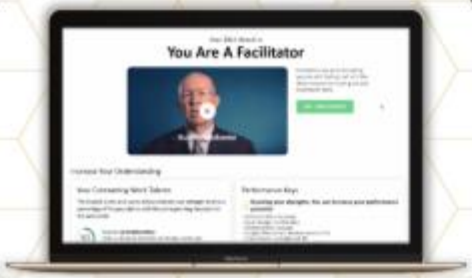
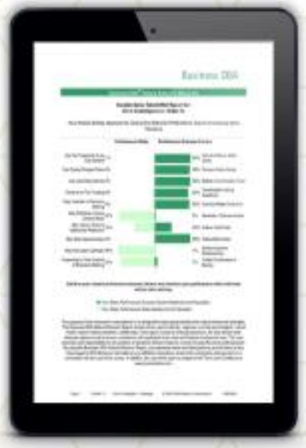
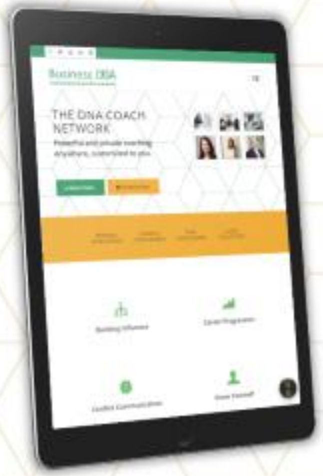


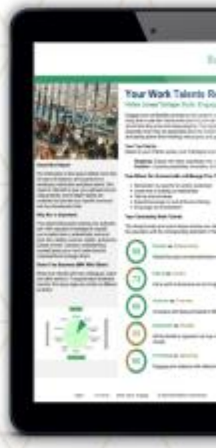
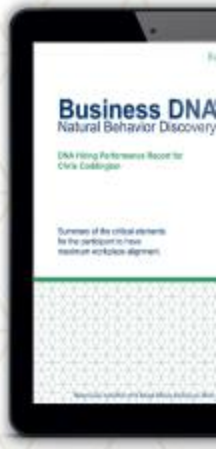




DNA Behavior®

The Behavior and Money Insights Company



DNA Financial Planning Performance Implementation

DNA Client Service Segmentation		DNA Relationship Performance • All Clients	DNA Personal Performance Review • AV AUM $500K • Av Planning Fees $1000 pa • 80 Clients	Financial DNA Comprehensive Wealth Mentoring • AV AUM $1m • Av Planning Fees $6,000pa • 20 Clients
DNA Financial Planning Performance Services Provided (6 Pillars of Performance)		• Client Engagement	• Natural Behavior Insights • 1 Up-front meeting (1hr) • 2 Meeting pa	• Quality Life Performance Transformation through Financial Personality Discovery • 4 Up-front meetings (1.5hrs) • 2 Meetings pa
DNA Discovery Process	**Time to Complete**			
1.Communication DNA	**2-5 Minutes**			
• Communication DNA Report		✓	✓	✓
2. Financial DNA Natural Behavior Discovery *For Managing Behavior*	**10-15 Minutes**			
• Financial Talent DNA Report			✓	✓
• Summary Report			✓	✓
• Wealth Mentoring Report				✓
3. Quality Life Discovery *Quality Life Measurement*	**20-30 Minutes**			
• Quality Life Performance Report				✓
• Quality Life Performance Plan Workbook (Environment, Passion, Vision, Values, Needs & Wants)				✓
4. Financial Performance Discovery *Financial Personality*	**20-30 Minutes**			
• DNA Financial Performance Report and FDNA Natural Behavior Summary				✓
• Behavioral IPS				✓

The 6 Steps to Transforming Your Practice

1. Advisor Personal Transformation

2. Re-Design Desired Client Experience

3. Offer New Client Centric Services

4. Transform Revenue Model to Increase Retainer Fees

5. Establish Behavioral Discovery Systems Directly in the Financial Planning Process

6. Transparently Demonstrate to Clients the Value of Your Service

Developing Your Business Transformation Track

Current Position

Too Many Varied Types of Clients

Assets Under Management Fee Revenue is market variable

Commission/ Transaction Revenue does not reflect service provided

Advisor Transformation Track to Wealth Mentor Based on Life Purpose

What % of your business do you change?
How do you get there?
New business division?
New company?
New brand?
New fee model?
Client segmentation?

