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Wealth Beyond Financial™

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# Financial DNA®

## Natural Behavior Discovery

**Summary Report for  
Janice French**

Providing key behavioral insights  
into how you naturally approach  
the financial planning process.

Based on your Completion of the Natural Behavior Discovery on: May 11, 2017

Financial DNA Natural Behavior Summary Report for: Janice French  
 Your DNA Natural Behavior Style: Reflective Thinker

*Reflective Thinkers are serious, focused and analytical in their approach to everything they do. They enjoy thinking through problems and researching information. Their accuracy and precision is valuable in any group setting, and they bring objectivity to decision-making processes. Typically, they will prefer to follow guidelines in completing tasks and will expect cooperation to be given.*

**Summary of DNA Natural Behavior - The 10 Unique Styles**

The graph below shows the 10 DNA Natural Behavior Styles in relation to one another. Your style is highlighted in the graph. This will help you to see your instinctive behavioral similarities and differences to other styles more clearly.



Based on your factor scores, your 2 strongest behavioral factors are:

- \* **Planned** - Structured, task focused, analytical in approach
- \* **Cautious** - Seeks stability, prefers following proven paths

The behavioral biases that may naturally be exhibited with these factors are:

- **Pattern Bias:** Desires order, looks for predictable patterns in markets.
- **Risk Aversion:** Overly hesitant to take the necessary risks to make the required returns.

Your Performance Strengths	Your Performance Struggles
<p><i>Knowing your strengths, you can increase your performance potential.</i></p> <ul style="list-style-type: none"> <li>• Organized and orderly</li> <li>• Good at following processes and procedures</li> <li>• Analyzes before deciding</li> <li>• Plans initiatives carefully</li> <li>• Sees potential dangers</li> </ul>	<p><i>Knowing your struggles, you can reduce your performance impediments.</i></p> <ul style="list-style-type: none"> <li>• Tends to be inflexible or too fixed</li> <li>• Can be perfectionistic to avoid mistakes</li> <li>• May miss opportunities</li> </ul>

### Your Performance Environment Keys

*The Performance Environment Keys indicate the required setting for your maximum performance.*

- Consider my need for accuracy and detail
- Honor my need for structure, schedules and rules
- Remember my need to be thorough and prepare
  - Look for ways to minimize the risks
  - Allow me time to survey the situation

### Quality Life Behavioral Attitudes

Your natural motivations, desires and approach to building a Quality Life are often influenced by the strongest traits in your natural behavioral style. Based on the two strongest behavioral factors in your Natural Behavior, your primary Quality Life Attitudes are summarized in the table below.

	Quality Life Attitude 1 Planned Factor	Quality Life Attitude 2 Cautious Factor
Quality Life Outlook:	Persistence	Preserving
Wealth Creation Philosophy:	Step-by-step	Conservative
Financial Attitude:	Save it	Security need
Financial Goal Setting Approach:	Calculated	Keeping the status quo
Activity Passion:	Research	Compliance
Values:	Reliability	Being careful
Planned Giving Motivation:	Transparency	Existing initiatives
Strength:	Analytical	Sees potential dangers
Blind-spot:	Fear of mistakes	Misses opportunities
Communication:	Give information	Minimize the risks

## Financial Planning Insights

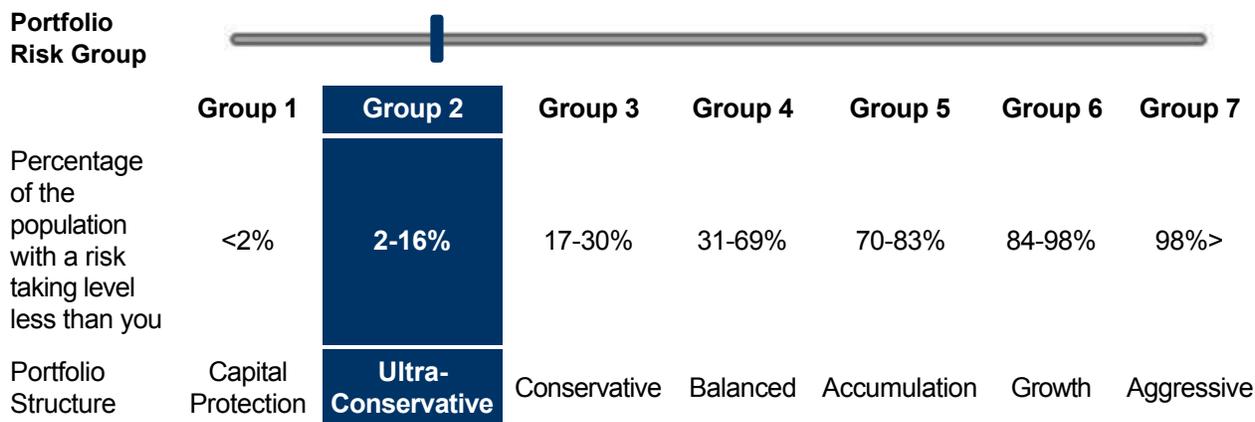
Based on combinations of your behavioral factors, your natural approach to the financial planning process is set out in the table below.

