

TIMONIER  
Wealth Beyond Financial™

Powered by DNA Behavior®

# Financial DNA®

## Natural Behavior Discovery

**Summary Report for  
Robert Lack**

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

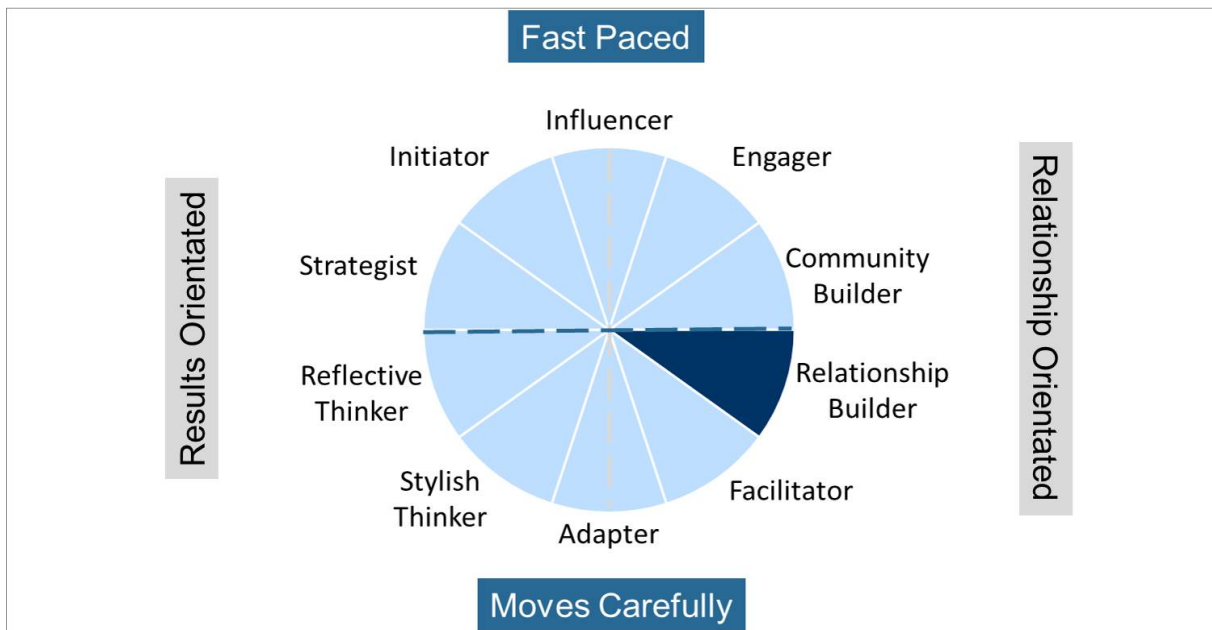
Based on your Completion of the Natural Behavior Discovery on: May 10, 2017

Financial DNA Natural Behavior Summary Report for: Robert Lack  
Your DNA Natural Behavior Style: Relationship Builder

*Relationship Builders will be comfortable and operate at their best when given the opportunity to work with and serve others. They are friendly, kind and empathetic to others they interact with and gain fulfillment by helping others to achieve their goals. Their preference is to live in a stable environment and make decisions based on history and security.*

### 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:

- \* **Content** - Easy-going, satisfied, uncomplaining
- \* **Cooperative** - Cooperative, flexible in approach, fits in well

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

- **Status Quo Bias:** Likely to take notice of information which will keep their world the same.
- **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>• Accepts the current environment as it is</li> <li>• Concentrates on balanced life</li> <li>• Creates a steady environment</li> <li>• Follows established agenda</li> <li>• Promotes stability through cooperation</li> </ul>	<p><i>Knowing your struggles, you can reduce your performance impediments.</i></p> <ul style="list-style-type: none"> <li>• Prone to be complacent</li> <li>• May stay in comfort zone</li> <li>• Can be unassertive or timid</li> </ul>

### Your Performance Environment Keys

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

- Focus on my life balance needs
- Keep the conversation easy-going
- Give me the directions to move forward
  - Create a relaxed environment
- Allow me to collaborate and provide input

### 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 Content Factor	Quality Life Attitude 2 Cooperative Factor
Quality Life Outlook:	Balanced life	Passive
Wealth Creation Philosophy:	Being comfortable	Practical
Financial Attitude:	Maintain equilibrium	Cautious
Financial Goal Setting Approach:	Realistic	Encourage input
Activity Passion:	Keeping consistency	Teamwork
Values:	Being cheerful	Fitting in
Planned Giving Motivation:	Supportive	Local giving
Strength:	Easy going	Diplomatic
Blind-spot:	Too complacent	Too hesitant
Communication:	Make it relaxed	Draw out

