



Financial Directions Profile Report

CONFIDENTIAL

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Date: **September 2006**

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1. Introduction

This document presents you with an introduction to your Financial Directions.

Financial DNA[®] describes the unique financial personality code found inherently in every person. A person's financial personality combined with their unique environment will impact every financial, business, work and life decision that person makes, and the decisions of those with whom they have dealings.

2. Your Financial DNA[®]

Executive Summary

Chris, you have a unique personality code that originated from the day of inception.

Your Financial DNA[®] has been shaped by a number of environmental factors – both personal and business. Such factors are:

1. Wealth
2. Business experience
3. Varied practical experience
4. A significant life event
5. Your education
6. Your overall stability

Your overall financial personality will be a function of many such factors. Remember that these outcomes are what you have said about yourself.

Chris, one of the important features in undertaking the Financial DNA[®] Discovery Process is that you will identify areas within your own style that would benefit from education. Your advisor will work with you to ensure that any knowledge gaps are filled and that you are given insight into others' Financial DNA[®] styles in order to develop an effective communication approach that you can apply to any situation.

Your Financial DNA[®] Strands

1. **Control DNA Strand.** This indicates the amount of control you require in the financial advisory and decision-making process. Specifically, this relates to how much control you require with your Advisor, with Associates, or over the use and direction of your investment funds.

The level of control you require:

| | | | |
|-----------------------------|---|---|---|
| a) with your advisor | L | M | H |
| b) with your associates | L | M | H |
| c) with investment products | L | M | H |

2. **Information DNA Strand.** This represents the format and level of detail you require and expect in your financial information.

Your requirement to perform or review:

| | | | |
|----------------------------|---|---|---|
| a) detailed research | L | M | H |
| b) factual information | L | M | H |
| c) statistical information | L | M | H |

3. **Decision Making DNA Strand.** This consists of the key drivers that determine your decision-making style, and how strongly your decisions are affected by logic, optimism, intuition and emotion.

Your financial decision-making processes are based on:

| | | | |
|--------------|---|---|---|
| a) logic | L | M | H |
| b) optimism | L | M | H |
| c) intuition | L | M | H |
| d) emotion | L | M | H |

4. **Advice DNA Strand.** This strand measures your expectations and preferences in the style of advice you would like your financial Advisor to provide you with.

Your requirement to receive advice that is:

| | | | |
|---------------|---|---|---|
| a) analytical | L | M | H |
| b) structured | L | M | H |
| c) complex | L | M | H |
| d) creative | L | M | H |

5. **Confidence DNA Strand.** This strand measures how confident you are with investment decisions when advice and information has been presented appropriately.

| | | | |
|----------------------------|---|---|---|
| Your investment confidence | L | M | H |
|----------------------------|---|---|---|

6. **Knowledge DNA Strand.** Describes your requirement for investment and financial education.

| | | | |
|-------------------------------|---|---|---|
| Your knowledge of investments | L | M | H |
|-------------------------------|---|---|---|

7. **Education DNA Strand.** Describes your requirement for investment and financial education.

Your requirement for:

| | | | |
|-------------------------|---|---|---|
| a) investment education | L | M | H |
| b) financial education | L | M | H |

8. **Results DNA Strand.** Measures the kinds of results you expect from your investments, and what you consider acceptable in the Advisory process.

Your:

| | | | |
|--|---|---|---|
| a) requirement to see results quickly | L | M | H |
| b) ability to make quick decisions | L | M | H |
| c) ability to accept factors beyond your control | L | M | H |
| d) requirement for regular reporting | L | M | H |

9. **Goal Orientation DNA Strand.** Describes your goal orientation in relation to investment time horizons.

Your goal setting is:

| | | | |
|--------------|---|---|---|
| a) long term | L | M | H |
| b) strategic | L | M | H |

10. **Advisor Relationship DNA Strand.** Describes the style of Advisor relationship you will operate most effectively in.

Your requirement:

| | | | |
|---|---|---|---|
| a) to have an advisor whose Financial DNA [®] in terms of status most closely matches your own | L | M | H |
| b) for a high degree of advice | L | M | H |
| c) for being offered versus being sold product | L | M | H |

11. **Values DNA Strand.** Describes your personal values in relation to investing.

Your values with respect to finance are:

| | | | |
|----------------------|---|---|---|
| a) realism | L | M | H |
| b) new opportunities | L | M | H |
| c) investigative | L | M | H |
| d) confront problems | L | M | H |
| e) privacy | L | M | H |

12. **Communication DNA Strand.** Describes the style of communication you feel most comfortable with in the Advisory process.

The communication style of your advisor needs to be:

| | | | |
|--------------|---|---|---|
| a) direct | L | M | H |
| b) friendly | L | M | H |
| c) agreeable | L | M | H |
| d) precise | L | M | H |

13. **Management DNA Strand.** Describes how you manage your finances and investments, and shows where financial management may be required.

You focus on:

| | | | |
|-------------------|---|---|---|
| a) budgeting | L | M | H |
| b) administration | L | M | H |
| c) order | L | M | H |
| d) saving | L | M | H |

14. **Risk DNA Strand.** This strand measures your attitudes to and understanding of risk in an investment context.

Your ability to:

| | | | |
|---|---|---|---|
| a) understand risk and return | L | M | H |
| b) accept the consequences of taking high but managed risks | L | M | H |
| c) take chances | L | M | H |

15. **Motivation DNA Strand.** This measures the motivations that cause you to create and possess wealth.

