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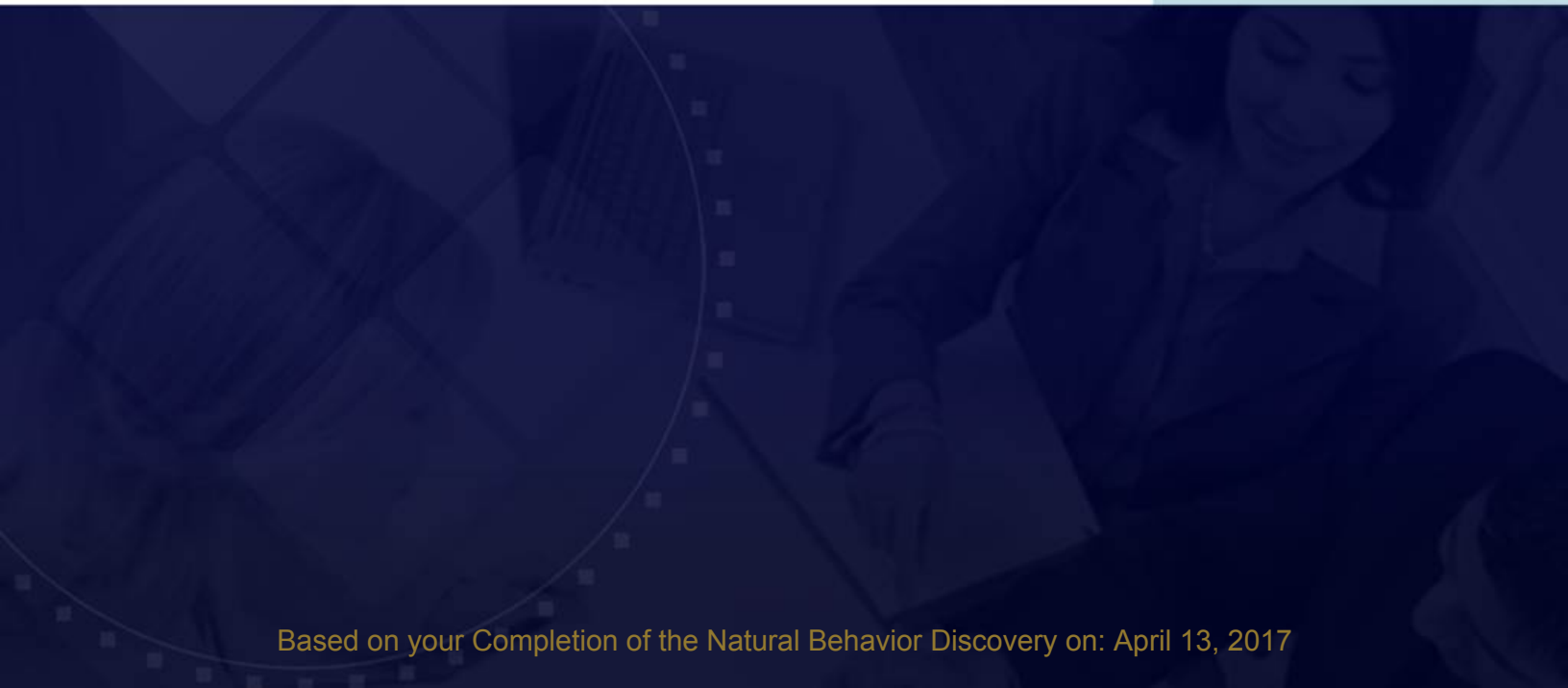
Financial DNA®
Natural Behavior Discovery

Summary Report for
Nick Baker

Provided by your advisor: **Tim L Baker**

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



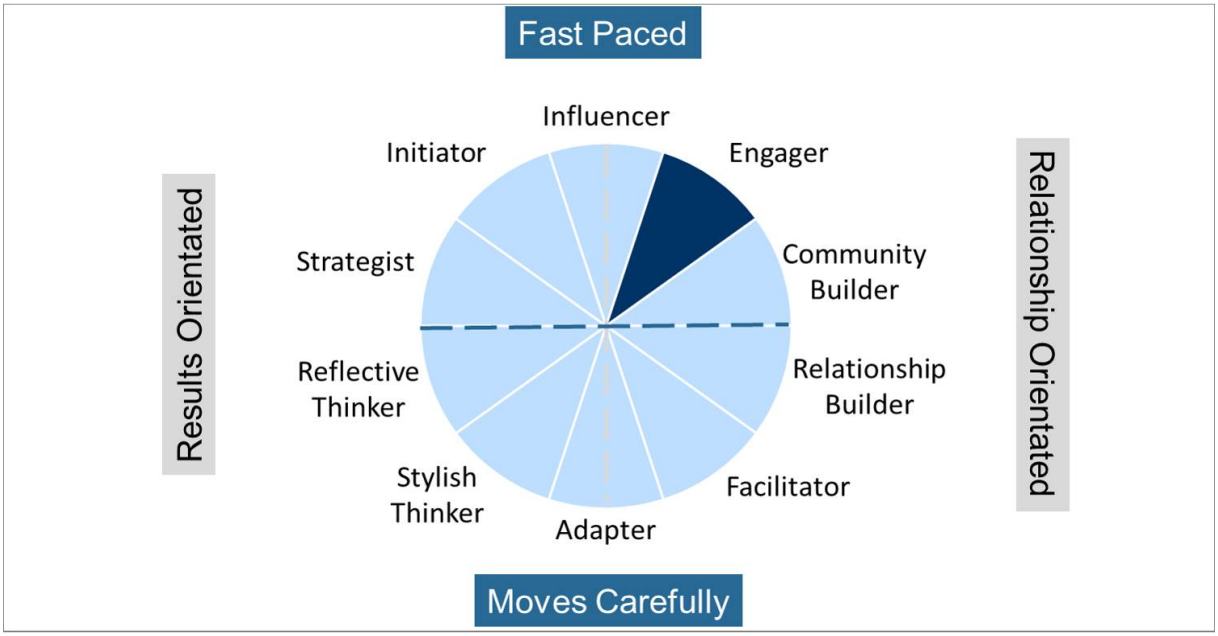
Based on your Completion of the Natural Behavior Discovery on: April 13, 2017

