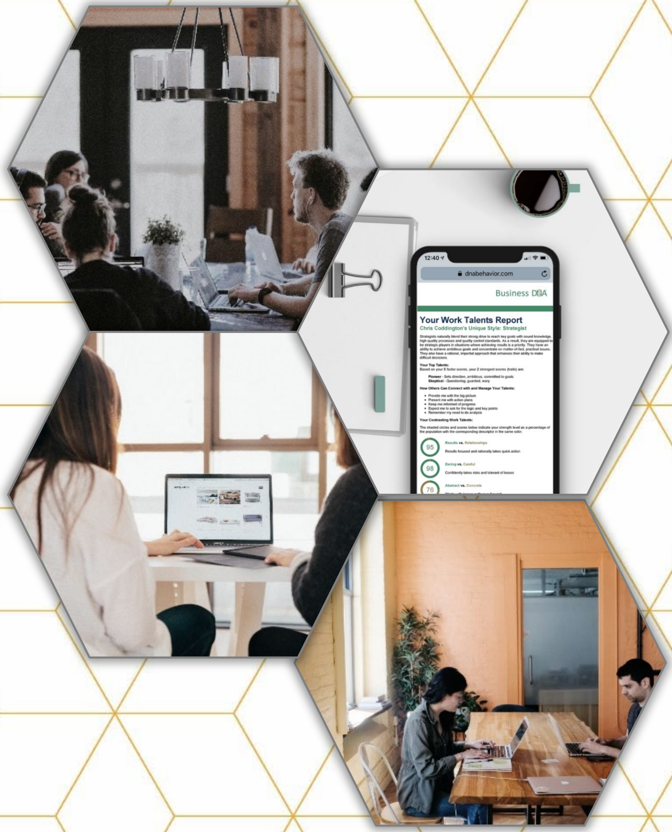


Unpacking Money Energy Components

DNA Behavior®

Unpacking Money Energy Components

Introduction

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.

Since 2001 we have and continue to investigate the behavior strand in the context of a person's financial behavior. Our analysis has revealed that financial behavior consists of two behavioral catalysts. The first is Natural DNA Behavior, which is hard-wired from early in life. The second is Learned Financial Behavior, which is obtained through life experiences, education, and values. When you combine the two (natural behavioral development and nurtured behavioral development), the situationally adapted reaction helps to define an individual's broader and more dynamic financial personality. This is what we have coined as a person's "Financial DNA®."

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

However, there was a hidden piece of the DNA Behavior puzzle, which is the money energy module represented by the second strand—the energy strand. Previously unknown and unmeasured, the ability to produce this energy is driven by behaviors and a person's ability to manage their feelings toward money. Both have a strong influence on their relationship with money.

What follows in this guide is a summary for the Money Energy Elements that have been initially shaped by a person's Natural DNA Behavior.

Natural Money Energy Elements

For each of the sixteen core Natural DNA Behavior traits there are associated Money Energy Elements to manage, including:

1. Money Energy Generation Strengths to help amplify money energy; and
2. Money Energy Depletion Struggles which can limit the level of money energy.

The relative strength of each Money Energy Element for a person is determined by the population weighted strength of the corresponding Natural DNA Behavior trait. A Natural DNA Behavior trait with a population weighted score over 70% is considered strong, and therefore relatively hard-wired. A population weighted score of under 30% is considered low. Based on our scientific validation work each natural DNA behavioral trait and therefore corresponding money element can be predicted with a 97.1% reliability level.

Natural DNA Behavior Trait	Money Energy Generation Strength	Money Energy Generation Strength	Money Energy Depletion Struggle	Money Energy Depletion Struggle
Take Charge	Visionary	Big picture thinker	Does not listen	Over extends
Cooperative	Compliant	Procedure focused	Hesitant	Holds losses
Outgoing	People connector	Open to discussion	Becomes emotional	Sabotages self
Reserved	Reflector	Considered	Hoards	Fear of not enough
Patient	Stabilizer	Steady	Procrastinates	Expects guarantees
Fast Paced	Realist	Deals with change	Impatient for returns	Sells at wrong time
Planned	Analyzer	Structured	Paralysis	Misses opportunities
Spontaneous	Intuitive	Instinctive	Impulsive	Makes judgment errors
Trusting	Believer	Open minded	Too receptive	Taken advantage of
Skeptical	Questioner	Critical thinker	Does not delegate	Misses market timing
Pioneer	Goal driver	Commits to strategy	Over focused on success	Fails to change plans
Content	Balancer	Less envious	Stays in comfort zone	Lacks commitment
Risk Taker	Venturesome	Opportunistic	Speculative	Takes poor chances
Cautious	Conservative	Seeks safety	Too calculated	Under performs
Creative	Idea connector	Explores options	Easily bored	Loses financial direction
Anchored	Implementer	Seeks evidence	Fixed on existing ways	Fails to adjust

Using the Elements to Measure Money Energy:

The Money Energy Elements are all components of DNA Behavior's Money Energy Formula set out in the Mastering Your Money Energy Whitepaper. The formula measures both:

1. Natural Money Energy (Natural ME) – represented by Financial Behavior Capability (FBC); and
2. Overall Money Energy (Overall ME) – reflecting the Money Relationship Integration (MRI) coming from the person's adaptation of the Natural DNA Behavior by Learned Financial Behavior, and the exponential impact of Opportunities that could be created.