Your motivation is to:

| | | | |
|--|---|---|---|
| a) have enough money for the basics for doing life | L | M | H |
| b) be recognized as successful | L | M | H |
| c) to make a significant social contribution | L | M | H |

16. **Loss DNA Strand.** This articulates your natural reaction to financial loss

Your reaction to losses is to:

| | | | |
|---------------------------------|----------|----------|----------|
| a) avoid | L | M | H |
| b) become emotional | L | M | H |
| c) focus on the upside interest | L | M | H |

17. **Asset DNA Strand.** This defines the asset classes which you are most strongly inclined towards.

Your preferences are likely to lean towards the following asset allocation:

| | | | |
|------------------------------|----------|----------|----------|
| a) equities | L | M | H |
| b) property | L | M | H |
| c) cash/bonds | L | M | H |
| d) alternative asset classes | L | M | H |
| e) socially responsible | L | M | H |
| f) adventure | L | M | H |
| g) international | L | M | H |
| h) lifestyle | L | M | H |

18. **Investment Propensity DNA Strand.** Defines your preferences in terms of investment strategies.

Your preferences are likely to lean towards the following investment strategies:

| | | | |
|--------------------|----------|----------|----------|
| a) growth | L | M | H |
| b) aggressive | L | M | H |
| c) value | L | M | H |
| d) security | L | M | H |
| e) income | L | M | H |
| f) diversification | L | M | H |

Comments

Chris, your Financial DNA[®] Path Profile indicates that you are a Strategic Thinker.

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

Financial and Business Decision Making Approach

In financial and business matters your decision making process will typically be tactical and deliberate. Each decision will inevitably take you step-by-step towards your well thought-through plans. To support your decision-making style you will require a high degree of understanding and significant detailed research.

A key aspect of your financial and business decision-making will lie in trusting the information provided, the business processes followed and the skills of the people working with them. It is highly likely that you will let opportunities pass if you are not satisfied with the quality or understanding of them. Hence, in many areas your decision-making processes could well be seen as conservative.

Ideal Advisory and Business Relationship – as a Client

As a client, you will need an Advisor to be highly skilled and mature in your chosen area. You will be a demanding client and will be frustrated with Advisors whose intellect does not match your own. Clearly, the best match is that of an Advisor who has the ability to work through issues in detail and see through your implementation.

You synthesize a broad array of facts, events and concepts in order to develop long-range plans and improve results. You typically see the larger vision well ahead of others and are often considered 'visionaries'.

Since you are primarily orientated towards goals and tasks, as a client you prefer being alone in order to focus on the transaction at hand but will collaborate with others to produce results. Because you require comprehensive detail you will benefit from associating with those who are skilled at providing this.

3. Analysis of your Financial DNA[®] Strands

1. Control DNA Strand

The amount of control you require in the financial advisory and decision-making process. Specifically, this relates to how much control you require with your Advisor, with Associates, or over the use and direction of your investment funds.

| | | | |
|----------------------|---|---|----------|
| a) with your advisor | L | M | H |
|----------------------|---|---|----------|

Because of a strong desire for control in an advisory relationship, it is unlikely that you will tolerate poor advice, which may offer you some protection from poor or weaker Advisors.

You are able to take charge of an advisory relationship easily, and set the outcomes and strategies with confidence. You are likely to set clear limitations and boundaries about what you expect an Advisor to achieve, but should be mindful that your desire for control may limit the Advisor's flexibility.

Your desire for control in the financial advisory relationship may mean some Advisors see you as a 'difficult' client, and you may miss out on good opportunities through your strong desire to control the transaction. Remember to take your Advisor's opinion into account when setting financial strategy.

| | | | |
|-------------------------|---|---|----------|
| b) with your associates | L | M | H |
|-------------------------|---|---|----------|

Your preference for a high level of control with associates means you are less likely to be taken advantage of by poor or weak associates, and are usually happy to take responsibility for actions and outcomes. However, at times others may see you as difficult to deal with. You may unwittingly disregard the interests of associates in your desire to control direction and outcomes, so setting clear boundaries in place may be a beneficial practice.

You may be quite assertive and determined in protecting your own interests, but remember that there may be times when one of your associates is better qualified to control a transaction or strategy.

Your score indicates you may become blunt or stubborn if you are questioned or challenged. You should take care to listen to others' suggestions, and weigh each associate's opinions appropriately.

| | | | |
|-----------------------------|---|----------|---|
| c) with investment products | L | M | H |
|-----------------------------|---|----------|---|

Your score indicates you are happy to have control over how your funds are invested, or able to delegate control and management of your affairs provided you are confident in the abilities of the person involved. You may need to be careful not to have too much of a 'hands-off' approach, as ultimately, responsibility for your investments lies with you.

2. Information DNA Strand

This represents the format and level of detail you require and expect in your financial information.

| | | | |
|----------------------|---|---|----------|
| a) detailed research | L | M | H |
|----------------------|---|---|----------|

Your high score in this strand indicates a strong need to look at all research, variables and risks before committing to a decision. Reliable information can offer some protection from financial mistakes, although you may need to accept that there is some level of risk associated with all investments.