New Client Centric Model

- Communication Adaptation
- Behavioral Finance Foundation
- Quality Life Focus
- Customized Advice
- Differentiated Strategic Services
- Clients Feel Life and Money Understood
- Tangible Outcome
- Sustainable Results
- Retainer Fees Charged Based on Value

Execution Steps in Practice Transformation

1. Objective: Double planners personal income over 4 years
2. Initial 4 year business transformation period:
   - Year 1 - review, planning and learning
   - Years 2 to 4: 3 years transformation with increasing revenues and profits
3. Target 100 premium fee paying clients:
   - Increase AUM from $25m to $50m
   - Convert “Bronze” and “Silver” Clients to “Gold” or “Platinum”
   - Secure new comprehensive financial planning clients
   - Introduce new and additional value added services
   - Charge higher planning and retainer fees for services both annually and upfront
4. Reduce low performing transactional business:
   - Write to all clients and advise of new service model
   - Convert 10% of current transactional (“Bronze”) clients to fee-based planning
   - Remaining 90% of current transactional clients can be managed on an out-sourced basis or leave

Preparing Your Practice for Transformation (Year 1)

1. Evaluate where your practice is now
2. Discover Your Life Purpose
3. Define your "Personal Brand"
4. Re-define your practice purpose
5. Re-define your advisory model
6. Revisit your revenue model to include planning and retainer fees
7. Implement new service programs
8. Demonstrate to clients all the steps in your process eg use a mind-map

Reviewing the Status of Your Practice (Year 1)

- Have you applied the 80/20 rule to your client relationships?
- How many clients can you effectively service?
- What services deliver the maximum return for your practice?
- Do you charge services fees? Is there a minimum fee?
- What unique processes do you have? How do they connect to your Life Purpose and Personal brand?
- What new services could you offer for fees or retainer?
- What do your clients remember your business for?
- Which clients refer you business? Why?
- How transferable is your practice? What is the value?
- Have you considered a survey to get client feedback?
- How could Financial DNA enhance your services?

Planning Your New Service Roll-Out over 3 Years (Years 2 to 4)

- Offer new service model to all prospects
- Introduce new service model to your top 10% of existing clients – plus plan for some referrals
- Plan next 50% of existing clients will adopt new service model over 3 years
- Plan bottom 40% of existing clients may never adopt – need to examine whether you want them
- Build awareness: host seminars, write newsletters
- Strategic Alliances: Life Coach, Family Facilitator, Accountants, Attorney’s

De-Mystifying The New Revenue Model for Clients

1. Practice transformation is about communication of your new services offering to clients
2. The fee model needs to change because the nature of your services are changing away from products and transactions to planning and mentoring
3. The services provided are greater and hence the fees should be higher
4. The fee model should reflect:
   - Increased up-front planning and mentoring fees
   - Increased annual review and mentoring fees – retainer
   - Fees for specific projects – life event driven
   - Reduced AUM and transactional fees/commissions
5. New services scripts:
   - Greater emphasis on planning
   - New way to address your relationship with money
   - Addressing all of your life and financial wealth not just equities

Blending Financial DNA Programs into Planning Services

Step 1	Screening Interview by Phone (or Meeting) for New Prospects
Step 2a	Introductory Presentation – 1 to 2hrs
Step 2b	Financial Planning Performance Workshop
Step 3	Individual 1:1 Enhanced Client Discovery Facilitation
Step 4	Financial Planning Services with Wealth Mentor
Step 5	Financial Planning Performance Workshops, Wealth Mentoring and Life Coaching

Guidelines of Fees for Wealth Mentoring Programs

Individual Wealth Mentoring (includes Discovery Processes)

1. Personal Performance Review (FDNA Natural Behavior Discovery)- 1 Meeting for 1.0hr: $650pp ($800 for couple)
2. Quality Life or Financial Performance Review (FDNA Natural Behavior Discovery and Quality Life or Financial Personality Discovery) – 2 Meetings for 1.0hr: $1,300 ($1,650 for couple)
3. Comprehensive Wealth Mentoring Program (All Financial DNA Natural Behavior Discovery Processes) – 4 Meetings for 1.5 hrs: $3,000 ($3,500 for couple)
4. Journey Program (Ongoing) – 2 Meetings: $1,500+/per quarter

Financial Planning Performance Workshop (Group) Programs (includes Discovery Processes)

1. $375+pp for half day
2. $750+pp for full day
3. $1,500 for 2 days plus individual mentoring

Family Retreats (includes Discovery Processes)

1. $5,000+ for half day
2. $7,500+ for full day or $10,000+ for 2 days
3. Additional fees for consulting and individual facilitation

DNA Behavior®

Contact Us

For more information about DNA Behavior:

Contact:
DNA Behavior
Atlanta, GA
(866) 791-8992

inquiries@dnabehavior.com
www.dnabehavior.com