Natural Money Energy – Financial Behavior Capability (FBC):

Based on the principles of Natural DNA Behavior, between birth (based on genetics) and the age of three years old (when the coding becomes fixed and when the most brain development takes place), a person has a natural level of money energy stored within them that can be used in the future when they have the capacity and opportunities. That natural money energy can be tapped later when they have the capacity and insight into their behavior and the learning, wisdom, and ability to influence the environment for creating opportunities.

> Based on the principles of DNA Natural Behavior, your money energy battery is inherently charged with an initial level of power to some extent by the time you reach three years old.

The Natural ME reflected by a person's overall FBC score comprises three elements that the DNA Natural Behavior Discovery Process individually measures and provides population weighted scores in its reports, as listed below. The overall FBC is also measured and weighted separately into its population weighted score. Each element reflects a separate component of the person's natural instinctive internal motivation to create wealth and generate income. The weighted scores then reflect the relative levels of Natural ME in these three elements.

1. **Propensity for Saving and Budgeting** reflects a person's instinctive behavior for accumulating wealth by saving money and being disciplined about keeping to a budget. Including the propensity to save and budget reflects the importance of having financial discipline to their overall happiness, health, and long-term financial wellbeing.
2. **The propensity for Wealth Creation (Goal Drive)** reflects a person's instinctive behavioral drive to create new wealth (increasing capital and generating income) by setting competitive goals and determination to achieve them.
3. **The propensity for Risk Taking** reflects a person's tendency to create wealth by taking personal and financial risks. However, speculative behavior can be more objective when it is coupled with a risk assessment to determine the appropriate risk tolerance level to achieve a person's goals. This helps establish their risk/reward boundaries and emotional limits when outcomes are not in their favor.

Given that each element is measured independently, it is possible that a person could have a relatively high score in one element and then not in the other two. Further, their Natural FBC score will not be a direct average of the three scored elements because it reflects the population weighting of their blended score for the three elements.

In 2018, DNA Behavior researched 65,000 randomly selected participants who had completed the DNA Natural Behavior Discovery Process. The results are shown in the table that follows.

Financial Behavior Capability	**Saving/Spending Propensity**	**Wealth Creation and/or Risk**	**Population %**
Very High	High Saving	And High Wealth Creation and High Risk Taking	11%
High	High Saving	And High Wealth Creation only	17%
High	High Saving	And High Risk Taking only	15%
Moderate	Moderate Saving	Moderate Risk Taking and Wealth Creation	14%
Low	High Spending	And Low Risk Taking only	15%
Low	High Spending	And Low Wealth Creation only	17%
Very Low	High Spending	And Low Wealth Creation and Low Risk Taking	11%

The table shows that 11% of the population will have a high score in all three elements and, therefore, a very high overall FBC score. The same is true in the reverse situation where a person scores low in all three elements.

However, it would be more normal for a person to have a high score in one or 2 of the elements. The mix of scores will entirely depend on who they are in terms of their unique combination of measured Natural DNA Behavior Factors and Sub-Factors. There are over 4 trillion combinations of measurement, highlighting that people are unique. However, to simplify general understanding, each person is allocated one of ten blended Natural Behavior Unique Styles in their Financial DNA report.

To understand the probable level of Natural ME that each person will have in these three key FBC elements, we have prepared a summary table below based on the median scores for each of the ten blended Natural DNA Behavior Unique Styles. As stated above, 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. For instance, the table highlights that a Strategist or Initiator would be expected to have a higher level of energy in some of these three elements. Then, for instance, a Community Builder or Engager will have a lower level of money energy in these three elements.

DNA Unique Style (Median)	Saving/ Budgeting	Wealth Creation	Risk	Natural ME - FBC	Financial EQ	Growth/ Sustain
Adapter	66%	50%	58%	73%	58%	50%/50%
Community Builder	24%	10%	7%	2%	10%	33%/67%
Engager	4%	38%	50%	14%	31%	52%/41%
Facilitator	84%	38%	42%	73%	58%	39%/61%
Influencer	7%	54%	73%	34%	69%	100%/0%
Initiator	66%	73%	90%	96%	86%	75/25%
Reflective Thinker	97%	31%	24%	73%	31%	0%/100%
Relationship Builder	66%	16%	31%	31%	21%	24%/76%
Strategist	98%	73%	73%	99%	86%	49%/51%
Stylish Thinker	79%	31%	24%	50%	31%	24%/76%

These three natural DNA Behavior elements are what the person has said about themself through the objectivity of the DNA Natural Behavior Discovery Process. So, it is the person saying, "Hey, I am a spender, not overly goal driven and cautious", or "Hey, I am a saver, goal driven and a risk taker". However, the fact that the person has said this about themself does not necessarily reflect whether they are financially wealthy. Although, the scores do indicate a natural pre-disposition for wealth generation. The ultimate ability to create wealth will also depend on the person's skills or expertise learned through life, the decisions made, and the opportunities created or eventuated during their life journey.

Money Relationship Integration (MRI):

Life is inherently dynamic, having ebbs and flows for varying reasons that are primarily financially related and non-financial related. Consider the implications that every event, choice, and decision made throughout life from the age of four years old will lead to building Learned Financial Behaviors which make up a person's overall financial personality and thereby have a financial consequence. It's essential to discover their unique financial personality. A person's behavioral style is an integral contributing factor of all decision-making, performance, and relationships.