As a client, you will demand quality, detailed information, and will expect all recommendations and strategies to be based on sound research. However, your strong desire for meticulous research may cause you to lose sight of the bigger picture, or occasionally miss emerging or short-lived opportunities. Your reliance on research may mean there are few products that meet your high standards, or that you underestimate your investment instinct at times.

| | | | |
|------------------------|---|---|----------|
| b) factual information | L | M | H |
|------------------------|---|---|----------|

You require a high level of factual information before making a financial decision, and you will not make decisions based on conjecture or opinion, disregarding any advice that is not backed up by relevant facts. However, this approach means you may be protected from hasty decisions due to your need to have all information before committing to a transaction, you may miss opportunities by moving too slowly or by waiting for information that may not be available or may be irrelevant.

| | | | |
|----------------------------|---|----------|---|
| c) statistical information | L | M | H |
|----------------------------|---|----------|---|

Your middle-range preference in this Strand indicates you place some importance on statistical information, but that you do not rely on it exclusively. You may work well with an Advisor who is able to provide and interpret factual and statistical information, however you realize that statistics can lack accuracy due to a number of factors, and as such you are unlikely to use them as the sole criteria in your investment decisions.

3. Decision Making DNA Strand

This consists of the key drivers that determine your decision-making style, and how strongly your decisions are affected by logic, optimism, intuition and emotion.

| | | | |
|----------|---|---|----------|
| a) logic | L | M | H |
|----------|---|---|----------|

Your preference is to follow logical and ordered decision-making methods, which may result in a great deal of consistency in your methods and transactional decisions. There may be times when highly ordered methods may cause you to hesitate in taking action, causing you to miss out on investment opportunities.

However, in most instances your style will deliver steady, predictable results, and your approach means you may be quite good at making objective decisions about investments, and that you are less likely to be swayed by public opinion.

| | | | |
|-------------|---|----------|---|
| b) optimism | L | M | H |
|-------------|---|----------|---|

You have a balanced view towards investment transactions and when appropriate you can be optimistic. In general, though, your approach is likely to be fairly realistic, and you are likely to be someone who can see the good and bad sides to an issue, and treat them proportionally.

| | | | |
|--------------|---|----------|---|
| c) intuition | L | M | H |
|--------------|---|----------|---|

You have a balanced view towards financial transactions and when necessary, you can act intuitively in areas you understand. You may pay a reasonable amount of attention to your instincts or initial reaction, however you are likely to do research to uncover facts before committing to a decision. In areas which you are particularly competent in, you may find yourself relying on instinct quite considerably, however this will not be your general method of decision-making.

| | | | |
|------------|----------|---|---|
| d) emotion | L | M | H |
|------------|----------|---|---|

Your preference towards logic over emotion will probably mean that you are not overly swayed by fear of loss, that you seek an emotional thrill from speculating, or that you are unduly influenced by media, hype or public opinion. While investment decisions are best made by objectively looking at facts and research, your rational approach may mean you occasionally make investment decisions that are not in alignment with your core values, which may result in regret if not properly managed.

Your preferred approach is well-reasoned, which means that you are likely to maintain consistency at most times. The advantage of this is that you are probably able to see beyond current circumstances and trends and make decisions based on evidence rather than feeling.

4. Advice DNA Strand

This strand measures your expectations and preferences in the style of advice you would like your financial Advisor to provide you with.

| | | | |
|---------------|---|---|----------|
| a) analytical | L | M | H |
|---------------|---|---|----------|

Your score indicates you prefer investment advice that has taken all details into account. This investigative approach means that in all probability you are able to block out 'noise' from other sources and focus on the issues you feel are relevant to a particular asset class.

A potential disadvantage to a highly analytical approach is that you may find it difficult to operate in those situations where detailed analysis is not available, or where there is too short a time-frame to do the analysis.

| | | | |
|---------------|---|---|----------|
| b) structured | L | M | H |
|---------------|---|---|----------|

Your score in this strand indicates that you prefer a very organized, methodical Advisor, who will lay out the relevant facts and present recommendations to you that have been thoroughly researched and analyzed. You are unlikely to respect an Advisor who does not follow methodical procedures, as you need to be sure that your transactions have been well thought through and all steps have been considered and accounted for.

Your strong preference for instructional advice may mean that you are unprepared, or unwilling to accept surprises in your investments, and you may benefit by remembering that not even the 'safest' investments come with a risk-free guarantee. You may not be able to function well in unplanned situations, and may decline good opportunities due to an over-reliance on structure.

| | | | |
|------------|---|----------|---|
| c) complex | L | M | H |
|------------|---|----------|---|

You will be able to take a big-picture or detailed view depending on the product or strategy you are considering at the time, and may waver between the two styles even within the one transaction. You may benefit from an Advisor who is able to interpret highly complex information, and then summarize the major findings, sharing complex information with you only when extremely pertinent.

Your mid-range preference means you may be able to investigate complex opportunities as they arise, without sacrificing your ability to move quickly on simpler investments.

| | | | |
|-------------|---|---|----------|
| d) creative | L | M | H |
|-------------|---|---|----------|

You have the vision and natural ability to catch new trends, products and strategies early, and may well benefit from opportunities that others feel are too innovative, or that others don't have a broad understanding of yet. Be sure that suitable research has been conducted before committing to any transaction. It may help you to develop a set of selection criteria for innovative investments that you can use to screen opportunities to give you some protection from unsound investments. If you are a client who prefers to operate more spontaneously than methodically, it may benefit you to deal with an Advisor who, like you, is able to see the potential of new opportunities, who will research them thoroughly, presenting you with well-analyzed recommendations.

5. Confidence DNA Strand

This strand measures how confident you are with investment decisions when advice and information has been presented appropriately.

| | | | |
|----------------------------|---|---|----------|
| Your investment confidence | L | M | H |
|----------------------------|---|---|----------|

Your score in this strand indicates you are someone who is able to make financial decisions independently of advice. Many people with similar scores in this strand are very clear about what asset classes they prefer to invest in, and this is often matched by a good understanding of the asset classes themselves. However, if you possess more confidence than knowledge, it may benefit you to seek investment education which may increase your confidence even further, and help you maximize your wealth creation potential. You should articulate this to your Advisor for maximum value from the relationship.

