



## Financial DNA<sup>®</sup> Discovery Process

### Financial Behavior Analysis Report

for

Chris Coddington

on

30-September-2008

Providing in-depth analysis of your Financial DNA<sup>®</sup>  
based on your current preferred financial behaviors  
and predicted natural behaviors.

#### **Based on completion of the:**

Core Life Motivations Profile on: 30-September-2008  
Financial Directions Profile on: 30-September-2008

## Introduction

Chris, the goal of this report is to provide you with greater awareness of your complete financial behavioral style - your Financial DNA. In particular, how your actual current preferred propensity to make financial and investment decisions is aligned with your natural behavioral style. This greater awareness is intended to provide a framework for increased financial decision-making confidence and management of your potential "blind-spots".

The analysis in this report should be treated as feedback only and should not be solely relied upon in making investment and financial decisions. We strongly recommend that you discuss this report with your financial advisor before making any financial or investment decisions.

- **Section 1:** Summary of Your Predicted Natural Financial Decision Making Behaviors
- **Sections 2-5:** Comparison of Your Current Actual and Predicted Financial Decision-Making Behaviors
- **Section 6:** Financial and Investment Planning Review Areas

### Methodology to Interpreting This Report

- The starting point of this report in **Section 1** is to identify your Predicted Natural Financial Decision Making Behaviors. These behaviors reflect the core of who you are and therefore the foundation of your financial and investment decision making. Very often these behaviors will more clearly reveal themselves when you are under pressure as this is when your natural instincts are triggered. The key to your financial success will be how you consistently use your strengths and manage your struggles through making key decision in all circumstances. This will always be a "balancing act". Nevertheless, in planning and managing your finances there will be areas of modification required in the appropriate circumstances.
- **Sections 2 to 5** highlight the differences between your actual preferred financial decision-making behavior (per your Financial Directions Profile) and your predicted natural decision-making behavior (per your Core Life Motivations Profile).

The Financial Directions profile is showing how you are behaving in the current circumstances. However, the Core Life Motivations Profile is reflecting how you are predicted to normally behave over the longer term and in particular under pressure. Therefore, it is relatively normal for there to be some differences between the outcomes of these profiles in specific areas at any one time.

For instance, a person may prefer not to take financial risk in the current situation but may be inherently a higher risk taker. Understanding this difference could be significant to the overall financial and investment decision-making and how expectations are managed. Typically, differences between the actual current preferred behavior and the natural behavior will be due to life and financial experiences, life and financial values that have been learned and levels of financial education.

- **Section 6:** Is a summary of the top 10 greatest differences between your actual current preferred financial decision making behaviors and your predicted natural behavioral style which are identified in Sections 2 to 5. These differences will either be financial blind-spots and they could be areas of positive development. Nevertheless, the differences will require additional discussion with your financial advisor as they may have a significant impact on your financial and investment decisions. Further, they may highlight areas where further financial education is required and also expectations to be better managed.

## Section 1: Summary of Your Predicted Natural Financial Decision Making Behaviors

We have prepared this Behavioral Analysis Report recognizing your Core Financial Life Profile being the "Strategist" profile which is one of our 10 unique behavioral profiles.

*Strategists excel by blending their strong drive to reach goals with a desire for precision, accuracy, and quality. As a result, they are equipped to be strategic players in situations where achieving results is a priority. They have an ability to achieve ambitious goals and concentrate on matter-of-fact, practical issues. They also have a detached, impartial approach that enhances their ability to make difficult decisions.*

Core Life Motivations Profile			
Factor 1 - Commanding			
1.	<b>Take Charge</b>	63	
	Authoritative		60
	Self-reliant		65
	Frank		52
Factor 2 - People			
2.	<b>Outgoing</b>	45	
	Expressive		45
	Sociable		39
	Communicative		52
Factor 3 - Patience			
3.	<b>Patient</b>	26	
	Empathetic		27
	Encouraging		28
	Accepting		33
Factor 4 - Structured			
4.	<b>Planned</b>	53	
	Accurate		51
	Scheduled		51
	Procedural		58
Factor 5 - Trust			
5.	<b>Trust</b>	39	
	Delegator		37
	Open		45
	Approachable		26
	Relaxed		47
Factor 6 - Pioneering			
6.	<b>Pioneering</b>	63	
	Initiator		60
	Competitive		70
	Determined		58
Factor 7 - Risk			
7.	<b>Risk</b>	74	
	Bold		73
	Risk Tolerant		74
Factor 8 - Creativity			
8.	<b>Creativity</b>	53	
	Original		52
	Enterprising		53
	Left/Right Brain		50

Based on the combination of the behavioral factors, your financial planning insights are set out in the table below.

