



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

Behavioral Portfolio Report  
for  
Chris Coddington  
on  
30-September-2008

Providing key behavioral insights for the building of your investment portfolio from the inside-out.

**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 specific insights into how you will build an investment portfolio to achieve your goals based on your unique financial behavioral style - your Financial DNA. 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.

### Core Financial Life Profile

We have prepared this Behavioral Portfolio 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.*

### Investing Style

Once strategists have decided their desired goals, they will then determine how to reach them in the most efficient manner. They consider all risk/return issues very carefully, and will only be comfortable committing to opportunities that they have researched thoroughly. They will have little tolerance for investments that are not living up to expectations, and will not hesitate to alter their portfolios if any aspects of it are failing to meet their goals.

### Investment Product and Transaction Needs

Strategists prefer a mixture of investment transactions, as long as they can make consistent progress toward their goals and their high standards for quality are met. They need evidence and reasoning to commit to an opportunity, and will change if they feel their strategic plan is not being met.

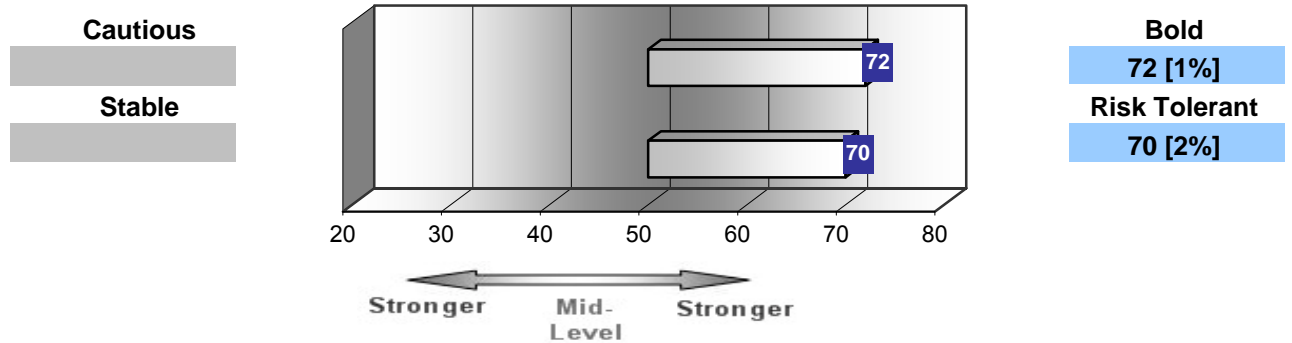
## Report Interpretation

In reviewing the report, please note the following points:

- The profile report reflects your natural behavior only. This behavior will generally remain consistent over time as it is the core of who you are. However, the report does not reflect how you may from time to time modify your behavior in certain situations based on experiences, education and values.
- There are no "good" or "bad" Unique Profiles. The key is how you can learn and make better decisions from greater personal awareness of who you are.
- The profile report is a tool only and should not be solely relied on for making any decision.
- The graph below shows your scores for each behavioral factor in a range of 20 (left side) to 80 (right side). The "percentage score" in the brackets next to each score refers to the percentage of people in the population who score like you on this factor. Therefore, for each behavioral factor the closer your score is to 20 or 80 the lower your percentage score. This means the more progressively extreme the natural behavior is likely to be on each side. Scores closer to 50 indicate a more moderate style that is typically more flexible in that behavioral factor.
- To the extent you have strong profile factors over 60 and under 40, there is a higher chance the behavioral insights in this report will be more consistently and intensively displayed when you are making life and financial decisions over a period of time.

## Your Current Learned Financial Behavior Risk Profile

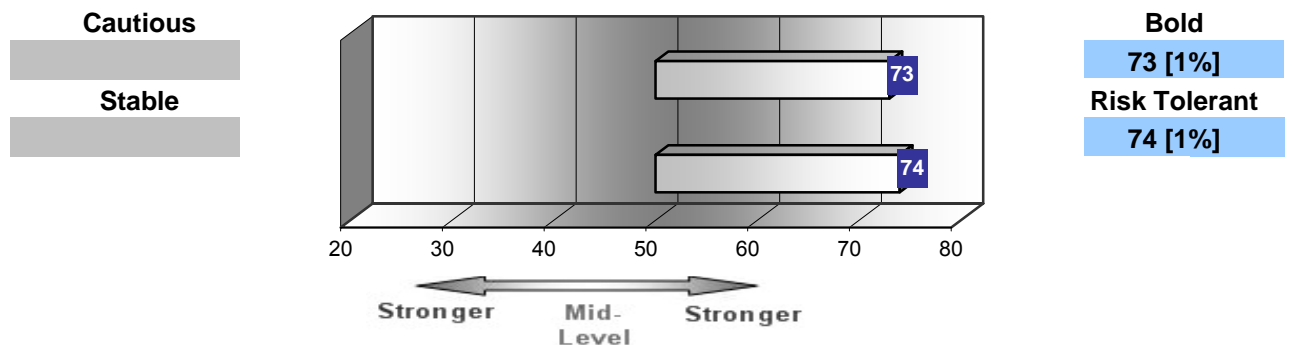
The following 2 factors representing your Current Learned Financial Behavior Risk Profile provide specific insights into the level of risk that you are willing take in the current circumstances in making investment decisions. These preferred attitudes to investment risk are based on life and financial experiences that you have had, also your financial values and beliefs which have developed since childhood and evolved with life-time events, and then also your level of investment education.