A person's measured level of stored money energy is not necessarily a reflection of whether they are or will be financially wealthy. That will ultimately come down to their actual behavioral response to life and financial events, and the decisions they make during their life journey.

Given that money is tied to every part of a person's life, how well it is integrated into their life is critical to achieving happiness, success, and health. Further, as already stated, the level of alignment of money to a person's whole life will also significantly increase the number of opportunities that come their way. Therefore, building the person's MRI is the critical lynchpin in positively impacting the level of the energy stored in their money energy battery, regardless of the level of their Natural ME (FBC).

The process of achieving MRI has five key steps, which are all addressed below:

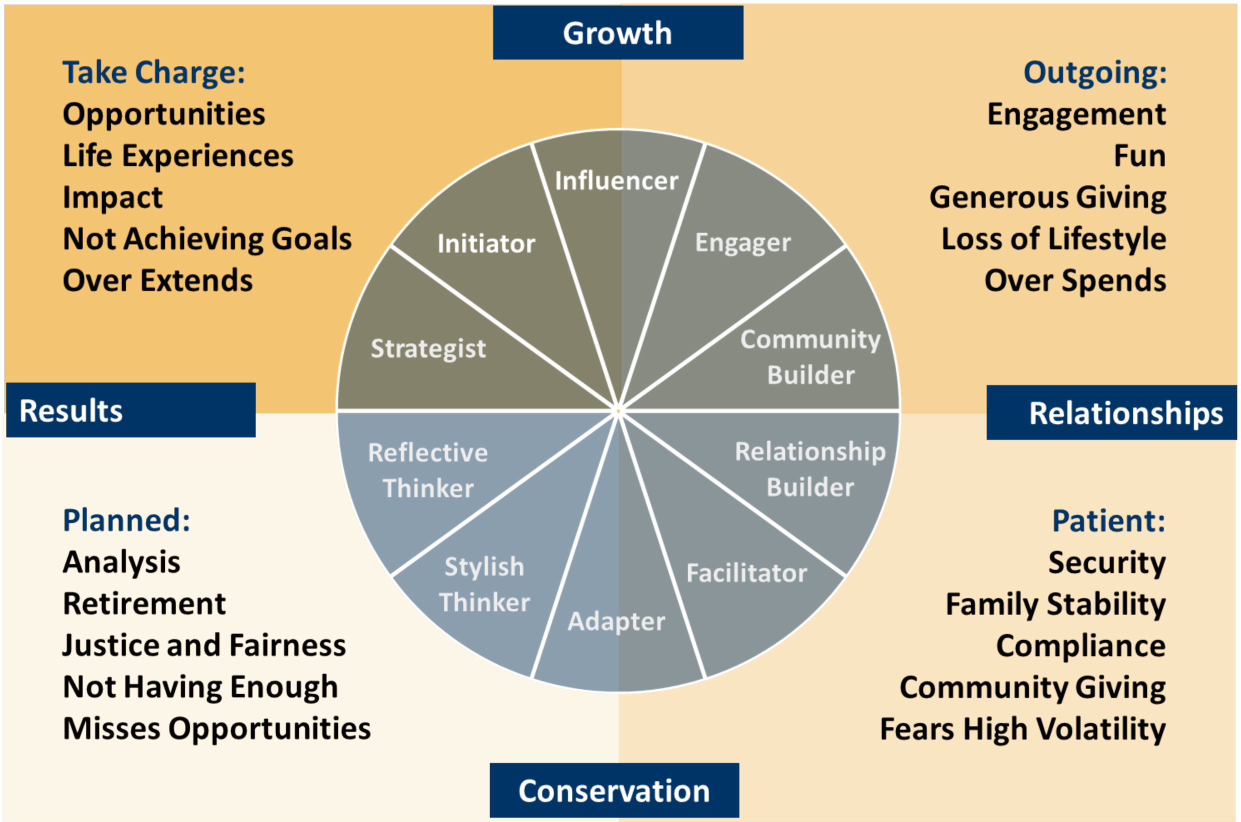
1. It starts with gaining **Identity Clarity** and perceiving **What Money Means to the Person**, which in turn defines their self-worth.
2. Then, building a **Career Aligned to the Person's Purpose and Talents** establishes their ability to work and achieve maximum productivity, while striving for happiness and reduced stress.
3. Then, identifying how the person's **FBC** and **Natural Behavior Money Influences** shape their perspectives and motivations when dealing directly or indirectly with money.
4. Then, understanding how the person's **Learned Financial Behavior** from experiences, education, and values will impact their actual choices.
5. Finally, building money into every dimension of their plan for building overall **Quality Life Performance (QLP)**, including each of the core areas of their life, such as life purpose, career, finances, health, recreation, community, and relationships. Only at this stage, a complete level of MRI can be achieved.

By achieving a complete level of MRI, regardless of their Natural FBC score, the person can increase the overall level of stored money energy that flows at various stages of their life journey. Charging up the person's level of MRI requires a deep integration of money behavior awareness into all areas of their life and having built an enhanced relationship to money which will reflect how they have evolved as a person during their life, and it will be seen through how they earn, invest, and spend money. Of course, it only takes one bad decision in response to a life or market event to cause a misalignment in the MRI leading to a material depletion of their Overall ME.