Financial Planning Insights		
1	Sets the Agenda:	HIGH
2	Relationships:	LOW
3	Results:	HIGH
4	Risk Propensity:	HIGH
5	Risk Tolerance:	HIGH
6	Setting Goals:	HIGH
7	Persuing Goals:	HIGH
8	Comfort with Change:	HIGH
9	New Idea Driven:	HIGH
10	Financially Organized:	MEDIUM
11	Need for Information:	MEDIUM
12	Spender:	MEDIUM
13	Need for Control:	HIGH

## Section 2: Overall Investment Plan Indicators

The following table shows those financial behaviors which influence how you make investment decisions and will influence the structure of your investment portfolio.

Strand #	Financial Directions Profile Strands	Actual (Financial Directions)	Predicted (Core Life Profile)	Significant Difference? (y/n)
1c	Level of control you require with investment products	MEDIUM	HIGH	No
5	Investment confidence	HIGH	N/A	N/A
6	Knowledge of investments	HIGH	N/A	N/A
8a	Need to see results quickly	HIGH	HIGH	No
8c	Accept factors beyond your control	HIGH	LOW	Yes
11b	Values with respect to finance: new opportunities	HIGH	HIGH	No
14a	Ability to understand risk & return	HIGH	N/A	N/A
14b	Ability to be risk tolerant	HIGH	HIGH	No
14c	Ability to be bold	HIGH	HIGH	No
16a	Reaction to losses: acceptance	MEDIUM	HIGH	No
16b	Reaction to losses: rationalize	MEDIUM	HIGH	No
16c	Reaction to losses: focus on the upside interest	HIGH	HIGH	No
17f	Preference to the asset allocation of adventure	HIGH	HIGH	No
17g	Preference to the asset allocation of international	HIGH	N/A	N/A
18a	Preference to capital growth objective	HIGH	HIGH	No
18b	Preference to aggressive style	HIGH	HIGH	No
18c	Preference to value buying focus	MEDIUM	HIGH	No
18d	Preference to security need	MEDIUM	LOW	No
18e	Preference to income requirement	MEDIUM	LOW	No
18f	Preference to balanced portfolio preference	MEDIUM	LOW	No

## Section 3: Financial Planning Management Indicators

The following table shows how you would prefer to manage the financial planning process and your approach to making financial and investment decisions.

Strand #	Financial Directions Profile Strands	Actual (Financial Directions)	Predicted (Core Life Profile)	Significant Difference? (y/n)
3a	Decision-making based on logic	HIGH	HIGH	No
3b	Decision-making based on optimism	MEDIUM	HIGH	No
3c	Decision-making based on intuition	MEDIUM	MEDIUM	No
3d	Rational (low emotional) decision making	MEDIUM	HIGH	No
8b	Ability to make quick decisions	HIGH	HIGH	No
8d	Requirement for regular reporting	MEDIUM	MEDIUM	No
9a	Goal Orientation- long term	MEDIUM	HIGH	No
9b	Goal Orientation- strategic	HIGH	HIGH	No
11a	Values with respect to finance: realism	HIGH	HIGH	No
11d	Values with respect to finance: confront problems	MEDIUM	HIGH	No
13a	Management focus on budgeting	HIGH	MEDIUM	No
13b	Management focus on administration	MEDIUM	MEDIUM	No
13c	Management focus on order	HIGH	MEDIUM	No
13d	Management focus on saving	MEDIUM	MEDIUM	No
15a	Motivation is to have enough for the basics of life	LOW	LOW	No
15c	Motivation is to make a significant social contribution	MEDIUM	LOW	No
17h	Preference to the asset allocation of lifestyle	MEDIUM	MEDIUM	No

## Section 4: Relationship Management Preference Indicators

The following shows how you would prefer to be related to and managed by your advisors and others during the financial planning process and in making key financial and investment decisions.

Strand #	Financial Directions Profile Strands	Actual (Financial Directions)	Predicted (Core Life Profile)	Significant Difference? (y/n)
1a	Level of control you require with your advisor	HIGH	HIGH	No
1b	Level of control you require with your associates	HIGH	HIGH	No
2a	Information requirement to perform detailed research	HIGH	MEDIUM	No
2b	Information requirement to review factual information	HIGH	MEDIUM	No
2c	Information requirement to review statistical information	MEDIUM	MEDIUM	No
4a	Requirement for advice that is analytical	HIGH	MEDIUM	No
4b	Requirement for advice that is structured	HIGH	MEDIUM	No
4c	Requirement for advice that is complex	HIGH	MEDIUM	No
4d	Requirement for advice that is creative	HIGH	MEDIUM	No
7a	Need for investment education	HIGH	N/A	N/A
7b	Need for financial education	MEDIUM	N/A	N/A
8c	Accept factors beyond your control	HIGH	LOW	Yes
10a	Advisor relationship preference: advisor close to your own profile	HIGH	LOW	Yes
10b	Advisor relationship preference: high degree of advice	MEDIUM	MEDIUM	No
10c	Advisor relationship preference: being offered vs. sold product	HIGH	HIGH	No
11c	Values with respect to finance: investigative	MEDIUM	MEDIUM	No
11e	Values with respect to finance: privacy	HIGH	HIGH	No
12a	Preference of communication style of advisor: direct	HIGH	MEDIUM	No
12b	Preference of communication style of advisor: friendly	MEDIUM	MEDIUM	No
12c	Preference of communication style of advisor: agreeable	LOW	HIGH	Yes
12d	Preference of communication style of advisor: precise	HIGH	MEDIUM	No
15b	Motivation is to be recognized as successful	HIGH	MEDIUM	No

## Section 5: Indicators of High Financial Emotional Intelligence

The following table shows those behavioral factors which when "High" indicate whether you will be able to proactively manage your emotions when making financial decisions. An emotionally intelligent investor will be able to recognize and balance the impulses of the logical and emotional parts of the brain.

