or because you thought you should?
- Did you ALWAYS organize yourself, or only when you had to?
- Did you ALWAYS trust the intentions of others, or are you doubting?
- Did you ALWAYS become more goal focused, or remain content with the status quo?
- Did you ALWAYS make calculated decisions or just go with the flow?
- Did you ALWAYS try out new ideas or do what you know works and run with those?

Module 6: Learned Behavior Discovery

Step 2

Compare Actual Behavior from the Learned Behavior Summary Insights and Predicted Natural Behavior from the Financial Behavior Report (from the Natural Behavior Discovery) and Review for Potential Blind-Spots

Exercise: Using the Your Natural vs Learned Behavior comparative analysis for each of the 5 Financial Behavior Areas in the Learned Behavior Report, identify the potential causes for the material differences in the scores (positive or minus 10%). Is it due to the family/ personal experiences you have had? Your values? Your career/education? (refer next page)

Difference

Cause

1.

2.

3.

4.

5.

.

Module 6: Learned Behavior Discovery

Differences between Natural & Learned Behavior

Family/Personal Environment

The environment in which you have lived, and your experiences are very shaping on your attitude about life and your “money memories”.

Consider positive and negative experiences, for example...

- Bankruptcy or being without money triggering fears.
- Inheritance – some will be motivated to spend or hide it. There may be social expectations.
- Losses – Deer in the headlights syndrome causing the inability to make decisions.
- Windfall Gains – spending money like every day is a birthday.

Values

Your values are significant drivers of behavior. You have both natural born values and learned values that will drive your financial preferences. Learned values come from your family, education, and society.

For example....

- Saving money for tomorrow
- Motivation for life – enough food on the table vs empire building
- Need for recognition

Career / Education

Having a lot of money, or running a successful business, or even technical financial skills does not mean you have investment confidence.

Consider what relevant investment education you have had which may influence your financial choices:

- Education Level – secondary, tertiary, under-graduate, post-graduate
- Practical investment and financial experience
- Investment mentoring by a trained person or family

Module 6: Learned Behavior Discovery

Step 3

Address Differences between Learned and Natural Behavior: Environment, Values, Education and Identify Potential Development Areas

Exercise: If you have differences between the Natural and Learned Behavior, are they positive or negative for your financial decision-making? Are there changes that need to be made to your current financial decision-making style?

1.

2.

3.

4.

5.

.

Module 20: Past Financial Experiences Discovery

Reviewing Your Past Experiences for Making Committed Decisions

Step 1 Complete the Life Lines Exercise



Step 2 Analyze Your Life Lines



Step 3 Connect Your Life Review To Your Future Financial Decisions



Module 20: Past Financial Experiences Discovery

Step 1

Complete the Life Lines Exercise

Objective:

To start identifying the high and low points of your life in order to gain insight into:

- Your life path to date
- Significant events which have impacted your confidence and also your life and financial decision-making
- Recurring positive and negative patterns of behavior
- The critical points in your life – “where corners were turned”
- The event that had the greatest impact on where you are now
- When significant people have come into your life and the impact of that

Exercise: Complete the Life Lines Exercise that follows.

1. Map your life from birth to now in 5 year cycles. You may find this easier to do if you firstly write down a chronological list of your life transitions.
2. Identify highs and lows in the following areas:
 - Family
 - Career/Business
 - Education (school/college, post school/college)
 - Finances

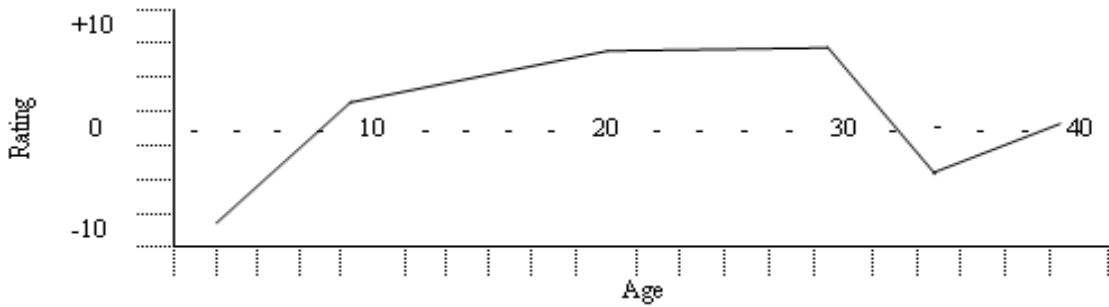
Example:

1. Chris Coddington has done the Life Line Exercise, which provides great insight into the story of his life, his behavior, and how he sees the world.
2. Chris has plotted his life from birth to his age of 39 years, covering the four specific areas mentioned above. See the attached sheet for the outcome of Chris’ Life Line Exercise.
3. Your own Life Line will be completed after you view Chris’.

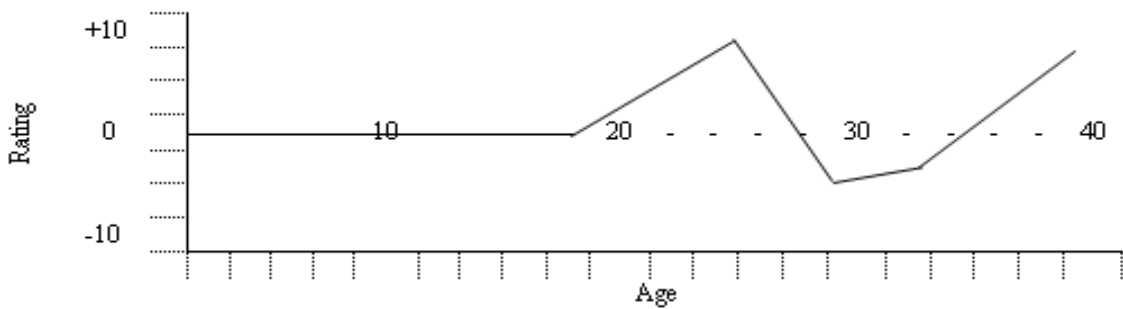
Module 20: Past Financial Experiences Discovery