Insight	L/M/H	Population% (0-100%)
Sets the Agenda for the Planning Process	LOW	12%
Patiently Builds long-term Relationships	HIGH	79%
Focus on Bottom Line Results	MEDIUM	42%
Risk Propensity for Taking Chances	LOW	8%
Risk Tolerance for Living With Losses	LOW	24%
Sets Goals for Ambitious Plans	LOW	10%
Pursues Goals to Stay Focused on the Plan	MEDIUM	46%
Comfort to Deal With Change and Make Decisions	LOW	8%
New Idea Driven for Investing in Solutions and Products	LOW	8%
Financially Organized and Follows Budgets	HIGH	93%
Need for Information, Research and Analysis	HIGH	79%
Spending Desire on Lifestyle Items	LOW	18%
Need for Control Over Financial Planning Decisions	LOW	18%

## Natural Behavior Portfolio Risk Group

The Natural Behavior Portfolio Risk Group that should be considered as a starting point in determining the structure of your investment portfolio is indicated below. The Portfolio Risk Group shown below has been determined based on the blend of your Natural Behavior Risk Propensity and Risk Tolerance Scores as summarized in the table above.

Based only on your Natural Behavior Risk Score, your Portfolio Risk Group is **Group 2**.



Your Overall Portfolio Risk Group that is ultimately used in the Financial Plan and Investment Policy Statement will also be influenced by other factors. Prior to determining your final Portfolio Risk Group, please review the following with your advisor to determine the portfolio that is most suitable for you.

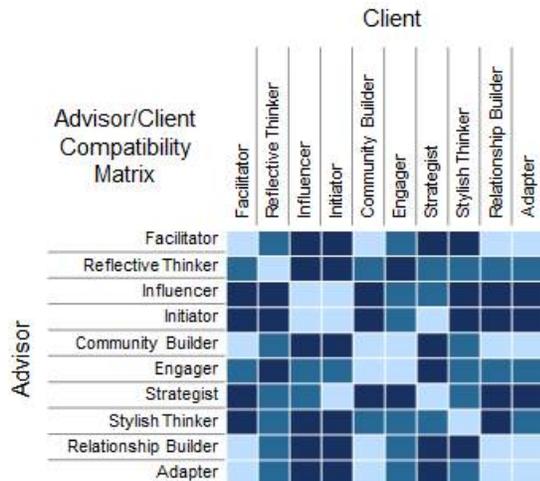
- Your goals and current financial capacity as shown in the Investment Portfolio Risk Reward Analysis table in Appendix Section 1.
- Learned risk behavior motivations that have evolved from circumstances, experiences, and education as shown in the Potential Learned Behavior Risk Motivations Table in Appendix Section 2.

## Advisor/Client Compatibility

A strong long-term relationship with others can be built with commitment and mutual understanding. Successful relationships can be developed from any combination of behavioral style.

The graph below shows, for the Reflective Thinker style, those persons whom you will most easily work with in a team because you are generally closer in relationship style, and hence minimal behavioral modification required. Also, it shows those DNA Natural Behavior styles with whom you will have to more closely review how you each adapt because there are greater differences, and hence more behavioral modification required.

Adapting your behavior to relate to another person requires concentrating more on your level of self-awareness when you are with that person. However, when a person is different from you there are also many benefits because of their different perspectives. While recognizing that natural behavior is important, also sharing common values, beliefs and attitudes is important for building a successful relationship.



### Reflective Thinker Typically Works Easily With:

Reflective Thinker

### Review How You Adapt:

Influencer, Initiator, Engager

- Minimal modification required
- Some modification required
- More modification required

### Key Financial Planning Questions for you to Consider

1. Explain that while you are open to accepting challenges this needs to be set against a background of detail to the point of needing minutia in order to make sound financial decisions. How much money is enough? To what degree do you get stuck worrying about this?
2. List occasions where your reflective style of behavior might have been used more effectively? Would you have needed to moderate your behavior to the environment you were in? What would you have done differently? How was your contribution to the debate received? As a result of your need for detail, was an investment opportunity lost? How might you have proceeded differently (with the benefit of hindsight)?
3. Think about how you might react when surrounded by advisors or family members you consider to be 'shallow thinkers'. What steps would you take to ensure your contribution to the debate was listened to and valued? How might you feel if thoughts and ideas you presented were rejected? Consider how your co-investors or family members might react to your need for detailed analysis.