Strand #	Financial Directions Profile Strands	Actual (Financial Directions)	Predicted (Core Life Profile)	Significant Difference? (y/n)
3d	Rational (low emotional) decision making	MEDIUM	HIGH	No
5	Investment confidence	HIGH	N/A	N/A
6	Knowledge of investments	HIGH	N/A	N/A
8c	Accept factors beyond your control	HIGH	LOW	Yes
11a	Values with respect to finance: realism	HIGH	HIGH	No
11d	Values with respect to finance: confront problems	MEDIUM	HIGH	No
14a	Ability to understand risk & return	HIGH	N/A	N/A
14b	Ability to be risk tolerant	HIGH	HIGH	No
16a	Reaction to losses: acceptance	MEDIUM	HIGH	No
16b	Reaction to losses: rationalize	MEDIUM	HIGH	No

## Section 6: Financial and Investment Planning Review Areas

The following shows the 10 areas where there are the greatest differences between your actual preferred financial decision-making behavior and your predicted natural decision-making behavior. Some of these differences could be financial "blind-spots" and others will be positive areas of development. You should discuss these differences with your financial advisor and their impact on your financial decision-making should be understood. Also, understanding why these differences exist will be important to your development.

Strand #	Financial Directions Profile Strands	Actual (Financial Directions)	Predicted (Core Life Profile)
4d	Requirement for advice that is creative	HIGH	MEDIUM

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12c	Preference of communication style of advisor: agreeable	LOW	HIGH
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15b	Motivation is to be recognized as successful	HIGH	MEDIUM
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13c	Management focus on order	HIGH	MEDIUM
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8c	Accept factors beyond your control	HIGH	LOW
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10a	Advisor relationship preference: advisor close to your own profile	HIGH	LOW
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12a	Preference of communication style of advisor: direct	HIGH	MEDIUM
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8b	Ability to make quick decisions	HIGH	HIGH
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16a	Reaction to losses: acceptance	MEDIUM	HIGH
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16c	Reaction to losses: focus on the upside interest	HIGH	HIGH
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The Financial DNA Discovery Process has been developed with the express purpose of extracting information from you that may provide assistance to you and advisors, and other persons with whom you have financial dealings.

The Core Life Motivations Report and the Financial Directions Report and all ancillary information provided to you by completing the Financial DNA Discovery Process is to be regarded as feedback only. The feedback provided by the process should be discussed with your financial advisor before making any decision.

As a result of you participating in the Financial DNA Discovery Process:

(i) Financial DNA Resources does not purport to have provided you with general securities recommendations or personal securities recommendations.

(ii) Financial DNA Resources has not provided you with investment or securities advice on any matter that may impact the investment or financial decisions or any other decisions that you may make at any time in the future.

Should you require investment or securities advice of any nature, please contact your financial advisor.

## Next Steps

### 1. Behavioral Portfolio Report Discussion With Your Financial Advisor

A key outcome of completing your Core Life Motivations and Financial Directions Profiles is the Financial DNA Behavioral Portfolio Report. The Behavioral Portfolio Report provides specific insights into how you will build an investment portfolio to achieve your goals based on your unique financial behavioral style - your Financial DNA.

### 2. Investment Policy Statement Preparation

The next step in the financial planning process is to use the insights from this Behavioral Portfolio Report and commence building an Investment Policy Statement (IPS). The IPS will allow you and the advisor to agree on specific investment decisions and the strategies by which to attain your overall life and financial goals. A sound long term plan will protect your investment portfolio from spur-of-the-moment decisions in reaction to short term market trends.

### 3. Quality Life Insights Profile Completion

This profile is stage 3 of the Financial DNA Discovery Process and uncovers a number of your quality life drivers which in addition to your financial behaviors are core to your life purpose and setting your goals. The key areas uncovered are passion, vision, values, needs and wants and the environment in which you are in now and from which you have come. Completion of this profile will provide a stronger foundation to your financial plan and IPS.

### 4. Further Investment Education

We have a number of education programs available for investors and financial advisors to enhance understanding of what the Financial DNA profiles mean and how to use them in the financial planning process. Please contact us at [inquiries@financialdna.com](mailto:inquiries@financialdna.com) for more information and access to these programs.