Your strong belief in your investment abilities has the advantage of enabling you to take charge of your portfolio. However seeking and objective expert opinion (which may come in a variety of forms) could be beneficial to you at any stage in making and monitoring your investments.

6. Knowledge DNA Strand

This indicates how knowledgeable you are in regards to investing in general.

| | | | |
|-------------------------------|---|---|----------|
| Your knowledge of investments | L | M | H |
|-------------------------------|---|---|----------|

You have a good knowledge base of investments and because of this, there may be times when you feel that you do not need advice. You may benefit from setting clear boundaries with your Advisor so that he or she does not waste time in areas in which you are already competent. You are likely to be clear on your financial objectives, and have a fairly good idea of the types of investment paths you prefer to follow. While you are very knowledgeable about investments, there may be times when you could still benefit from advice, so using a highly knowledgeable financial mentor as a sounding board may be beneficial for you.

7. Education DNA Strand

Describes your requirement for investment and financial education.

| | | | |
|-------------------------|---|---|---|
| a) investment education | L | M | H |
|-------------------------|---|---|---|

You are interested in learning more with regards to investing, and may be an avid reader of books, financial newspapers and websites. This means you may be open to accepting new developments when they evolve, and if your financial knowledge is not already high, your willingness to learn about investments means that it is likely to increase over time.

You will benefit from an Advisor who is willing to recommend subscriptions, books and seminars that will educate you in the areas aligning with your Financial DNA[®], and who has a high level of knowledge and is able to relate relevant information to you and answer your questions.

| | | | |
|------------------------|---|---|---|
| b) financial education | L | M | H |
|------------------------|---|---|---|

You have a relatively low need for education in the in the areas of investment structures, regulations, investment financing, risk management and other aspects of investment logistics. However, you may benefit by dealing with an Advisor who can apprise you of this information, especially when analyzing new opportunities.

8. Results DNA Strand

Measures the kinds of results you expect from your investments, and what you consider acceptable in the Advisory process.

| | | | |
|---------------------------------------|---|---|---|
| a) requirement to see results quickly | L | M | H |
|---------------------------------------|---|---|---|

Your score indicates you focus on both quick returns and long-term stability, although when it comes to shorter-term investments, you may expect more immediate results. If this is the case, you may need to discuss your expectations with your Advisor, modify your expectations, and possibly develop a longer-term view of your investment strategy.

Generally, longer-term investment strategies carry less worry or stress with them, as any short-term downturns in their value or yield may potentially be offset in the long term. You may benefit by speaking to your advisor about creating a sound investment strategy that will take your mid-level need for quick results into account.

| | | | |
|------------------------------------|---|---|---|
| b) ability to make quick decisions | L | M | H |
|------------------------------------|---|---|---|

You are comfortable making quick decisions with regards to investments, but you need to ensure that you understand that there are inherent risks involved in all investment transactions.

Your approach to decision-making means that you do not waste time in investing, and are probably quite frustrated by undertaking excessive research or analysis for this reason.

However, all investments require some level of research before committing to them, and some require far more than others. It will usually be better to take a methodical approach, or ask your Advisor to do so on your behalf, to ensure that your investments are sound and have a reasonable level of risk and expected return.

| | | | |
|--|---|---|---|
| c) ability to accept factors beyond your control | L | M | H |
|--|---|---|---|

You have realistic expectations and accept factors beyond your control. If you are using an Advisor, it is important that you do not abdicate control and that you understand the difference between manageable and unmanageable risk.

Your score indicates you are someone who is able to move on after a negative experience, however some people with a similar score to yours may disregard the lessons of the past, and sometimes repeat their financial mistakes. Some risks are inevitable, and your high acceptance of factors beyond your control indicates you may be more likely to accept the ups and downs of investing, without experiencing undue stress over them. You are also likely to have a reasonable expectation level, and may be quite focused on the 'big picture' rather than short-term results.

| | | | |
|--------------------------------------|---|---|---|
| d) requirement for regular reporting | L | M | H |
|--------------------------------------|---|---|---|

Your score indicates you are likely to be happy with a low level of reporting on your investment strategy, and as a result you may not always have an immediate grasp of how your investments are performing. However, this tendency may mean you have more of a 'big picture' approach, which can indicate that you are more focused on the long-term, which is often a sound approach to investing. Your approach also means that you are less likely to make hasty decisions based on a negative report, however the downside to this may be that you miss warning signs that a more particular approach may have picked up. It may be beneficial to discuss this aspect of your Financial DNA[®] with your Advisor, and together determine an appropriate reporting strategy.

9. Goal Orientation DNA Strand

Describes your goal orientation in relation to investment time horizons.

| | | | |
|--------------|---|---|---|
| a) long term | L | M | H |
|--------------|---|---|---|

Your medium-term approach to your investment strategy means that you may be prepared to consider both short- and long-term investments, depending on your immediate and future needs, or the asset class being considered.

You need to be aware that short-term investments often have a greater potential to cause stress, as a short-term investment strategy is less protected against downturns in investment markets. Should you experience a downturn in a short-term asset, seek advice from an Advisor experienced in that asset class, to ensure you do not prematurely realize your assets and later regret it.