If you have a score which is high on Bold this will indicate a high propensity to take risks in the current circumstances. This would reflect that you are feeling confident about the future and are approaching investments optimistically. A high score on Risk Taker will indicate a high tolerance for accepting the consequences of risks that you take. This means that you will be comfortable to handle market fluctuations and also able to emotionally bear the consequences of realizing losses. If you have a score which is high on Cautious you will tend to be very careful in the risks you take. In this case, you would be hesitant about the future and would prefer a safety first approach. A high score on Stable would mean that you prefer to live in a financially stable environment and are not willing to accept the insecurity which comes with taking risks.

## Your Predicted Natural Behavior Risk Profile

The following 2 factors representing your Predicted Natural Behavior Risk Profile indicate your attitude to risk based on your natural behavior. The natural behavior reflects the core of who you are, and will in general, be consistent throughout your life. Hence, your risk attitude will on an overall basis be highly predictable. This is important because a person will often instinctively revert to their natural behavior when they are under pressure making decisions regardless of their life-time learning and financial preferences.



If you have a score which is high on Bold this will indicate a strong natural inclination to take life and financial risks. You will evaluate most opportunities with optimism even if they are not pursued. A high Risk Taker score will indicate a strong natural ability to endure the changes and financial losses which will come from taking risks. If you have a score which is high on Cautious then you will naturally avoid taking chances and will focus on the pitfalls. A high Stable score indicates a strong natural desire for security in your life and a safety first approach will be adopted.

## Your Investment Portfolio Parameters

The structure of your investment portfolio is determined based on an a blend of your Current Learned Financial Behavior Risk Profile scores and your Predicted Natural Behavior Risk Profile scores. This Blended Risk Profile score is used to determine which Standard Investment Portfolio Group will be used to build your actual portfolio. There are a total of 7 Standard Investment Portfolio Groups, with 7 being the highest. Each Standard Investment Portfolio Group contains specific investment paramaters which form the foundation for your actual portfolio. Your Standard Investment Portfolio Group, and hence your investment parameters, may change as you experience significant life and financial transitions.

### Your Standard Investment Portfolio: Group 7

Your Blended Risk Profile T-Score: 72.25

Population Relativity of Your T-score: 2%

	Group 1	Group 2	Group 3	Group 4	Group 5	Group 6	Group 7
T-Score	<30	30-40	41-44	45-55	56-59	60-70	>70
Pop%	2%	14%	15%	38%	15%	14%	2%

### Standard Core Portfolio for: Group 7

Core portfolio structure: Aggressive  
 Defense: 10%  
 Growth: 90%

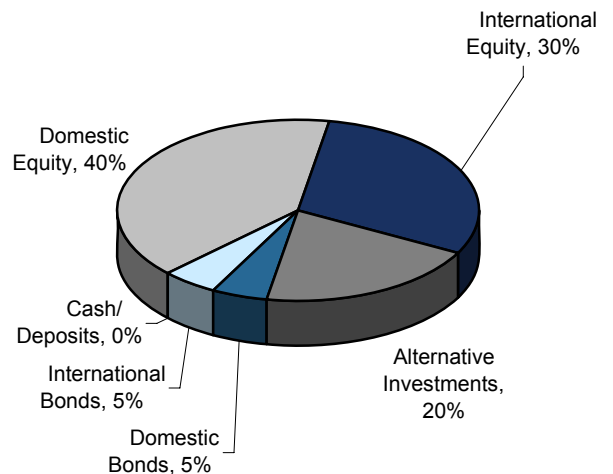
### Standard Portfolio Attributes for: Group 7

10 year return Expectations: >3x STMM (Short Term Money Market)  
 Downside Sensitivity: 50% fall  
 Borrowing to Invest: <75%

## Standard Investment Portfolio Allocation For Group 7

The mix of asset classes for the Standard Investment Portfolio Allocation based on your Blended Risk Profile are set out below:

	Min-Max	Benchmark
<b>Fixed Income Allocation</b>	<b>0 to 20%</b>	<b>10%</b>
Domestic Bonds	0 to 20%	5%
International Bonds	0 to 20%	5%
Cash/ Deposits	0 to 20%	0%
<b>Equity Allocation</b>	<b>50 to 100%</b>	<b>70%</b>
Domestic Equity	25 to 95%	40%
International Equity	10 to 50%	30%
<b>Alternative Investments</b>	<b>0 to 30%</b>	<b>20%</b>
<b>Total Asset Allocation</b>		<b>100%</b>

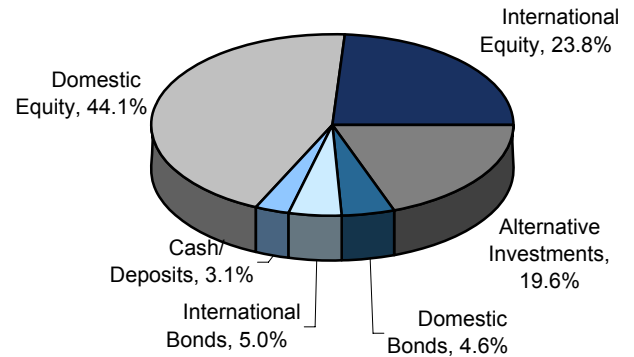


## Your Preferred Weighted Investment Portfolio Allocation

Your Preferred Weighted Investment Portfolio Allocation reflects adjustments made to your Standard Investment Portfolio Allocation based on specific asset class preferences identified in your Financial Directions Profile. This portfolio allocation does not represent your current actual portfolio allocation. Your future portfolio allocation will be determined after discussions with your financial advisor in the overall context of your financial and investment planning.

### Your Preferred Portfolio Allocation

<b>Fixed Income Allocation</b>	<b>12.6%</b>
Domestic Bonds	4.6%
International Bonds	5.0%
Cash/ Deposits	3.1%
<b>Equity Allocation</b>	<b>67.8%</b>
Domestic Equity	44.1%
International Equity	23.8%
<b>Alternative Investments</b>	<b>19.6%</b>
<b>Total Asset Allocation</b>	<b>100%</b>



## Tactical Portfolio Structure Indicators

The following table provides a framework for making tactical choices within your Preferred Weighted Investment Portfolio:

Tactical Portfolio Indicators	Current Learned Financial Behavior (Financial Directions Profile)	Predicted Behavior (Core Life Profile)
<b>Equity Allocation Split:</b>		
Stocks	HIGH	n/a
Real Estate	HIGH	n/a
<b>Asset Structure Preferences in Portfolio Asset Allocation:</b>		
Managed Funds Preference:	MEDIUM	n/a
International Asset Allocation:	HIGH	n/a
<b>Non-Core Asset Allocation:</b>		
Adventure Asset Preference	HIGH	HIGH
Life Style Asset Preference	MEDIUM	MEDIUM
<b>Equity Investment Propensity:</b>		
Capital Growth Objective	HIGH	HIGH
Aggressive Style	HIGH	HIGH
Value Buying Focus	MEDIUM	HIGH
Security Need	MEDIUM	LOW
Income Requirement	MEDIUM	LOW
Balanced Portfolio Preference	MEDIUM	LOW

## Investment Decision-Making Attitudes Summary

The following table reflects your attitudes and philosophies in making investment decisions.

Investment Attitude	Your Current Learned Behavior Attitude (Financial Directions Profile)	Predicted Natural Behavior Attitude (Core Life Profile)
Confidence in Investment decisions	HIGH	N/A
Ability to Understand Risk and Return	HIGH	N/A
Accepts Consequences of Taking Risks	HIGH	HIGH
Ability to Take Chances	HIGH	HIGH
Seeks new opportunities	HIGH	HIGH
Seeks to Avoid Losses	MEDIUM	HIGH
Concern for Upside	HIGH	HIGH

## Disclaimer

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. Financial Behavior Analysis Review With Your Financial Advisor

A key outcome of completing your Core Life Motivations and Financial Directions Profiles is the Financial DNA Behavior Analysis. The Analysis compares your predicted natural behavior (i.e. from the Core Life Motivations profile) with your current learned financial behavior (ie from the Financial Directions Profile). We believe this provides a more robust platform to establish your financial plan as it highlights areas of alignment to your core self in your decision-making and areas which need further review, education or development.

### 2. Investment Policy Statement Preparation

The next step in the financial planning process is to discuss the insights from this Behavioral Portfolio Report with your financial advisor 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.