Natural Money Behavior Influences:

Every person has a distinctive and measurable Natural Money Behavior style at the foundation of their "Financial DNA®" reflecting their "financial personality." Within each person's style is a unique set of Natural Money Behavior Influences on their money energy, which includes the three FBC elements identified above. These Money Behavior Influences are reflected in the graphic below, which were determined through the DNA Natural Behavior Discovery Process.

NATURAL MONEY BEHAVIOR INFLUENCES



The above graphic breaks down the four most populated quadrants to provide understanding of where a person might fit and the likelihood of the behavioral propensities towards money applies.

In addressing a person's relationship to money during a business or life coaching session or a wealth mentoring conversation (by a financial advisor), the starting point is always to probe for the degree to which you believe these Natural Money Behavior Influences play out on a repeat basis in how the person feels about money and then how they earn, use and invest money.

Most people intuitively know some of their Natural Money Behavior Influences, although they may be blind to the strength of some of their propensities and decision-making impacts. For instance, people often think they are good at budgeting and saving. But, when you look in, there is much financial leakage and infidelity through secret spending. Or, when money is coming in, many people think they can tolerate a high level of risk. However, when there is a downward turn in the market, they suddenly become scared, demonstrating a high loss aversion. There can also be cognitive dissonance where the person knows what they are feeling and the right decision, but because of fear, greed, or some other driver, they make a different choice.

> *"Natural DNA Behavior styles drive money (thereby influencing every personal, business, and financial decision), and the energetic flow of money reflects behavioral styles."*
>
> *Source: Hugh Massie DNA Behavior Executive Chairman & Founder,*

What is less easy to discover is why a person behaves with their money the way they do and their relationship with money. That's the money energy that drives decision-making. Upon acknowledging one's behaviors, DNA Behavior delivers practical, measurable insight into why we do the things we do.

Financial Behavior Biases:

Decision-making is fundamentally a cognitive action resulting from a mixture of instincts, intuition, and thinking that may be rational or irrational, often based purely on assumptions rather than being entirely evidence-based.

Since 2002 when Daniel Kahneman and Amos Tversky won the Nobel Prize (in Economics) for their research on Prospect Theory which addresses Loss Aversion, much more research and discussion have emerged about the subject of behavioral finance. That is how people's behavioral biases impact decision-making. In Daniel Kahneman's book "Thinking, Fast and Slow," published in 2011, he talks about there being two systems of behavior: (i) System 1 being the fast, automatic biases that come from the instinctive use of intuition and then (ii) System 2 being the slower biases which come from more conscious thinking. Daniel Kahneman addresses the mental processes, shortcuts, and inbuilt heuristics that influence a person's decisions. Interestingly, he says that 95% of decisions come from the System 1 automatic behavior.

The System 1 and System 2 framework explained by Kahneman shares similar thinking to what DNA Behavior independently adopted when we launched our comprehensive Financial DNA Discovery System in 2001. Our view was also that the Natural DNA Behavior reflecting a person's instinctive behavior is 95% dominant in decision-making, mainly when people are under pressure and stress. People will naturally revert to their natural instinctive DNA behaviors when under pressure or stress. Put another way, people will feel more comfortable and less stressed when operating in their natural style, given it is consistent with how they are physically and mentally powered by their central nervous system.

DNA Behavior has built into its DNA Natural Behavior Discovery system, reporting sixteen primary behavioral biases measured by the importance of biases to a person's decision-making and money energy. Everyone has a unique mix of the 16 biases depending on who they are. The 16 biases are shown in the following table.

Behavioral Bias	Description
Consolidated View	Prefers to look at the aggregate portfolio rather than individual positions.
Disposition Effect	May sell winners and hang on to losers for too long.
Herd Follower	Tends to stampede into investments in exuberance and out in fear.
Mental Accounting	Likes to put money into separate buckets for specific purposes.
Loss Aversion	May not realize losses to avoid pain even though values may fall further.
Over Trading	Tends to be impatient to get results and may sell at the wrong time.
Pattern Bias	Desires order in the face of chaos by looking for predictable patterns in markets.
Instinctive	In adversity tends to make decisions quickly and emotionally based on instinct.
Fear of Regret	Hesitant in case will miss out on a potential gain from the next best thing.
Controlling	Tends to control decision-making and take action without advice.
Optimism Bias	Exhilarated by playing a big game even if they know it is difficult to win.
Status Quo Bias	Likely to take notice of information which will keep their world the same.
Over Confidence	Can think they are more successful at investing than they really are.
Risk Aversion	Overly hesitant to take the necessary risks to make the required returns.
Newness Bias	Likely to give more weight to recent information and ideas.
Benchmark Focus	Can be fixed on keeping in line with established benchmarks.

Although, DNA Behavior has identified many more behavioral biases impacting decision-making, and we have built algorithms to measure them as well. These additional behavioral biases are summarized in DNA Behavior's Identifying Behavioral Biases Guide.

In some contexts, biases coming from a person's behavioral style, if not known and understood, can alter and confuse or distort decision-making. In that regard, without awareness, they would be sources of money energy depletion if they cause mistakes, particularly if the same mistake is perpetually repeated. However, with enhanced awareness, biases can be transformed into strengths when they are consciously drawn upon in the person's overall decision-making model. For instance, based on Daniel Kahneman's research, people have a Loss Aversion of two times the opportunity to make a gain; this can be transformed into a decision-making model whereby the person requires an expected return of two or more times the potential risk-adjusted loss.