Longer-term assets have the advantage of being able to ride out temporary market fluctuations without adversely affecting their long-term value. They also have the advantage that they are able to use time as a factor in the wealth-creation process. Be sure that you have enough liquidity in your asset base in shorter-term investments so that you do not need to prematurely realize long-term investments.

| | | | |
|--------------|---|---|---|
| b) strategic | L | M | H |
|--------------|---|---|---|

You are opportunistic and looking for key investments that can have the potential to position you to create wealth from specific opportunities which may be long or short term in their nature. Your strategic outlook means you will take as many factors as possible into account before committing to a transaction, meaning you have weighed various possibilities and minimized the risks as much as you feel is necessary. Your focused approach to investing means you are likely to be able to block out 'noise' from media, public opinion and other sources, and your investment strategy is based on pre-meditated steps that are determined to achieve specific goals within the timeframe you have set.

10. Advisor Relationship DNA Strand

Describes the style of Advisor relationship you will operate most effectively in.

| | | | |
|---|---|---|---|
| a) to have an advisor whose Financial DNA [®] in terms of status most closely matches your own | L | M | H |
|---|---|---|---|

Your score in this strand indicates you prefer an advisor to have a similar personality and investment propensity to you. The benefits of this preference are that there will probably be a fair degree of alignment between your own and your Advisor's communication and decision-making styles, and you are likely to place similar degrees of value on different financial factors.

The potential disadvantage of having an advisor who is very similar to you is that there may be some key areas of importance that neither you nor your advisor are aware of, or focus on appropriately. Because the two of you will probably share the same personality struggles, it will benefit you both to be aware of these struggles and find ways of compensating for them.

If your Advisor is very similar to you in terms of investment propensity, you will probably both gravitate towards similar asset classes and processes. It may benefit you to get another opinion occasionally, as the similarities between yourself and your advisor may cause both of you to miss out on important alternative viewpoints at times.

| | | | |
|--------------------------------|---|---|---|
| b) for a high degree of advice | L | M | H |
|--------------------------------|---|---|---|

You require advice that is given to you when you feel you require it. This may be for significant or complex investments, or for investments which are outside of your normal comfort zone. You may need to articulate this to your Advisor at the outset, so that he or she is clear on your expectations of the relationship. Rather than request specific advice upfront, it would be advantageous for your Advisor to have a complete understanding of your situation.

| | | | |
|--|---|---|---|
| c) for being offered versus being sold product | L | M | H |
|--|---|---|---|

You need your Advisor's recommendations to be relevant to you, your current situation and your future wants and needs, and prefer being offered one or more choices rather than have them 'sold' to you. Many people with a similar score to yours have a fairly clear idea of what products they would like their investment portfolio to consist of, and as such, you are likely to take responsibility for your investment strategy and ask questions about the nature of any product being offered to you. Your Advisor can support you by ensuring you are adequately informed and educated.

11. Values DNA Strand

Describes your personal values in relation to investing

| | | | |
|------------|---|---|----------|
| a) realism | L | M | H |
|------------|---|---|----------|

You are naturally realistic and practical and do not want to waste time in matters that do not concern you, or that do not fit your financial goals. Your practical approach means you are unlikely to pin your financial hopes on a single product, and you must be satisfied with the credibility of a product before committing to it.

Your approach also means that you are likely to take ultimate responsibility for your own financial results. While your approach is quite realistic, that does not mean you limit your goals – you may have quite ambitious financial goals, but if so, you are likely to have or require a fairly strategic plan in place in order to achieve them.

| | | | |
|----------------------|---|---|----------|
| b) new opportunities | L | M | H |
|----------------------|---|---|----------|

Your score indicates you have an open mind to new ideas and enjoy exploring new possibilities, and that you may jump quickly to take advantage of these. Your attitude means that you may be able to capitalize on new opportunities far more than someone with a lesser interest in new financial products. A potential disadvantage of your interest in opportunities presented to you is that you may have overly positive expectations of products, which have yet to be proven. You may also saturate yourself with too many options, and find it difficult to decide which products are worthy of your investment.

It will be important for you to keep a balance in your portfolio between new opportunities, and those which have been proven to yield strong results. Your Advisor can help you formulate some clear investment boundaries within which to operate.

| | | | |
|------------------|---|----------|---|
| c) investigative | L | M | H |
|------------------|---|----------|---|

You have a medium-level approach to investigating and sourcing information, and quite possibly you will only do so in areas of special interest to you.

You may take a thorough approach to investing, and when you commit to products which you have researched in detail, the potential for financial surprises will be minimized somewhat. However, should you commit to products which you have not investigated thoroughly, you may become vulnerable to poor financial results. It may benefit you to stick to those products which you are content to research and source yourself, or deal with an Advisor who can research opportunities thoroughly before you commit to them.

| | | | |
|----------------------|---|----------|---|
| d) confront problems | L | M | H |
|----------------------|---|----------|---|

You have a medium-level need to take corrective action when problems arise.

It may benefit you to deal with a very strategic Advisor who can give sound advice on which problems should be addressed immediately, and which will correct themselves.

| | | | |
|------------|---|---|----------|
| e) privacy | L | M | H |
|------------|---|---|----------|

You have a high need for privacy in your financial affairs, which has the benefit that it may shield you somewhat from being taken advantage of by poor Advisors or associates.

Maintaining a high degree of privacy may mean that your Advisor does not have a complete picture of your financial situation. It may benefit you to develop a long-term relationship with an experienced, trustworthy Advisor, so that you can reveal more

information to them in a confidential setting. Knowing the complete picture of your financial situation and environment will help your Advisor provide you the right recommendations and strategies.