Chris Coddington's Life Lines to Age 39

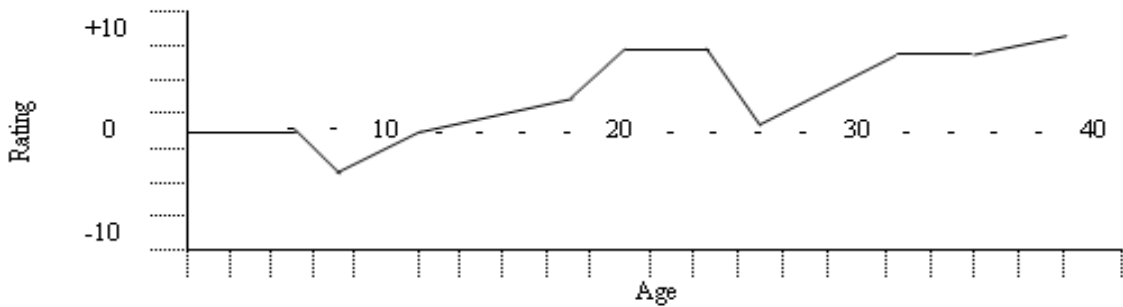
My Life Line: Family/Personal



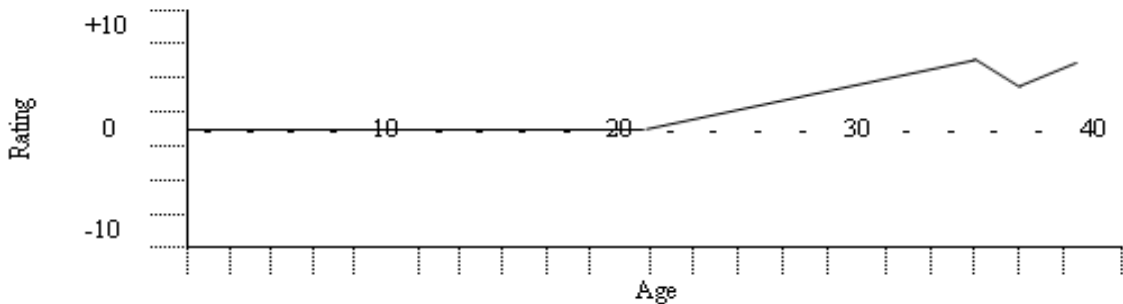
My Life Line: Career/Business



My Life Line: Education



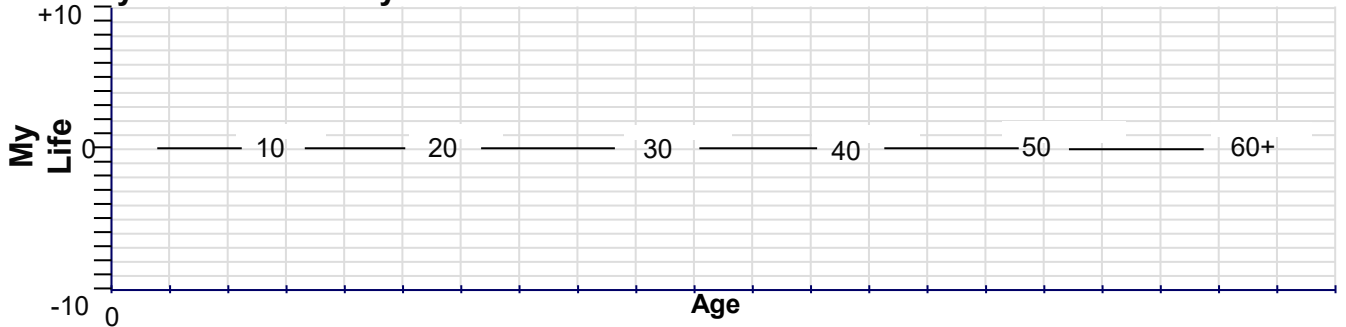
My Life Line: Finances



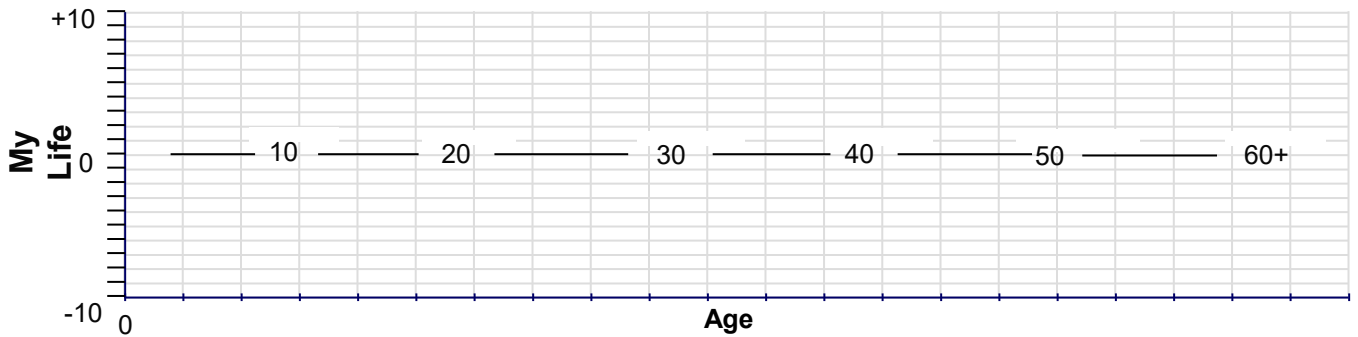
Module 20: Past Financial Experiences Discovery

Name:

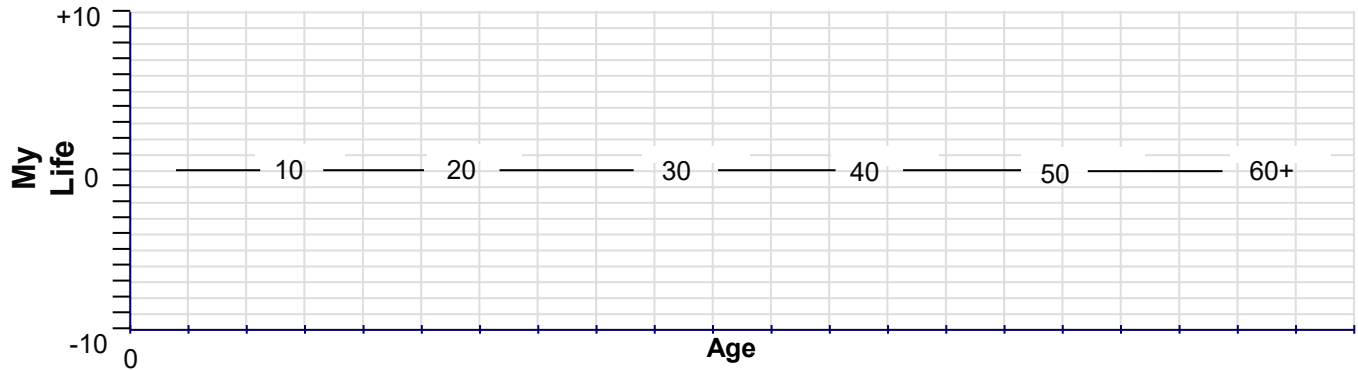
My Life Line: Family/Personal Life



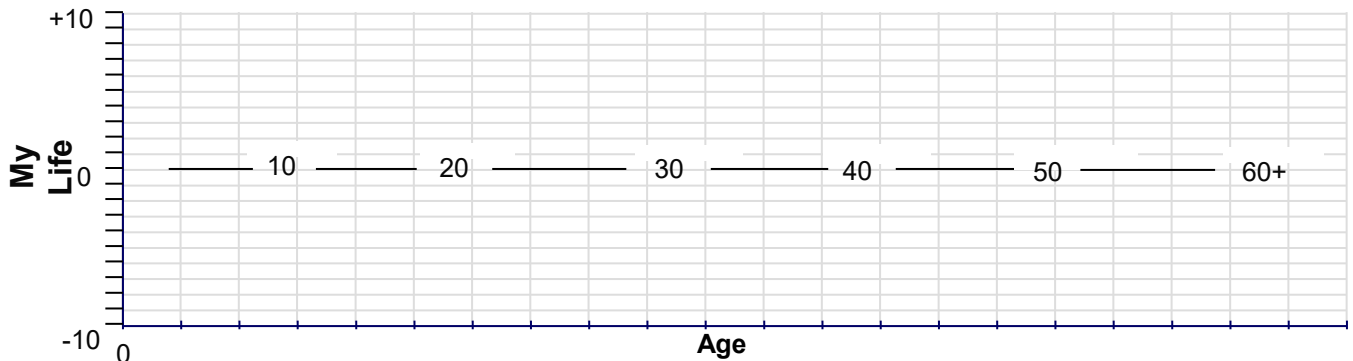
My Life Line: Career/Business



My Life Line: Education



My Life Line: Finances



Module 20: Past Financial Experiences Discovery

Step 2

Analyze Your Life Lines and Past Experiences Discovery Responses

Exercise: Using your Life Lines, answer the following questions.

1. Identify 3 major turning points that significantly influenced your life and financial decisions.

- 1.
- 2.
- 3.

2. Identify when significant people entered your life (e.g. spouse, mentor, business associate) and how this influenced your life and decisions.

- 1.
- 2.
- 3.

Step 3

Connect Your Life Review To Your Future Financial Decisions

Exercise: Based on your Natural Behavior Discovery, Learned Behavior Discovery, and other exercises, what are 3 lessons you have learned?

1.

2.

3.

Exercise: How will your future decisions be impacted as a result of these lessons?


1.

2.

3.

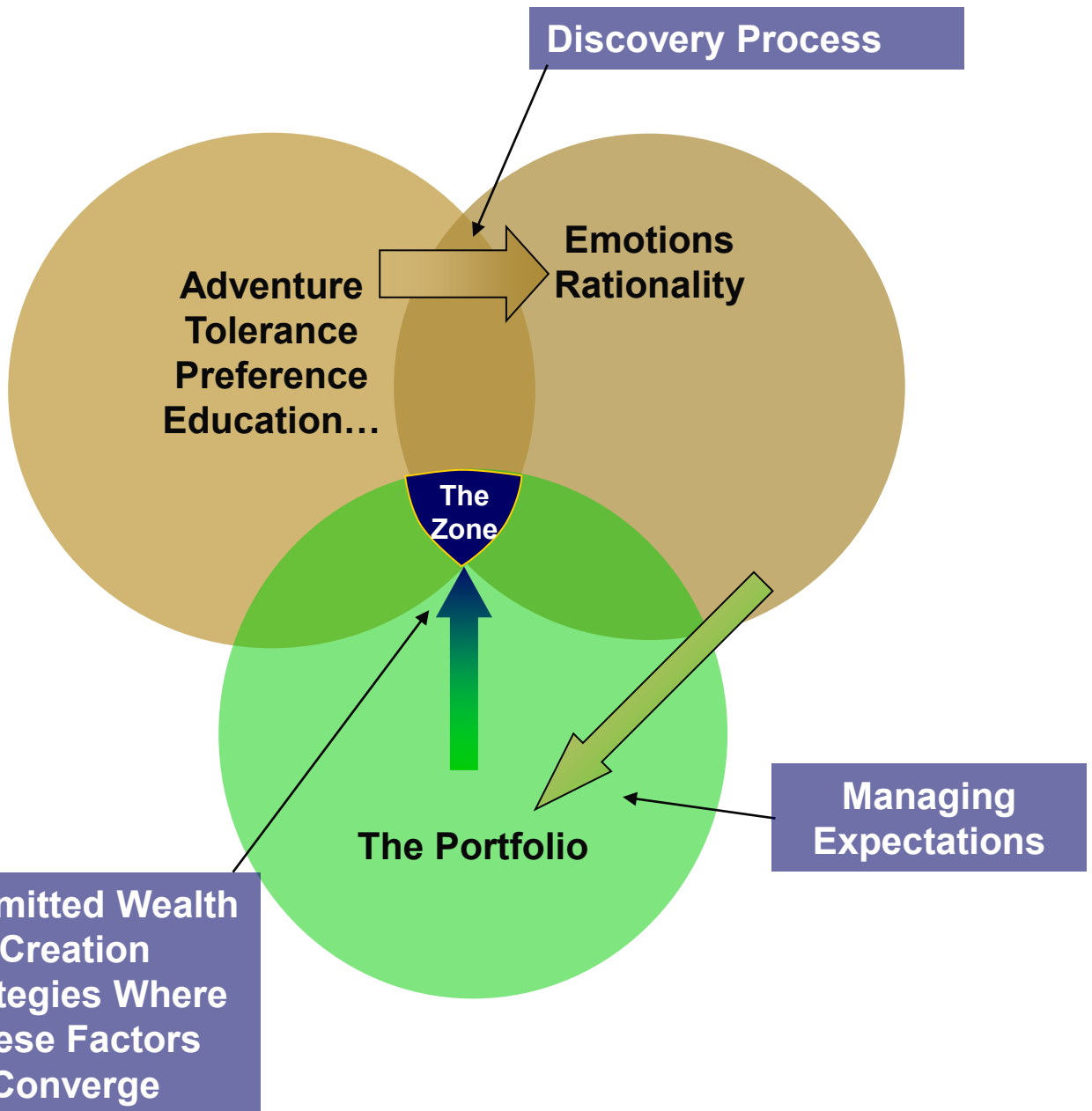
Module 7: Financial Performance Review

Exercise: Identify up to 5 factors that have contributed to your financial successes and mistakes in the past 5 years and indicate how they will influence your financial decisions in the future.

	Level of Contribution to Current Financial Position: Rank from 1 to 10	Priority to Address In Your Future Planning: Rank from 1 to 10
Financial Success:		
1.		
2.		
3.		
4.		
5.		
Financial Mistake:		
1.		
2.		
3.		
4.		
5.		

Module 43: Building a Behavioral Portfolio

The Financial DNA Behavioral Portfolio Methodology for Getting You in the “Right Zone” for Confidently Making Long Term Committed Decisions.