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Financial Emotional Intelligence (Financial EQ):

Over the last 20 years, much has been said about the importance of the intelligence quotient (IQ) and emotional quotient (EQ) as key factors for leadership success. These are useful indicators of brain power, but successful leadership is personal behavioral awareness and the management of others through building relationships. Central to that is the ability of the leader to manage and channel their emotions when making decisions and interacting with others.

Through the DNA Natural Behavior Discovery Process, we know that some people are naturally hard-wired to be more emotional, and thereby potentially more irrational in their decision-making. The key is how often and strongly the emotions surface and whether an individual has applied a filter to manage them. A person's ability to recognize how money triggers negative emotions and having the ability to manage them is critical to the success of their financial decision-making, particularly when under pressure. Therefore, knowing their natural Financial EQ level is vital. If the natural Financial EQ level is known, it can be managed to maintain or improve their Overall Money Energy.

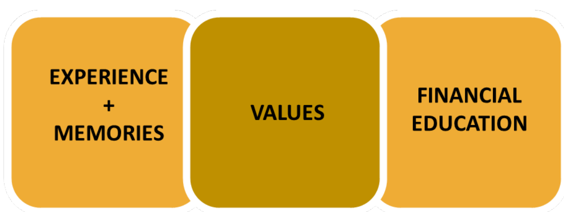
The ability of a person to manage their emotions or minimally be aware of their influences is vital when making financial decision-making under pressure.

A person's experiences with both positive and negative events, turn into money memories. These money memories can cause emotional entrapments (often negative) that get re-released as new events unfold. The person's ability to have a positive mindset, and then visualize and maintain a commitment to their financial and life goals may help to reduce their strength and influence on the Overall Money Energy.

Learned Financial Behavior Influences:

Building on the importance of Financial EQ, the impact of your Natural Money Behavior Influences can be positively and negatively modified by Learned Financial Behaviors as well. The influencing factors generally fall into three broad categories:

1. Life experiences and money memories;
2. Education; and
3. Values.



Given the importance of Learned Financial Behavior and its relationship with overall money energy at any time of a person's life, DNA Behavior utilizes a specific Financial DNA Learned Behavior Discovery Process. This discovery process captures an individual's preferred decision-making style, attitudes, and investing knowledge within a given situation and in one's current state. Unlike the Natural DNA Behavior measured insights, which remain stable through life as proven by our validation work since 2001, the learned behaviors are more fluid and can be modified depending on life and market events.

In managing a person's money energy, it is important to identify how their Learned Financial Behavior is being used in the current situation to positively modify their Natural Behavior Money Influences.

A unique aspect of our Learned Behavior Discovery Process and the related reporting is that it reflects the difference between natural and learned behaviors concerning money. Armed with this information, it can be observed how one's money energy has changed and the level of Financial EQ necessary to gain a higher level of MRI.

Quality Life Performance (QLP)

Living a Quality Life requires self-reflection. A person's relationship with money is a function of their relationship with themself and their desired quality life. It becomes a guide for building a healthy relationship to money and gaining clarity of how money is integrated into every aspect of their life.

A good relationship with themself equates to a healthy relationship with money, and thereby a higher Overall ME.

> A person's relationship with money is a function of their relationship with themself and their desired quality life. A good relationship with themself will likely mean a higher money energy.

A key point: Every life decision is also, by default, a financial decision. Every life decision has financial consequences, and every financial decision will impact the quality of their life. This is where confidence and wisdom applied to the money decision-making process are more likely to deliver a quality of life.

Given that money flows through every part of our lives, we must view ourselves in the context of how we manage money, or if it rules over us. Consideration is required to review what aspects of a person's life are more effective at recharging their money energy battery, and what aspects are depleting it.

Ultimately, building a Quality Life is a trade-off between various areas of a person's life. And the QLP is determined more so from qualitative analysis versus quantitative analysis. However, there are contributing factors that feed into calculating its value.

1. You have identity clarity.
2. You are living and working according to your life purpose based on knowing your talents, passions, X-factor (Unique Gift), vision, mission, and values.
3. You have and follow a financial plan (including a budget or spending plan) that clarifies your future and what actions need to be taken.
4. You are living with intention to meet your needs and most of your wants.
5. You are investing in life experiences and all of your relationships.
6. You have a high level of confidence based on self-belief.
7. You can make wise decisions.
8. You can measure your performance and self-worth based on factors that are not just the bank account balance.
9. You are "happy" at work, home, community, and play.
10. You regularly have a good heart rate variability (HRV) score.

DNA Behavior takes the approach of measuring the above signals annually through our DNA Quality Life Performance Discovery. The discovery involves a ten-minute self-rating of eighty rating items (on a 1 to 7 scale, with 7 being "To a very great extent"), addressing the following eight core areas:

1. Life Purpose
2. Career
3. Finances
4. Relationships
5. Health and Recreation
6. Community

7. Confidence
8. Wisdom

Each of the 8 core areas (and consequently the 80 rating items) are treated equally in measuring the person's QLP. Each area on its own is important but not one of them in an overall sense is more important than another.