12. Communication DNA Strand

Describes the style of communication you feel most comfortable with in the Advisory process.

| | | | |
|--------------|----------|----------|----------|
| a) direct | L | M | H |
| b) friendly | L | M | H |
| c) agreeable | L | M | H |
| d) precise | L | M | H |

Your preferences in terms of communication with your Advisor are as follows:

- ◆ You require a pointed approach which gets to issues quickly. You are interested in getting to the bottom line without too much discussion, and appreciate assertiveness. Be careful not to skim over too much detail, or be too hasty in decisions.
- ◆ You prefer to deal with an Advisor who is focused on the issues at hand, with minimal focus on other factors. You are unlikely to appreciate much small talk, and prefer an advisor who is more reserved than enthusiastic;
- ◆ You prefer dealing with facts and logic rather than emotion, and, especially in a financial setting, are quite focused on the bottom line. It may frustrate you for communication in a financial setting to be overly focused on others' emotion or circumstances;
- ◆ You have a high need for a very precise, detailed communication style from your Advisors or associates. You may become quite frustrated should important details be left out of their communication, as you need to be sure that all details are in order before you proceed with any financial decision or activity.

It will enhance your Advisory relationship to articulate your communication preferences to Advisors or associates, as this will help facilitate strong long-term financial relationships and ensure that your Advisor is able to deliver recommendations to you in the manner which you most respect and appreciate.

13. Management DNA Strand

Describes how you manage your finances and investments, and shows where financial management may be required.

| | | | |
|--------------|---|---|----------|
| a) budgeting | L | M | H |
|--------------|---|---|----------|

Your focus on budgeting means you are likely to live within your means and account for all transactions.

Your financial transactions are likely to be well-planned and cost-focused, and your disciplined approach means that you are less likely to experience financial stress due to overspending or lack of preparation in your financial strategy. Your highly budgeted approach means that you may not be able to capitalize on opportunities which you haven't foreseen or budgeted for, and there may be times when stretching or altering your budget will allow you to do this.

| | | | |
|-------------------|---|---|---|
| b) administration | L | M | H |
|-------------------|---|---|---|

You are somewhat unsystematic in transactional administration, and this may mean that you lose control of the detail of your financial transactions. This may cause difficulty for you when you need to deal with the administrative aspects of your financial dealings (for instance, paperwork and tax issues), and it may benefit you to focus more on the administrative issues to ensure they are well ordered.

You may wish to have your Advisor handle the administrative issues of your transactions, in which case clearly articulating your preferences will be important to ensure your Advisor is able to deliver to your expectations. Depending on the nature and volume of your financial activity, it may also benefit you to work with a good accountant to order and organize your affairs.

| | | | |
|----------|---|---|---|
| c) order | L | M | H |
|----------|---|---|---|

You require a high degree of organization and predictability when it comes to your financial affairs. You demonstrate a high level of commitment to the investment process, focusing naturally on the details. You dislike disorder and experiencing disorder may be stressful for you. By articulating this need to your Advisor, he or she will be able to work towards maximizing the order of your affairs.

You will require that all details have been taken into account before committing to any new opportunity, and you should articulate this to your Advisor so they can meet your expectations.

| | | | |
|-----------|---|---|---|
| d) saving | L | M | H |
|-----------|---|---|---|

You have the ability to set goals and make savings when required. You have a mid range score on your saving discipline which reflects the fact that you recognize the need to be prudent with finances while enjoying money in the short-term. You will benefit from clearly defined goals and plans so that you can continue to enjoy the fruits of wealth.

14. Risk DNA Strand

This strand measures your attitudes to and understanding of risk in an investment context.

| | | | |
|-------------------------------|---|---|---|
| a) understand risk and return | L | M | H |
|-------------------------------|---|---|---|

You acknowledge and understand investment risks, so you have the advantage of knowing what you are committing to in terms of investment risk. You will have a fairly good idea of what risks are acceptable to you, and which to avoid.

| | | | |
|---|---|---|---|
| b) accept the consequences of taking high but managed risks | L | M | H |
|---|---|---|---|

You have the potential to receive high returns through investments that some may consider high-risk, but because you are willing to accept the consequences of this risk, this is unlikely to cause you great stress or worry. Be sure that you have a high understanding of any higher-risk investments that you commit to, to be certain that you understand and accept the level of risk involved.

| | | | |
|-----------------|---|----------|---|
| c) take chances | L | M | H |
|-----------------|---|----------|---|

You have a medium-level propensity to take chances with your investments, and this may mean that you are prepared to take risks in areas in which you are knowledgeable or experienced, but steer away from risks in other asset classes. In general, this is an advisable approach as it is imperative that you understand an investment before committing to it.

You may occasionally miss opportunities because of an aversion to the perceived risks involved. In areas in which you possess less confidence, you are likely to steer towards low-risk opportunities which, as a general rule, will return a lower yield. Seeking advice from an Advisor experienced in that asset class may help you to manage your level of risk more effectively.

15. Motivation DNA Strand

This measures the motivations that cause you to create and possess wealth.

| | | | |
|--|----------|---|---|
| a) have enough money for the basics for doing life | L | M | H |
|--|----------|---|---|

Your score in this strand indicates a focus on the short-term benefits of wealth creation. While it is important to be able to enjoy wealth in the short-term, it is also important to build wealth for the future, and developing a relationship with a strategically-focused financial advisor may help you to achieve that balance. If your focus is too heavily on the short-term, you may experience more stress or volatility in your investments than someone who is more focused on the long-term benefits of investment.

| | | | |
|--------------------------------|---|---|----------|
| b) be recognized as successful | L | M | H |
|--------------------------------|---|---|----------|

Your score in this strand indicates a motivating factor in your wealth creation strategy is a need for acknowledgement or success, and possibly, a fear of being regarded as a failure. A drive towards success recognition could be motivated by a desire for social or professional status, peer recognition, or power over others or your circumstances. Understanding what it is that strongly motivates you may help you put your motivation into perspective, and may help protect you from financial products and strategies that do not deliver what they promise, or appear to promise.