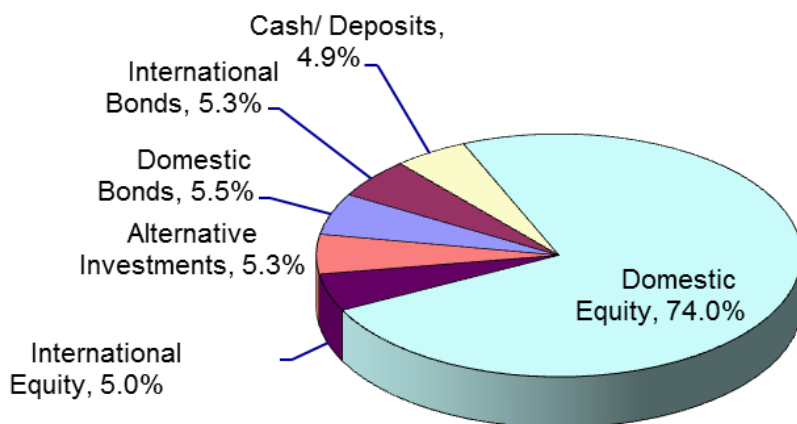


Module 43: Building a Behavioral Portfolio

The traditional approach to portfolio construction is to use an “outside-in” approach based on a generic situational based risk tolerance questionnaires and analytical techniques such as Monte Carlo Simulation. We advocate comparing the outcomes of such external techniques with an inside-out approach developed from the Financial DNA Discovery Process. Differences are discussed with you before completing the Behavioral Investment Policy Statement.

Your Preferred Portfolio Allocation

Fixed Income Allocation	15.8%
Domestic Bonds	5.5%
International Bonds	5.3%
Cash/ Deposits	4.9%
Equity Allocation	79.0%
Domestic Equity	74.0%
International Equity	5.0%
Alternative Investments	5.3%
Total Asset Allocation	100%



Module 43: Building a Behavioral Portfolio

Exercise: Using the Asset Allocation Table Below (US Based), and your Natural Behavior Portfolio Risk Group in the Financial DNA Natural Behavior Summary Report, indicate which group you would prefer to use as a basis for your investment portfolio. If your Learned Behavior Risk Score is +/- 10% or more above or below your Natural Behavior Risk Score (refer Learned Behavior Report) then you could consider 1 Portfolio Risk Group higher or 1 Portfolio Risk Group lower.

Natural Behavior Portfolio Risk Group:

Natural Behavior Risk Score:

Learned Behavior Risk Score:

Your Selected Portfolio Risk Group:

Indicative Standard USA Investment Portfolio Attributes for All Groups (Defined by Firm not DNA Behavior)

Portfolio Risk Group	Group 1	Group 2	Group 3	Group 4	Group 5	Group 6	Group 7
	Capital Protection	Ultra-Conservative	Conservative	Balanced	Accumulation	Growth	Aggressive
Capital Appreciation Portfolio:							
Defensive (Cash and Bonds)	90%	80%	60%	50%	40%	20%	10%
Growth (Equities)	10%	20%	40%	50%	60%	80%	90%
Fixed Income Allocation	90%	80%	60%	50%	40%	20%	10%
Domestic Bonds	45%	40%	25%	20%	15%	10%	5%
International Bonds	0%	10%	10%	10%	10%	5%	5%
Cash/ Deposits	45%	30%	25%	20%	15%	5%	0%
Equity Allocation	10%	20%	40%	50%	60%	80%	90%
Domestic Equity	10%	20%	30%	35%	40%	50%	55%
International Equity	0%	0%	10%	15%	20%	30%	35%
Strategic Portfolio:							
Alternative Investments	0%	0%	0%	0%	5%	15%	25%
Operating Portfolio: (Cash, Short Term Bonds)	100%						
Investment Style: Passive vs Active	100% Passive	100% Passive	100% Passive	100% Passive	75% Passive	65% Passive	50% Passive

2. Discover Your Money Energy

Money Energy is Behavioral

“Money energy is a previously hidden behavioral module stored in the DNA Behavior Double Helix which if understood can be released to propel the life of a human being positively or negatively.”

--Hugh Massie

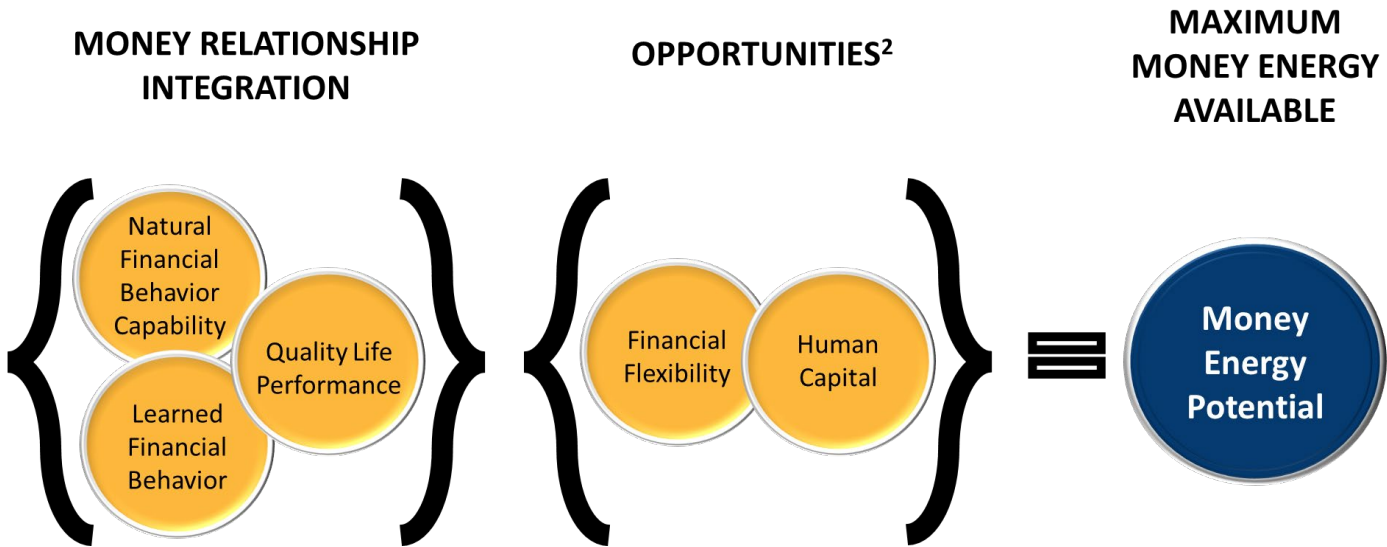
Understanding Money Energy

Money Energy Defined



“Money Energy” is the power and capacity to generate wealth that becomes a stored force releasable into your life at any time.

DNA Money Energy Measurement Formula



Module 8: Money Energy Discovery

Money Energy Discovery

If you would like to discovery your level of money energy, complete the following discovery processes taking an additional 10 minutes each:

1. Quality Life Performance Discovery
2. Money Energy Opportunities Discovery.

We will then provide you with an overall Money Energy Score for discussion with your Certified Wealth Mentor.


DNA Behavior

"Money Energy" is the power and capacity to generate wealth that becomes a stored force releasable into your life at any time.