Financial DNA Natural Behavior Summary Report for: Nick Baker
Your DNA Natural Behavior Style: Engager

Engagers are comfortable connecting with people in a broad array of situations and being able to use their natural enthusiasm to promote. They build their life and career around who they know and being outgoing. They approach situations enthusiastically, especially when they are passionate about the outcomes, and enjoy new opportunities and starting (rather than finishing) new projects and goals.

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:

* **Outgoing** - Enjoys new ideas, expresses view, uses a networking approach
* **Spontaneous** - Free-flowing, high level approach, instinctive

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

- Instinctive: In adversity tends to make decisions quickly and emotionally based on instinct.
- Herd Follower: Tends to stampede into investments in exuberance and out in fear.

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Your Performance Strengths	Your Performance Struggles
Knowing your strengths, you can increase your performance potential.	*Knowing your struggles, you can reduce your performance impediments.*
• Good at meeting people • Likes to make a good impression on others • Able to promote • Flexible, willing to adjust • Works well with broad concepts	• Strong need for approval from others • May be too transparent, too uninhibited • May juggle too many ideas or tasks

Your Performance Environment Keys

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

- Remember my need for fun and/or excitement
- Invest time in building our relationship
- Tell me who is involved
- Allow me plenty of freedom
- Use graphics and verbal communications

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 Outgoing Factor	Quality Life Attitude 2 Spontaneous Factor
Quality Life Outlook:	Fun loving	Flexibility
Wealth Creation Philosophy:	Building lifestyle	Flamboyant
Financial Attitude:	Generous	Spend it
Financial Goal Setting Approach:	People first	Needs boundaries
Activity Passion:	Communication	Improvisation
Values:	Enjoyment	Freedom
Planned Giving Motivation:	Making connections	Fun
Strength:	Openness	Instinctive
Blind-spot:	Over spends	Impulsive
Communication:	Verbalize	Provide broad facts

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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	MEDIUM	42%
Patiently Builds long-term Relationships	HIGH	73%
Focus on Bottom Line Results	LOW	27%
Risk Propensity for Taking Chances	MEDIUM	50%
Risk Tolerance for Living With Losses	MEDIUM	50%
Sets Goals for Ambitious Plans	HIGH	84%
Pursues Goals to Stay Focused on the Plan	MEDIUM	54%
Comfort to Deal With Change and Make Decisions	MEDIUM	69%
New Idea Driven for Investing in Solutions and Products	MEDIUM	69%
Financially Organized and Follows Budgets	LOW	12%
Need for Information, Research and Analysis	LOW	16%
Spending Desire on Lifestyle Items	HIGH	95%
Need for Control Over Financial Planning Decisions	LOW	14%

Natural Behavior Portfolio Risk Group

The Natural Behavior Portfolio Risk Group that should be considered as a starting point in determining the structure of the 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 4.**

Portfolio Risk Group

	Group 1	Group 2	Group 3	Group 4	Group 5	Group 6	Group 7
Percentage of the population with a risk taking level less than you	<2%	2-16%	17-30%	**31-69%**	70-83%	84-98%	98%>
Portfolio Structure	Capital Protection	Ultra-Conservative	Conservative	**Balanced**	Accumulation	Growth	Aggressive

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.

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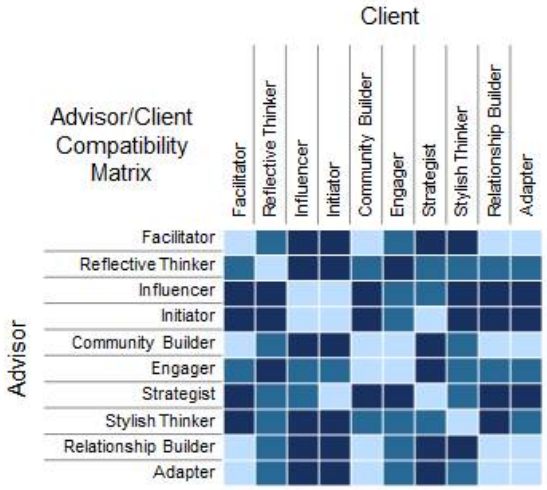
Advisor/Client Compatibility

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 Engager 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.



Engager

Typically Works Easily With:

Community Builder, Engager

Review How You Adapt:

Reflective Thinker, Strategist

Minimal modification required
Some modification required
More modification required

Key Financial Planning Questions for you to Consider

1. Consider how you might gain a deeper understanding about your inherent behaviors and talents. Then ask yourself how you can become more intentional in how you apply them toward achieving your life and financial goals. Consider how your natural propensity to make emotional decisions has impacted your finances. How does your discipline with spending money affect your ability to save and invest?

2. List occasions where your outgoing style of behavior might have been used more effectively? For example; think of a time when a discussion with an advisor, spouse or family member was treated as trivial because of your behavioral style. Would you have needed to moderate your behavior to the environment you were in? How could you have presented your thoughts and ideas of this financial opportunity differently to these groups?

3. Are you developing a more effective style of communication by showing patience and listening when others with different gifts sets to yours are offering an opinion? Do you consider that this approach would enhance your ability to build new relationships? How might developing this skill enhance your financial potential?

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.

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.**

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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

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