Your desire for success and recognition may manifest itself in a strong drive and/or energy in financial matters. Developing a relationship with a strategically-focused financial advisor may be beneficial in helping you focus your energy in the most productive areas.

| | | | |
|--|---|---|----------|
| c) to make a significant social contribution | L | M | H |
|--|---|---|----------|

Your score in this strand indicates a philanthropic attitude towards money and society. You may place a high value on social ideals, and may also see a connection between personal and societal wealth. People with a similar score to you often feel that one of the responsibilities associated with wealth or financial success is a contribution to the well-being of others.

Your score may also indicate a generous attitude among friends, family and charitable causes, and you may also be averse to any financial products or strategies that have a negative social impact. Money to you is a means to contribute to the well being of society. It is important that in order to do this successfully you have a plan to achieve your own financial goals so you can then contribute more freely. You may like to indirectly contribute to social causes by investing in socially responsible products or via companies with socially responsible policies.

16. Loss DNA Strand

This articulates your natural reaction to financial loss.

| | | | |
|----------|---|----------|---|
| a) avoid | L | M | H |
|----------|---|----------|---|

You have a balanced view towards loss and need to ensure that you understand the risks involved with investing to ensure that you are comfortable with the potential outcome. Your attitudes to loss may vary depending on your understanding of the product or asset class involved, and you may be unduly influenced by media or public opinion in areas in which you have a lower level of understanding. It is important to understand the nature of your investments so that you can put this information in perspective. This is something your Advisor may be able to help with.

| | | | |
|---------------------|----------|---|---|
| b) become emotional | L | M | H |
|---------------------|----------|---|---|

Your score indicates you may have a good understanding of the risks associated with various asset classes, and you are prepared to accept them to capitalize on potential returns. This attitude may enable you to operate more confidently, and as it is unlikely that you are overly motivated by fear of loss, your financial decision-making style is likely to be quite clear and rational.

Your unemotional approach to investing may enable you to operate more confidently in some instances, as you are able to cut through subjective issues and focus on the facts relating to investments. You are unlikely to be overly motivated by fear of loss, or by an emotional need to 'win' for the sake of it.

| | | | |
|---------------------------------|---|---|----------|
| c) focus on the upside interest | L | M | H |
|---------------------------------|---|---|----------|

You are naturally optimistic and need to ensure that this is well founded and taken into account in all your investment decisions.

Your strong focus on the potential gains of investments means that you are more likely to have a big-picture approach to your financial strategy, and you may be less distracted by short-term downfalls than someone with a score at the opposite end of this strand. You may be open to emerging opportunities and may tend towards having an optimistic outlook, although you may become stressed or worried if your investment strategies do not deliver the results you had hoped for.

A potential danger of focusing very heavily on the upside of investment strategies is that you may fail to see or understand the potential risks of opportunities. You may benefit by using an experienced and astute financial advisor who can assess and advise of the risks inherent in potential strategies, and who can offer alternatives if appropriate.

17. Asset DNA Strand

This defines the asset classes which you are most strongly inclined towards.

| | | | |
|-------------|---|----------|---|
| a) equities | L | M | H |
|-------------|---|----------|---|

You have some propensity towards equities in listed companies, however your mid-range score indicates that this is probably not an area you have high aptitude, extensive interest, background and/or experience in. Your Advisor will be able to help you develop a financial strategy to take your mid-range inclination towards equities into account or help you learn more about the asset class in order to give you a stronger knowledge base on which to build your investments.

| | | | |
|-------------|---|---|----------|
| b) property | L | M | H |
|-------------|---|---|----------|

You have a high inclination towards property investments, and this is likely to be because of your knowledge, aptitude, interest or experience in the asset class. Having said this, your propensity towards property may have one or several expressions. For instance, you may be a passive property investor wishing to build a portfolio of rental properties, or you may be more interested in developing, restoring or otherwise adding value to properties.

Property investment can be achieved either directly, through purchasing and improving properties yourself, or indirectly, through an array of managed property investments. Your financial Advisor should be able to advise you on which of these options is better suited to your long-term financial strategy.

| | | | |
|---------------|---|----------|---|
| c) cash/bonds | L | M | H |
|---------------|---|----------|---|

You have some propensity towards such assets as government, corporate or treasury bonds, or cash at bank investments. These investments have a foreseeable return, and as such are among the most predictable investment options available. However, you should nevertheless verify the nature of the instrument to ensure your understanding of its security is correct.

Being mid-range in this asset strand, you may want to invest some of your investment portfolio in cash or bonds, while investing the remainder in asset classes which may provide higher returns or capital growth. Determine which proportion of your investment portfolio you wish to commit to cash or bonds, and which other asset classes you wish to invest in with the remainder of your funds. You will need to articulate this information to your Advisor so they are able to formulate a financial strategy which is in line with your Financial DNA[®].

| | | | |
|------------------------------|---|----------|---|
| d) alternative asset classes | L | M | H |
|------------------------------|---|----------|---|

You have some interest in alternative asset classes, however you are likely to be uncomfortable with committing a large portion of your investment portfolio in such classes.