DNA MONEY ENERGY SCORECARD

Specifically for: ME Master

**MONEY RELATIONSHIP
INTFGRATION**




OPPORTUNITIES



2

≡



**MONEY ENERGY
POTENTIAL**



Natural Financial Behavior	
Capability score:	100
Quality Life Performance score: (Based on Learned Behavior)	100
AV of TOTAL	100

Opportunities score:	100
(Exponential)	X^2
TOTAL	10,000

MONEY ENERGY POTENTIAL TOTAL SCORE
1,000,000

DNA MONEY ENERGY MEASUREMENT

Your Current Money Energy Level (in %)

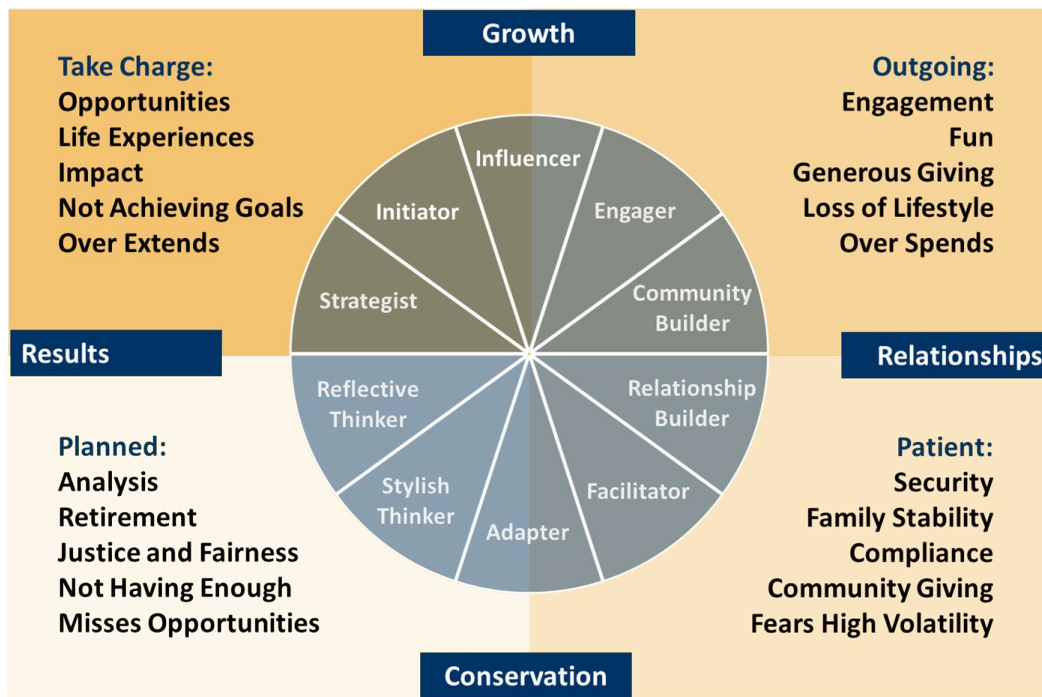


A BRIEF EXPLANATION OF YOUR SCORE

41

Module 9: Review Your Natural Money Energy Level

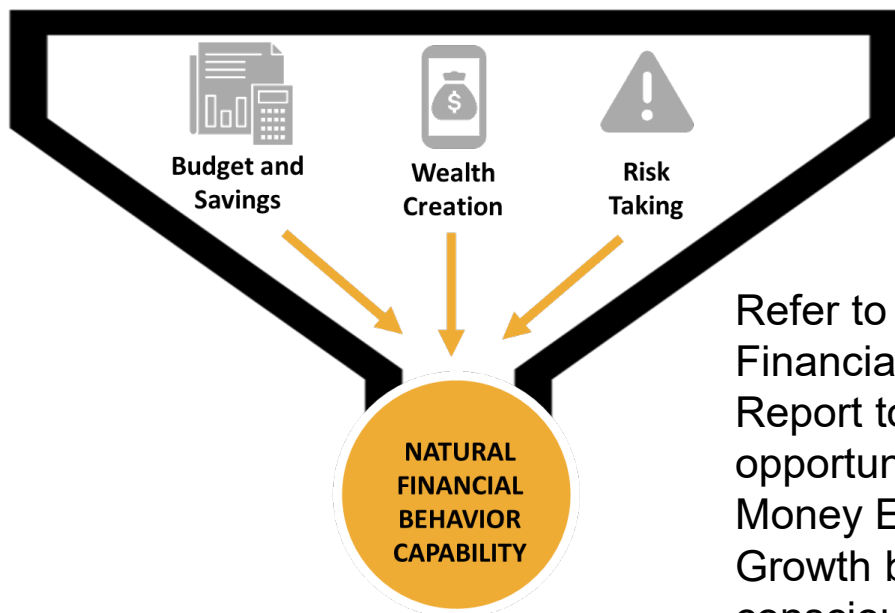
Natural Money Behavior Influences



Natural Financial Behavior Capability

Reflecting hard-wired behavior which is 95% set by seven years old

SOURCES OF NATURAL MONEY ENERGY



Refer to your FDNA Financial Behavior Report to identify opportunities for Money Energy Growth by making conscious choices

Module 10: Review Your Quality Life Performance

Upon completion of the DNA Quality Life Performance Discovery, most people will find some areas of their life which are going well enabling happiness, success and health (scores of 6 or more) and some areas of their life which are not going so well causing stress (scores of under 4).

The objective will be to maintain the stronger areas and build the areas which need more development. This will lead to greater overall performance.

Exercise: Using the outcomes of the **DNA Quality Life Performance Report** address the questions below to help prioritize your Quality Life Performance Planning and how money is integrated into your life.

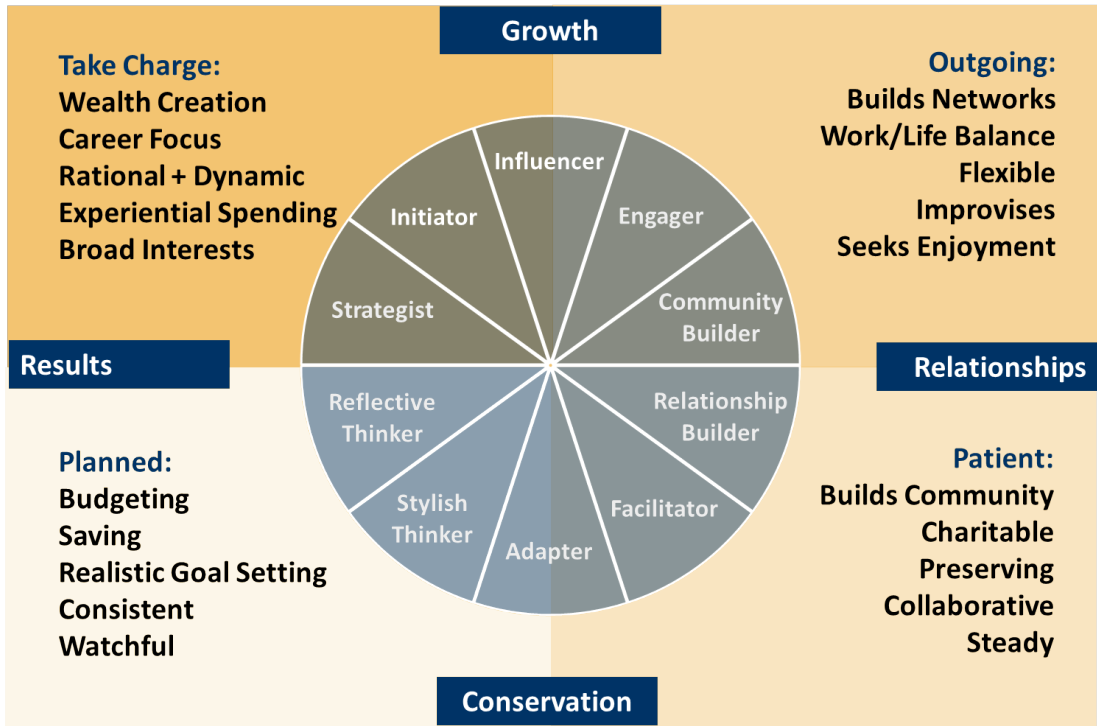
1. Which 2 areas of your life and wealth creation are the strongest?
 - (1)
 - (2)