A high score across all eight core areas reflects a high level of QLP, contributing to the overall MRI. Further, this reflects that the person has aligned their relationship to money in every aspect of their life. To achieve this equilibrium reveals their ability to successfully use their Natural Money Behavior Influences and adapt them with their Learned Financial Behaviors to make their desired Quality Life happen.

In order to maintain a high level of MRI and therefore Overall ME, the person will need to continuously manage their natural DNA behavioral style. The Quality Life strengths and struggles for building a higher Overall ME are shown in the table below. The Natural DNA Behavior traits that the person should focus on are their strongest ones, in particular where the population weighted score is over 70%.

Natural DNA Behavior Trait	Quality Life Strength for ME	Quality Life Strength for ME	Quality Life Struggle for ME	Quality Life Struggle for ME
Take Charge	Wealth creation	Growth Focus	Sacrifice relationships	Fear based decisions
Cooperative	Sets achievable goals	Fits in with others	Too passive	Can be indecisive
Outgoing	Builds networks	Seeks enjoyment	Expensive tastes	Overly generous
Reserved	Saver	Understated	Too private	Not connective
Patient	Nurtures relationships	Charitable	Managing work stress	Health if overworked
Fast Paced	Rational	Dynamic	Impatient	Upsets relationships
Planned	Financial management	Persistent	Withdraws from people	Inflexible budgets
Spontaneous	Can improvise	Flexible with change	Lacks boundaries	Inconsistent decisions
Trusting	Builds community	Shares with others	Not questioning	Too naive
Skeptical	Watchful	Confronts problems	Too guarded	Overly protective
Pioneer	Career focus	Ambitious	Works in overdrive	Lack of recreation time
Content	Work/Life balance	Maintains equilibrium	Too complacent	Too easy going
Risk Taker	Experience spending	Adventurous	Financial mistakes	Injuries from activities
Cautious	Preserving	Steady	Overly careful	Self-limiting
Creative	Broad interests	Invests in ideas	Losing life direction	Over innovates
Anchored	Sets realistic goals	Consistent	Does not experiment	Too fixed

Remembering the principle that "money is not everything but is in everything", the following personal life performance tactics can be considered for Living an Integrated Life:

Quality Life Area	Quality Life Goal	Quality Life Struggle
Life Purpose	Define it and live it	Lacks direction, focus
Career	80% use of talents at work	30% use of talents
Relationships	Spend 6hrs/day (interacting with colleagues family, friends)	Spend 2hrs/day
Health	<50hr work/week (and remove stress)	>60hrs work/week
Health	Sleep 7-8hrs/day	<6 and >9hrs/day
Health/Recreation	Exercise 5hrs/week (ideally in the mornings)	No exercise
Recreation	Plan 140+ free days/year	<100 free days/year
Community	Community giving – (time, talents, money)	No giving
Finances	Save for experience spending	Material spending
Finances	Financial plan for committed decisions	Lack of structure
Trust	Build awareness of self and others	Low confidence
Wisdom	Establish a sounding board and decision-making framework	Lack of boundaries and accountability

Opportunities:

In the Overall ME formula, the element of "Opportunities" can create exponential stored money energy. The more Opportunities a person has, the greater the potential money energy that can be unleashed, but only if they make it accessible. This is when flow, momentum, and confidence start to build in the person' life. This reflects on their self-empowerment and ability to pursue or invest in an opportunity.

> The more opportunities a person has, the greater the potential money energy that can be unleashed if that is what they as a human choose.

In looking further at what opportunity elements can charge a person's money energy, we have broken them down into two primary categories:

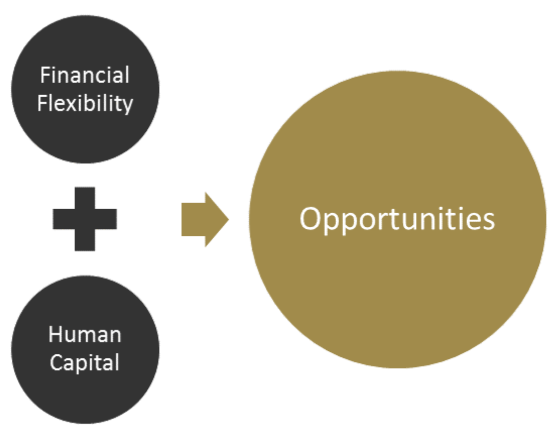
1. **Financial Flexibility** – the person has surplus assets and income, which provide the capability to make life and financial decisions on their terms; and
2. **The Power of Human Capital** – the person has the talents and capabilities to earn income and create wealth based on their being.

Each of the two primary categories is addressed with considerations and questions. If the person can answer "Yes" (reflecting 6 or more on a 1 to 7 scale, with 7 being "To a very great extent") to each of a twenty-six-question survey relating to the categories that follow under financial flexibility and human capital, their Opportunities score will be high, and therefore another positive contributor to their Overall ME. The considerations and questions are also set out in a separate Money Energy Opportunities Questions Guide.

Financial Flexibility:

Financial flexibility creates Opportunities. There is a range of financial flexibility factors that are opportunity contributors that can amplify a person's money energy level. The contributors for the person to consider are listed below.