## Financial Planning Insights

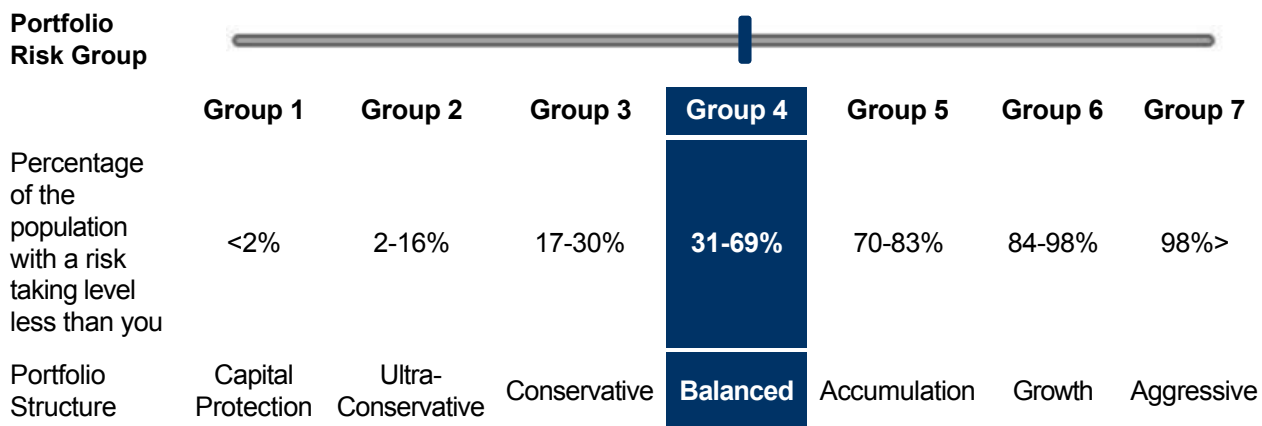
Based on combinations of your behavioral factors, your natural approach to the financial planning process is set out in the table below.

Insight	L/M/H	Population% (0-100%)
Sets the Agenda for the Planning Process	LOW	7%
Patiently Builds long-term Relationships	HIGH	73%
Focus on Bottom Line Results	LOW	21%
Risk Propensity for Taking Chances	LOW	12%
Risk Tolerance for Living With Losses	HIGH	92%
Sets Goals for Ambitious Plans	LOW	7%
Pursues Goals to Stay Focused on the Plan	LOW	10%
Comfort to Deal With Change and Make Decisions	LOW	16%
New Idea Driven for Investing in Solutions and Products	MEDIUM	69%
Financially Organized and Follows Budgets	MEDIUM	66%
Need for Information, Research and Analysis	HIGH	84%
Spending Desire on Lifestyle Items	LOW	27%
Need for Control Over Financial Planning Decisions	LOW	5%

### 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 4**.



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.

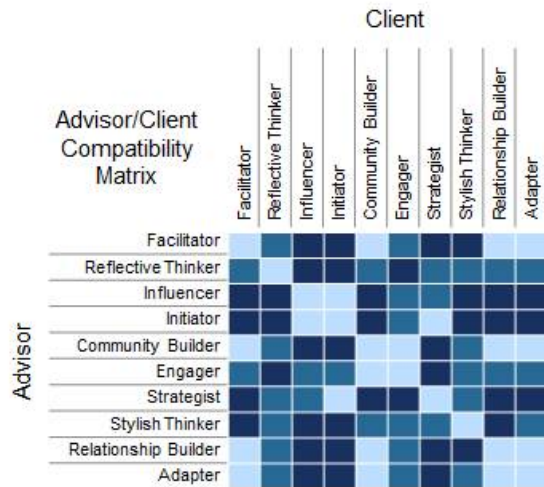
- Your goals and current financial capacity as shown in the Investment Portfolio Risk Reward Analysis table in Appendix Section 1.
- Learned risk behavior motivations that have evolved from circumstances, experiences, and education as shown in the Potential Learned Behavior Risk Motivations Table in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



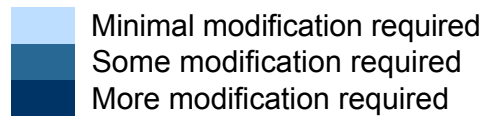
### Relationship Builder

#### Typically Works Easily With:

Facilitator, Community Builder, Relationship Builder, Adapter

#### Review How You Adapt:

Influencer, Initiator, Strategist, Stylish Thinker



### Key Financial Planning Questions for you to Consider

1. Have you considered ways in which you could make greater use of your inherent talents in order to identify those family members who are not fitting easily into the discussion or debate? What are the steps you would need to take to draw them in?
2. Is your need to build relationships, to encourage and to help others causing you to set aside exploring your own goals and venture opportunities? How do you balance reaching out to others with staying on top of your own investment portfolio? How are you managing conflicts over money issues?
3. Relationship Builders flourish when encouraging and investing into others. How often do you spend time investing in yourself? Describe how you do this?

### 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 $\pm 0.5\%$	$\pm 0.5\%$ to $\pm 2\%$	$\pm 2\%$ to $\pm 5\%$	$\pm 5\%$ to $\pm 10\%$	$\pm 10\%$ to $\pm 15\%$	$\pm 15\%$ to $\pm 25\%$	$\pm 25\%$ 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