2. Which 2 areas of your life and wealth creation need further development and prioritization?
 - (1)
 - (2)

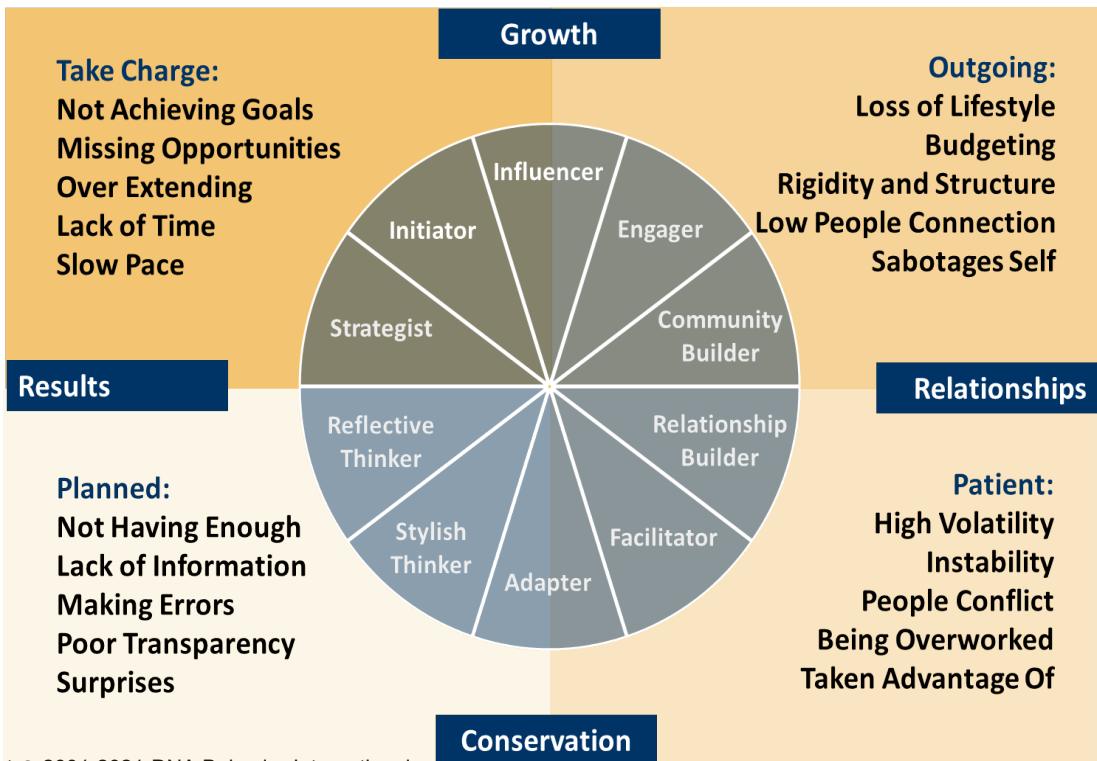
3. What 3 changes do you need to make to better balance all areas of your life?
 - (1)
 - (2)
 - (3)

Module 10: Building Your Quality Life

Potential Behavioral Influences on Building Your Quality Life



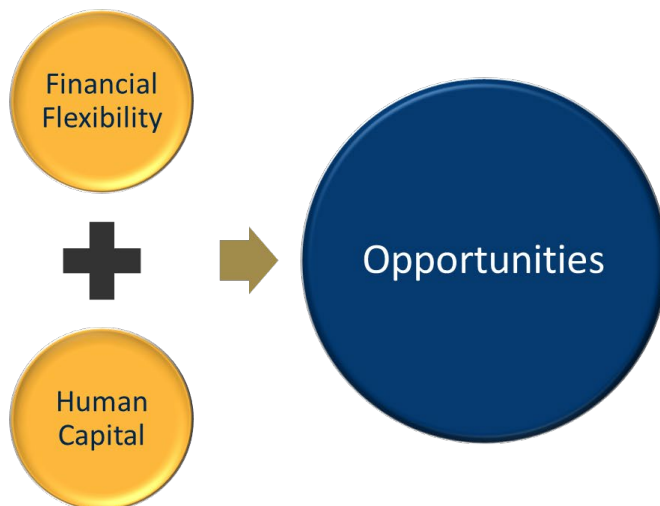
Potential Triggers of Stress



Module 11: Review Your Money Energy Opportunities

Opportunities Boost Money Energy Exponentially

What Areas Do You Need To Work On To Boost Your Potential Money Energy Which Can Be Unleashed?



Exercise: Which 3 of the 26 Money Energy Opportunities will you focus on addressing first?

1.

2.

3.

26 Money Energy Opportunities

Financial Flexibility

1. Positive Surplus Cashflow
2. Margin of Safety
3. Secure LT Earnings Stream
4. Debt Management
5. Capital Pool
6. Opportunities Fund
7. Retirement Fund
8. Diversification
9. Antifragile
10. Known Windfalls
11. Insurance Protection
12. LT Fin Commitment Coverage
13. Written Goals-Based Fin Plan

Human Capital

1. Identity Clarity
2. Money Purpose Clarity
3. College Education
4. Multiple Career Paths
5. Risk Tolerance Awareness
6. Financial Education
7. Greed Management
8. Continuous Life Learning
9. Relationship Capital
10. Contributing Beyond Yourself
11. Personal Life Energy Management
12. Robust Health
13. Life Support Team