The classes which are considered 'alternative' can be quite varied, and it may help you to develop a set of criteria through which to filter alternative opportunities as they arise. Your financial Advisor may be able to help with this process, or with sourcing alternative investment opportunities for you to consider.

| | | | |
|-------------------------|---|----------|---|
| e) socially responsible | L | M | H |
|-------------------------|---|----------|---|

You have a medium-level propensity towards socially responsible investments, meaning that issues such as an investment's impact on environment, gambling, alcohol, tobacco, staff, society and the global community may play some role in determining the assets you wish to invest in. However, an investment's social responsibility will not be the only or most important criteria in your decision-making process.

| | | | |
|--------------|---|---|----------|
| f) adventure | L | M | H |
|--------------|---|---|----------|

You have a strong propensity towards asset classes or investment opportunities that are outside more traditional investment paradigms. Some people may view your propensity as extremely risky, however you are more likely to view them as exciting, profitable and leading-edge, and it is important to remember that not all adventurous asset classes

necessarily carry high risk. Risk is a function of understanding and how an investment is structured and/or managed.

You are likely someone who aims for a very high return on your investments, and as such you are drawn towards adventurous assets which can bring very high returns. These adventurous asset classes can take many forms (such as derivatives, venture capital, emerging or unusual opportunities or investments which are otherwise structured with a higher degree of complexity or more highly leveraged), but you need to be aware that high potential returns also carry with them a greater risk than lesser-performing assets. You may need to articulate your preferences for adventurous asset classes to your Advisor, and together develop a workable strategy that fits your Financial DNA[®]. You may wish to invest part of your portfolio in more traditional, lower-risk investments, to provide an ongoing income stream and solid asset base.

Be sure you have a thorough knowledge and understanding of the characteristics, risks and benefits of these asset classes before investing in them.

| | | | |
|------------------|---|---|----------|
| g) international | L | M | H |
|------------------|---|---|----------|

You have a high propensity towards international investments, due to your experience, knowledge or interest in international investments. You should take other factors of your investment propensity into account when formulating your international investment strategy, as this will determine which international asset classes you focus on. Investing in international asset classes may increase the range and quality of opportunities available, and is a means to add to your existing domestic asset classes, but giving you international exposure.

Depending on the strategy you determine, you may wish to have at least some of your investment portfolio in domestic investments, for liquidity or other purposes.

| | | | |
|--------------|----------|---|---|
| h) lifestyle | L | M | H |
|--------------|----------|---|---|

You have a low propensity towards such lifestyle assets as leisure property, antiques, art or jewellery. While these are items that you may purchase from time to time, they are not a consuming passion, and you do not see them as an appreciating investment that you wish to incorporate into your wealth-creation strategy.

18. Investment Propensity DNA Strand

Defines your preferences in terms of investment strategies.

| | | | |
|-----------|---|---|----------|
| a) growth | L | M | H |
|-----------|---|---|----------|

Your score indicates you are an investor prepared to seek out capital growth. If you require some level of income you may seek to ensure that you have alternative sources of income to draw on rather than appreciating asset classes. Your Advisor should be able to help you formulate a strategy to take these factors into consideration.

| | | | |
|---------------|---|---|----------|
| b) aggressive | L | M | H |
|---------------|---|---|----------|

You regard yourself as an aggressive investor, and therefore are likely to have ambitious investment objectives. Your approach indicates that you would rather commit to an investment strategy quickly than take a 'wait and see' approach. This has benefits by

enabling you to capitalize much earlier than more hesitant investors. However, the other side to this approach is that you may open yourself up to poor investment decisions by committing too early or too strongly, so a considered analysis will always be an important step to take before committing to any financial product. You may also be attracted to financial products and strategies that are in themselves aggressive, and again, thorough analysis should be an important element in your decision-making.

| | | | |
|----------|---|----------|---|
| c) value | L | M | H |
|----------|---|----------|---|

You have a medium-level focus on value, and while purchase price is a consideration, you are likely to take a more long-term view of any investment you commit to. This has the advantage that you are unlikely to miss out on a good opportunity that may be priced a little high, but conversely, you may also make purchases that do not offer long-term value. It will benefit you to take a wide range of factors into consideration, such as long-term growth, income yield and security, into account when committing to financial products.

| | | | |
|-------------|---|----------|---|
| d) security | L | M | H |
|-------------|---|----------|---|

You have a mid-range approach to investment security, meaning that it will come into consideration in your investment decisions, but will not be the only criteria you look at. This approach will help you build a balanced, relatively secure investment portfolio, where income or capital growth is not sacrificed for the sake of security, and vice-versa.

| | | | |
|-----------|----------|---|---|
| e) income | L | M | H |
|-----------|----------|---|---|

You have a lower focus on the potential income of an investment product, and as such you may not pay this factor due attention when making investment decisions. Long-term investment income may help provide other aspects of an investment portfolio (such as value, growth or security). Focusing more on income or yield may help you achieve your financial goals faster, and it may benefit you to analyze potential income thoroughly before making an investment decision.

| | | | |
|--------------------|---|----------|---|
| f) diversification | L | M | H |
|--------------------|---|----------|---|

You desire a reasonable level of diversification in your investment strategy, which could indicate that you desire to focus on a few asset classes, as opposed to an extremely broad or narrow focus. This is likely to provide you with some level of contingency depending on the asset classes you choose. A diversified portfolio is usually considered to be one with a mixture of asset classes, however it is possible to achieve diversification by investing in a range of investments within the one asset class. Speak to your Advisor about how you may achieve this, as this strategy may suit your Financial DNA[®] more closely than spreading your investments over a range of assets in which you have less understanding or interest.