1. **Positive Surplus Cashflow** from annual earnings after paying for living expenses and debts, including interest on loans that could be saved and invested. This addresses whether you can pay for all your immediate living needs and some of your wants. Consideration needs to be given to the risk of losing you employment or not receiving an expected bonus that you are relying on. Are your earnings stable enough to pay for your immediate living needs and some of your wants?
2. **Margin of Safety** for being able to deal with unexpected events, such as "black swan events," and your plans not coming to fruition when planned. The current world is constantly changing fast and is full of uncertainty. Recognizing this is key to maintaining your money energy levels long-term, whether you are an individual or running a business. For instance, do you have cash representing six to twelve months of living expenses in a reserve fund?
3. **Secure Long-Term Earnings Stream** available beyond twelve months. Do you have any long-term guaranteed income streams from investments and contracts?
4. **Debt Management** so that you can pay off your short-term debts (under 12 months) if ever called. A critical problem for people is a spiraling credit card debt for monthly living expenses above their income or revenue streams. Do you have a debt management program in place such that your life could not be spun out of control by liabilities?
5. **Capital Pool** comprising assets less any debt encumbrances. For instance, some people have a lot tied up in assets and many debts to repay. Do you have the financial capacity to pay for your long-term needs beyond 12 months and achieve some of your long-term lifetime wants?
6. **Opportunities Fund** comprising free cash or liquid assets available to capitalize on transactions as they arise. Still, if the capital were lost, it would not cause structural damage to your overall future wealth creation. Do you have funds to make investments at short notice when opportunities arise?
7. **Retirement Fund** which will be released in the future to fund your retirement needs. Is your retirement planning on track to meet your goals, and are you fully capitalizing on the opportunities to contribute to your retirement fund?
8. **Diversification** of your assets and income so that if an unexpected event occurs, you do not suffer substantial damage. Ideally, if negative events permanently impact less than 10% of your asset values and income streams, your money energy should not be drained. This yardstick recognizes that an asset or income stream will go to zero or be substantially impaired. We are disregarding temporary losses from market fluctuations in these comments. Although, the situation will be different if you have substantial debt. 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?



9. **Antifragile** your assets and income in some way so that in the event of a decline in one, another may increase in value. This goes further than the traditional diversification of assets. For instance, in the 2020 pandemic, people with multiple businesses suffered losses in entertainment but gained in another that supplied medical equipment. Or, in investing, if, say, a commodities-based stock went down, increases in technology compensate for it. Or real estate values are compensated by another asset class. Do you have a counter-cyclical wealth creation strategy in place?
10. **Known Future Windfalls** that will come in the future such as an inheritance. While no one should count on a windfall, its prospect does create positive money energy. Will you likely receive an inheritance or windfall in the next ten years, increasing your financial freedom?
11. **Insurance Protection** fully covers your assets, work activities, and life and health. An event can happen at any time, exposing you to a sudden expenditure. While you may have decided not to have insurance coverage or a lower amount, it is still a contingent risk. Have you protected your life against unexpected events to not have major financial exposure?
12. **Long Term Financial Commitment Coverage** so that you can pay off commitments such as student loans, children's education or college, aging parent funding, a special family member needs requirements, alimony, and then wants such as weddings, funerals, and the like. Ultimate, financial flexibility will come when these types of long-term commitments are no longer a burden and get in the way of taking advantage of life opportunities. Have you got a plan to meet longer-term liabilities arising from commitments you have made or forced on you?
13. **Written Goals-Based Financial Plan** which is customized for who you are, your unique life journey, your living needs and wants, investment timelines, and has built-in reserves allowing for flexibility. The clarity and confidence from knowing your goals and having a plan can significantly boost your money energy. Remarkably, only 8% of people achieve their goals. And only 1% have a written plan. Ultimately, the key becomes having an action plan to change your daily and weekly habits. A critical habit is saving regularly, even a small amount. Over a long time, savings well invested can create much financial flexibility, and thereby money energy. 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?

The Power of Human Capital:

There is a range of human capital factors which are opportunity contributors that can charge a person's money energy battery and change the trajectory of their life. The contributors for the person to consider are listed below.

1. **Identity Clarity** through knowing how you wish to be seen in the world streamlines the direction of your mind and helps pinpoint the activities you will maximize potential in based on your life purpose and talents. Without clarity of identity and purpose, you will be lost and unable to capitalize on Opportunities. The underlying anxiety from not knowing who you are will deplete the money energy battery. Are you ready to propel your life forward and accelerate your money energy by living up to your desired identity?
2. **Money Purpose Clarity** through having clarity of your identity and life purpose lays the foundation for integrating your relationship with money into the building of your life. This is when there will be a "purpose for your money" as it flows into the veins of your life. Also, in using your money, keep yourself humble as that will bring the recognition you want, rather than

what you have. While it is easy to curb spending, there is a flipside in that spending enough on life experiences, education, and social impact is also essential for life growth. Have you worked through how money is integrated into your life and where you wish the money to flow?