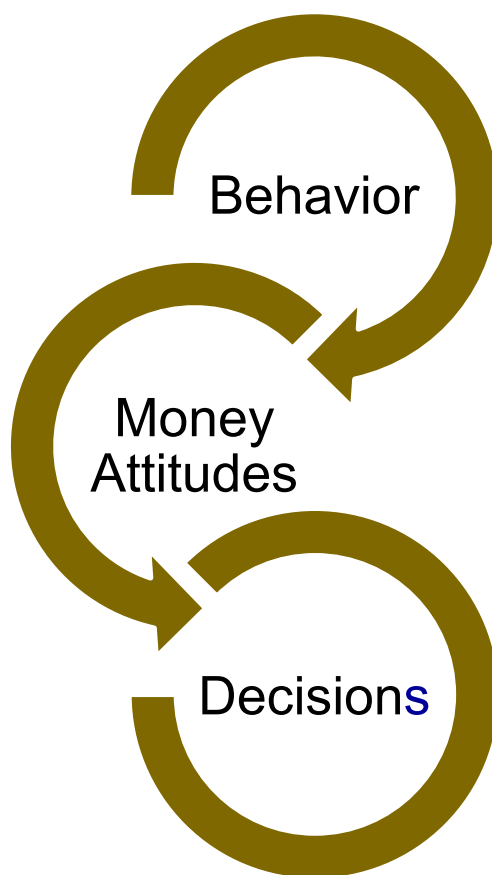
3. Establish the Meaning and Role of Money In Your Life

“In life, the first thing you must do is decide what you really want. Weigh the costs and the results. Are the results worthy of the costs? Then make up your mind completely and go after your goal with all your might.” – Alfred A. Montapert

The Meaning and Role of Money In Your Life

The Role of Money

Money is a very powerful energy in every person's life. Money is a tool that can be used for good in your life and also it can be the cause of your undoing, including your relationships. The positive and negative energy that money creates needs to be understood and managed. Many people blame money for the state of their lives. But really, it is about how they manage their life, talents and relationships. In the end it is your relationship with money that is important.



The Importance of Money to Your Identity

Your identity is important to how you manage money because it determines how you will show up in the world, how you will live your life, your image. It is also important to recognize that poor financial choices that are mis-aligned to who you are can also undermine the impact of your identity.

Module 21: Defining the Meaning and Role of Money In Your Life

Exercise: How have your key life events triggered defining money moments? How do you feel about them?

1.

2.

3.

Exercise: What key money beliefs are coming from your key money moments?

1.

2.

3.

Module 22: Define Your Relationship to Money

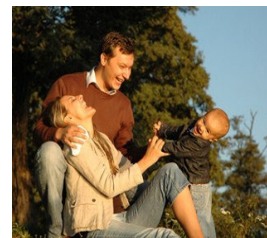
Exercise: 3. How will you define a new relationship to money for yourself?

1.

2.

3.

Hugh Massie's personal definition of a Healthy Relationship to Money includes earning it by following my purpose of helping people become self-empowered through greater money consciousness, spend it on meaningful life experiences and the education of my children, invest it wisely in opportunities that I understand and give it to impactful causes which help the life development of youth.



Module 23: Removing Money As An Obstacle From Your Life

Exercise: Using the 40 Quantum Laws of Money Energy, what will be three key intentions for integrating money into your Quality Life Goals?

1.

2.

3.

Exercise: Will there be a changes in (i) how you think about money, and (ii) how you will talk about money?

1.

2.

3.

Module 24: Removing Money As An Obstacle From Your Life

Exercise: What lingering money or personal life congestions will you release?

1.

2.

3.

Define Your Quality Life Based On Your Money Energy

“In life, the first thing you must do is decide what you really want. Weigh the costs and the results. Are the results worthy of the costs? Then make up your mind completely and go after your goal with all your might.” – Alfred A. Montapert

Module 16: Define Your Quality Life Based on Your Identity

Exercise: How do you define a Quality Life? Write your own definition based on who you are.

The question is how will you live your most meaningful and significant life? Your Life Purpose and X-Factor are foundational. However, there is more to it.

A balanced life is not the same for all of us. This is why we have re-framed it to a Quality Life. This is a more principles-based and private statement of how you will go about living your life. It does not need to be publicly shared beyond your sounding board like your Identity would be. Overall, having a clear statement of what a Quality Life means for you, along with knowing your identity, will help you make better decisions more frequently.

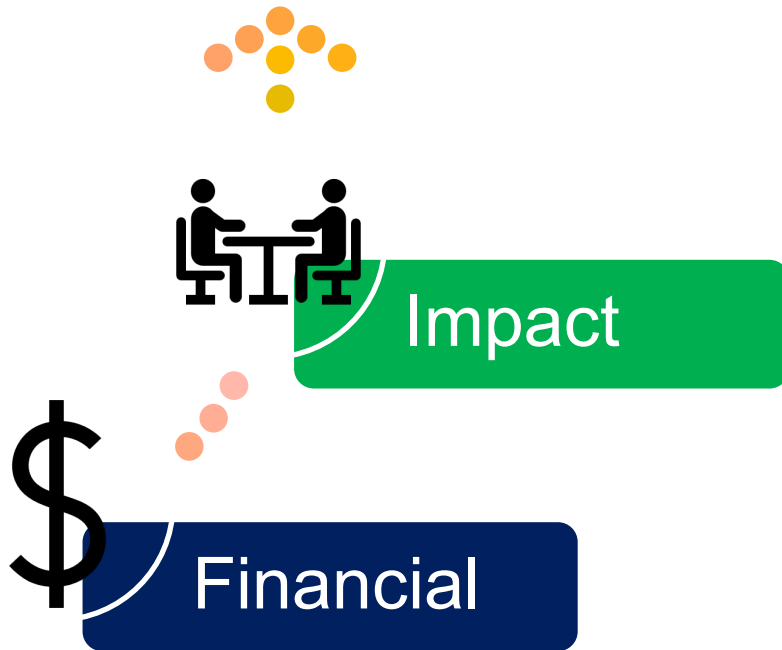
A Quality Life

“A “quality life” means successfully integrating finances into a balanced life, and in so doing, having the courage to live according to your unique design, in harmony and without regret.”

– *Hugh Massie*

A Quality Life means...

Module 17: Measuring Your Impact



Exercise: Identify up to 5 guidelines for how you will measure your Identity based on some action or using your X-Factor? (Consider your impact on people, the experiences you create, contribution and service).

For some the benchmark or “score card” is financial wealth and material trappings such as international vacations, cars, antiques etc. Others may consider the number of friends they have, or the number of people’s lives that they positively impact through their work, the experiences they create, or how much they give to the community. How about you?