### Disclaimer

The purpose of this instrument is educational. It is designed to help people identify their natural behavioral strengths and struggles for making life, financial and investment decisions. This Financial DNA Natural Behavior Report should not be used to identify, diagnose, or treat psychological, mental health, and/or medical problems. Additionally, if this report is used to evaluate personnel, the user should seek adequate legal counsel to ensure compliance with applicable local, state and federal employment laws. The user assumes sole responsibility for any actions or decisions that are made as a result of using this aid to self discovery. By using the Financial DNA Natural Behavior Report, you expressly waive and relinquish any and all claims of any nature against DNA Behavior International, any affiliated companies, and/or their employees arising out of or in connection with the use of this survey. DNA Behavior does not purport to provide you with any securities or investment recommendations or advice. Before making any life, financial or investment decision, we recommend that you seek the wise counsel of a wealth mentor or advisor. In addition, the use of this report is subject to the Terms and Conditions at [www.financialdna.com](http://www.financialdna.com).

### Additional Reports

- If you would like to learn more about your life and financial decision making behavior and to get further guidance, please review your Wealth Mentoring Report.
- For more information, please email us at [inquiries@dnabehavior.com](mailto:inquiries@dnabehavior.com).

## Appendix: Consideration Factors for Final Portfolio Risk Group Determination

### 1. Review The Investment Portfolio Risk Reward Analysis

We recommend that you review with your advisor the Investment Portfolio Risk Reward Analysis table that is provided below to assess the appropriate Overall Portfolio Risk Group. The Overall Portfolio Risk Group that is used in the Financial Plan and Investment Policy Statement should be selected based on understanding the investment portfolio returns needed to achieve your goals (item 1 in the table below) and with respect to your current financial capacity (items 2 to 4 in the table below).

Portfolio Risk Group	1 Capital Protection	2 Ultra-Conservative	3 Conservative	4 Balanced	5 Accumulation	6 Growth	7 Aggressive
1. Investment Portfolio Return Aim (Without Borrowing)	In Line with Cash Deposits	In Line with or slightly better than cash deposits	Excess of deposits and possibly beats inflation	Average returns higher than deposit rates and inflation	Above average returns and higher than deposits or inflation	Significantly higher than deposits and inflation with high return potential over the long-term	The highest return potential over the longer term
2. Average Portfolio Fluctuation Based on 5 Year Data of Monthly Pricing	0% to ±0.5%	±0.5% to ±2%	±2% to ±5%	±5% to ±10%	±10% to ±15%	±15% to ±25%	±25% or greater
3. Potential Short Term Portfolio Loss (Based on Outer Limits)	-1%	-4%	-10%	-20%	-30%	-50%	Far greater than -50%
4. Risk of Expected Loss	Very Low Risk	Low Risk	Low to Medium Risk	Medium Risk	Medium to High Risk	High Risk	Very High Risk

The guidelines provided in this table are based on research from a range of relevant international investment body sources.

### 2. Review Your Potential Learned Risk Behavior Motivations

The Overall Portfolio Risk Group that is used in the Financial Plan and Investment Policy Statement should also be selected based on understanding the potential motivations that influence your Learned Risk Behavior. The Learned Risk Behavior reflects how the Natural Risk Behavior identified in this report may be currently adapted in your complete financial personality by circumstances, experiences and education. We recommend that you review with your advisor the Potential Learned Risk Behavior Motivations table that is provided below to assess the appropriate Overall Portfolio Group.

Potential Motivations	May Invest Higher Than Natural Risk Behavior	May Invest Lower Than Natural Risk Behavior
1. Market Perception	Bullish	Bearish
2. Goal Setting Attitude	Ambitious	Conservative
3. Financial Decision-Making Confidence	High	Low
4. Age	Retirement in 10+ Years	Close to Retirement
5. Financial Experiences	Good-"Rags to Riches"	Poor-"Riches to Rags"
6. Life Experiences	Positive Feeling	Negative Mood
7. Values and Beliefs	Belief in taking risk builds wealth	Belief that investments are for life security
8. Financial Education	High Investment Knowledge	Low Investment Knowledge