3. **College Education** provides a "meal ticket" because it expands your brain and fields of knowledge, thereby increasing the range of Opportunities available to you. Always, it will depend on the relevance of the education and how you practically use it. However, today we see many intelligent students not going to college or university or leaving before getting at least a bachelor's degree. There are explicit success stories, such as Mark Zuckerberg, who started Facebook in the dorm room at Harvard. However, with a looming financial crisis, the growing commoditization of many industries and massive employment upheavals may prove a long-term mistake. The lack of patience could be a downfall and certainly, reduce the available options from the safety of some formal education. Have you completed a relevant college degree course that can enhance your career opportunities?
4. **Multiple Career Path Opportunities** means the possibility of reduced stress knowing that you will not be locked into one track based on your natural behavioral talents and learned skills. Having multiple career paths, roles, consulting gigs, and other activities from which you can make money in the future creates much mental freedom. For instance, you could be a trained accountant working in an accounting firm, in various corporate roles, and then taking on various financial consulting projects. Do you have three or more ways you could earn immediate cash flow to pay your bills?
5. **Risk Tolerance Awareness** means you can take the necessary risks to grow wealth. Within this is knowing your emotional boundaries in terms of the losses that you could absorb when making financial decisions. Based on the Prospect Theory research of Daniel Kahneman and Amos Tversky, most people have an aversion to losses. People typically value losses two times the opportunity of making a gain. Have you developed your risk/reward framework for assessing risk in the context of who you are and your financial capacity?
6. **Financial Education** increases your self-empowerment. Having sufficient financial education can help you better manage your money and make wise decisions. While some formal financial education is helpful, there is nothing like experience dealing with money. Do you believe you have sufficient financial capability to understand the critical decisions you may be required to make?
7. **Greed Management** is part of self-management when opportunities come and not depleting your money energy battery. The worst thing to do is get caught in a market bubble or by some kind of scam, bad deal, or Ponzi scheme. Keeping your money requires extreme discipline. Everyone is at risk of overreaching themselves, and this can come from flawed motivations or even over-playing your natural competitive strengths to achieve. You may have a solid financial education background and financial skills, but either do not make money or lose money and even become bankrupt through poor decision-making. These losses often happen because of greed or fear of not having enough money or missing out. Look at the case of Rajat Gupta, the former CEO of McKinsey who was jailed for insider trading, or even Bernie Madoff, who once had a successful legal practice and all the wealth you could need, but he wanted more. Have you determined how much is enough for you and to what extent you will push to make more?
8. **Continuous Life Learning** going beyond financial education means directly investing in your human capital. Building your human capital can be done in whatever field you are in and whatever age you are. Even a 90-year-old can be charging their money energy battery by reading, listening to podcasts, and the like. By taking time out periodically, you can expand your

horizons, ultimately improving your mind and knowledge for generating income and making decisions that can build your wealth. Are you regularly taking advantage of educational opportunities to be a continuous learner?

9. **Relationship Capital** is foundational to drawing in a higher volume of the right opportunities. It is not always "what you know but whom you know." This is equally true within an organization and in your general business, family and community networks. Knowing and positively interacting with the "right people" brings quality opportunities and increases your potential money-earning opportunities. On the other side, it can be dangerous to listen to dinner party talk, gossip, and fall foul of "following the herd," particularly if the sources are unreliable. Also, it will be very depleting if your key workplace and personal relationships are not harmonious. Have you nurtured the key relationships in your life and established a wide variety of networks to bring in the right opportunities?
10. **Contributing Beyond Yourself** to give back to others in terms of time, talents, and money is an integral part of the circle of life. You will be seen as a giver and not a taker. Of course, in the overall flow of giving and receiving over time, you need to feel that there is a balance. That does not mean direct trade-offs and offsets with a person in a transactional sense, but there is an overall life betterment. Are you actively adopting a pay-it-forward strategy in some way?
11. **Personal Life Energy Management** by adopting practices which fully integrate your inner and outer worlds provide a strong platform for future life growth and the reduction of stress. Understanding that we as humans are energy in our own right and powered by quantum energy fields of the universe is powerful. Simply, our life can propel forward when we align ourselves with nature and natural energy forces. You will see it through the realization of dreams, unconscious thinking coming to reality, telepathy, people suddenly coming into your life, and so-called chance meetings and events. This is a matter of belief. However, we suggest that "the more you believe, the more you become and the more your money energy will rise, along with happiness, success, and health." The key is that such practices (e.g., more sleep, meditation, prayer, intention setting, and even exercise programs) can provide mental clarity and calmness. Have you developed and regularly followed personal life energy management practices that build your personal clarity and reduce stress?
12. **Robust Health** means that you will be in the physical and mental condition to fully take advantage of opportunities as they arise for a longer period during your life. Even if you decide to retire from full-time work earlier to provide life freedom, you will nevertheless be better placed to take on part-time "gigs" at your will. Therefore, by having robust physical and mental health you should be able to earn more for longer and incur lower disability, insurance and health management costs. 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?
13. **Appoint a "You" Centered Life Support Team** made up of a group of wise people, including but not limited to a financial advisor, is essential because they will build and manage an integrated financial life plan customized to your needs and guide you accordingly. The team should know your unique natural DNA Behavioral style and be able to ensure you manage your biases and emotions when making critical decisions. Ideally, you should be involved in the decision-making at some level and get regular reporting so that you at least know what is going on. Further, their fee interests must align with your overall whole of life interests and are free from conflicts of interest. Having people of diverse backgrounds and experiences who will be honest with you is essential. They should always be your advocate and not their own. 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.

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

If you have any questions or would like to discuss Money Energy with an executive on our team, please email us at: inquiries@dnabehavior.com