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

Module 18: Imagine and Draw a Picture of Living Your Quality Life

The Painted Picture for Clients

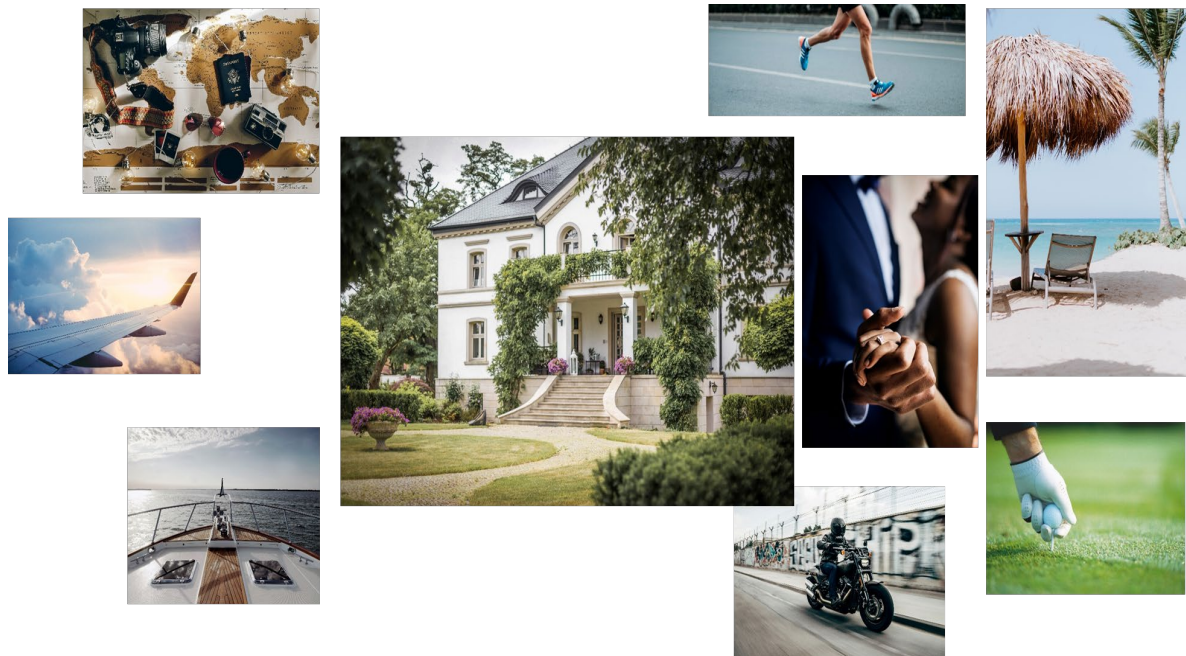
Your Wealth Mentor asks you to imagine:

Transforming your life and finances in 3 years time whereby you are able to live a meaningful life and have sufficient planned free time to do what you enjoy with those who you love, and have sufficient capability to earn the income to live the life of your dreams.

What impact would this have on you and your family living an improved Quality Life?

For Wealth Mentors:

It is key you discover your own Life Purpose and build a Quality Life to be able to guide clients on the journey and to increase focus in building your business.



Behavioral Modification

What Changes Will You Make to Change Your Future Reality?

The Challenge:

YOU
are in the way of
your own
performance

Lack of Direction
Relationship Gaps

Fear
Poor Choices



The Change Opportunity

Performance, Impact, Money
Energy, Quality Life

- Right Life Direction
- Engagement of Others
- Confidence
- Wisdom
- Resilience
- Optimism

17

Module 19: Behavioral Modification

Exercise: Now that you know your Identity and what a Quality Life means for you, the next step is to determine what **behavioral modification** you will make to align your life and in what time-frame. This is what you will need to be held accountable to. Address the following questions.

1. What changes are you going to make to be that person and reach your potential?
2. Where will you find significance in your life? When you do, you will have a place of importance and feel valued - therefore feel less emotional, be less reactionary.
3. How will you project yourself going forward?
4. What strengths will you use, and what struggles will need to be managed so you get out of your own way?

Module 19: Behavioral Modification

5. What activities or functions will you do more of and less of?

6. Who should you be interacting with in the future that are a positive influence, and/or you can be a positive influence on?

7. How will you interact with and/or work with others? How will you show up differently in relationships, in teams and in your family?

8. What are you doing to maintain your energy at a high level? Or, to ensure your energy is not drained?

9. How will your decisions change?

4. Money Conversations With Your Spouse and Family

*“Money cannot buy peace of mind. It cannot heal ruptured relationships or build meaning into a life that has none.” –
Richard M. DeVos*

The Holy Grail for Success – Managing Differences

To succeed in any area of your life, you will need to recognize how to “Know, Engage and Grow” different styles so they feel understood



Module 46: Removing the Barriers to Making Financial Decisions With Your Spouse or Partner

Exercise: Using the Financial DNA Natural Behavior Comparison Report, address the following areas which will be foundational to the relationship with your spouse or partner.

1. What similarities and differences have you noticed in how you and your partner treat money?
2. What are the strengths and struggles you see in the communication between you and your partner?
3. Have you and your partner discussed your wealth creation attitudes towards money?
4. Do you and your partner understand each other's prior experiences (that have translated into "money baggage") that may be impacting today's decision-making?
5. Have you and your partner worked out a plan that brings together your wealth creation strategy and to which you both can comfortably commit?
6. What financial education do you and your partner need?

Module 47: Connecting With Each Family Member

Exercise: Using the Financial DNA Natural Behavior Comparison Report compare your strengths and struggles with each family member to better understand the differences.

1. Identify the relationship dynamics between you and other family members. How would your strengths and struggles impact each other?
2. Based on your behavioral style, how will you adapt your communication them?
3. Based on their strengths and struggles, what do you think their decision-making pattern is likely to be?
4. How will your decision-making pattern differ to theirs?

Module 48: Enhancing Your Family Relationships

Exercise: Using the Financial DNA Natural Behavior Group Report for your family, address the dynamics in your family and build your family relationships

1. What are the similarities and differences of your family members when you look at the whole family unit?
2. Do you feel the communication and trust could be better in your family? How could it be improved?
3. What does the history of your family mean to you? How do your family members see it?
4. Does your family have a set of values and mission which form the framework for making financial decisions?
5. Does your family have a major transition coming up or that has taken place which will have a lasting impact (e.g. succession, retirement, inheritance, major financial gain or loss)?
6. Have you thought about holding a family get-together, meeting or retreat?

Hugh Massie and DNA Behavior



About Hugh Massie

Hugh is a “reformed accountant” who as 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

The purpose of the DNA Behavior (Financial DNA® and Business DNA®) Discovery Processes, products and related application tools is to assist in the identification of a person's identity, financial behavior, communication style and differences to others. The DNA Discovery Processes are not professional psychological instruments and should not be used to identify, diagnose or treat psychological, mental health, and/or medical problems. Additionally, if used to evaluate personnel, the user should seek adequate legal counsel to ensure compliance with applicable local, state and federal employment laws. The user assumes sole responsibility for any actions or decisions that are made as a result of using these aids to self-discovery. By using the DNA Behavior Discovery Processes, you expressly waive and relinquish any and all claims of any nature against DNA Behavior International, affiliated companies, and/or their employees, arising out of or in connection with the use of these products.

Copyright

All of the contents of this workbook and the DNA Discovery Processes and related application tools are the intellectual property of DNA Behavior International and its related companies. None of this intellectual property is to be used, copied or reproduced for any purpose, unless express written permission is applied for and given by DNA Behavior International.

Contact Us

For the complete range of DNA Behavior® Discovery Processes, tools, training and consultation, please contact DNA Behavior International:

in the United States

3372 Peachtree Rd, Suite 115 Atlanta GA 30326

Telephone: 1 866 791 8992 • inquiries@dnabehavior.com