



TIMONIER
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Financial DNA®

Natural Behavior Discovery

Summary Report for
Tim L Baker

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

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

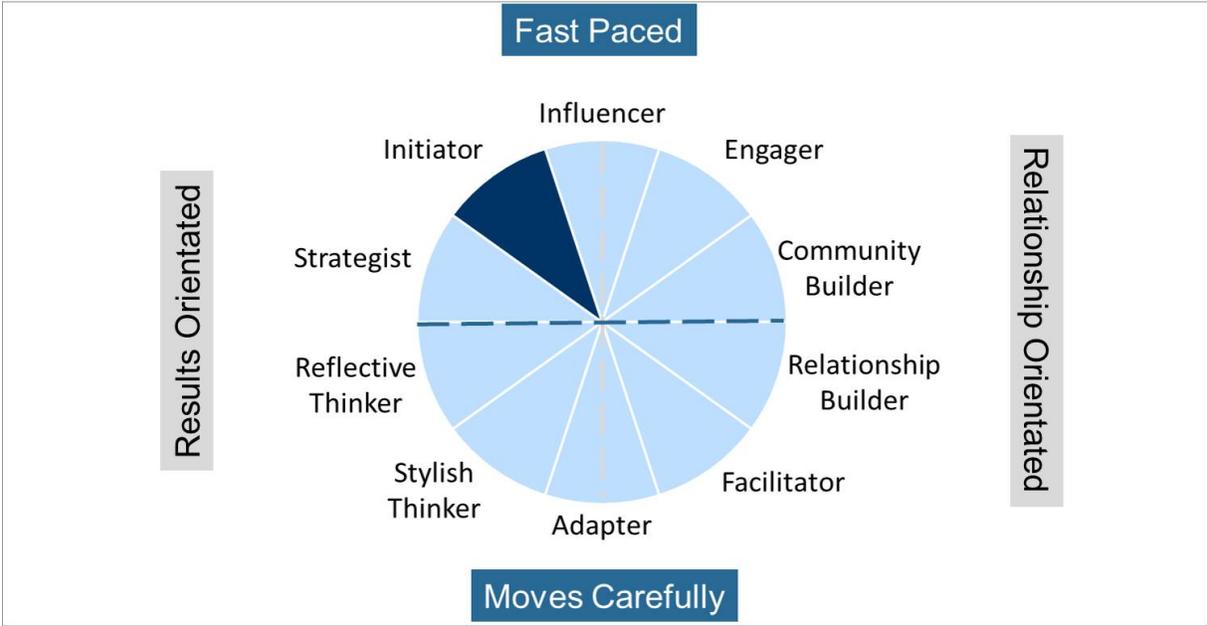
Based on your Completion of the Natural Behavior Discovery on: February 23, 2017

Financial DNA Natural Behavior Summary Report for: Tim L Baker
Your DNA Natural Behavior Style: Initiator

Initiators like to take bold, aggressive actions and create the rules. They will prefer to lead decision-making, setting the agenda for others to follow and monitoring the timely completion of tasks. They are goal driven people who like their expectations managed and not to get caught up in unnecessary details. Their decision-making will typically be fast-paced and rational. They will not be afraid to take on challenging assignments or to accept a lot of risks to realize their ambition.

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:

- * **Creative** - Explores possibilities, innovative, driven by ideas
- * **Reserved** - Analyzes, has high propensity to reflect, guarded

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

- **Newness Bias:** Likely to give more weight to recent information and ideas.
- **Mental Accounting:** Likes to put money into separate buckets for specific purposes.

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"> • Open to unusual ideas • Imagines new possibilities • Highly curious • Realistic and practical • Serious and modest 	<p><i>Knowing your struggles, you can reduce your performance impediments.</i></p> <ul style="list-style-type: none"> • Difficulty with following set procedures • May fail to make ideas concrete • May appear withdrawn and distant

Your Performance Environment Keys

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

- Expect/encourage my out-of-the-box thinking
 - Encourage me to brainstorm
- Recognize my desire to investigate ideas
 - Honor my need to reflect and think
- Allow me time to process my response

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 Creative Factor	Quality Life Attitude 2 Reserved Factor
Quality Life Outlook:	Being Innovative	Reflective
Wealth Creation Philosophy:	Find best solution	Focused
Financial Attitude:	Invest in new ideas	Saver
Financial Goal Setting Approach:	The best way	Considered
Activity Passion:	Exploring possibilities	Reflection
Values:	Continuous improvement	Modesty
Planned Giving Motivation:	New initiatives	Privacy
Strength:	Thinks outside the box	Gives consideration
Blind-spot:	Easily bored	Too private
Communication:	Brainstorm	Allow thinking time

Financial Planning Insights

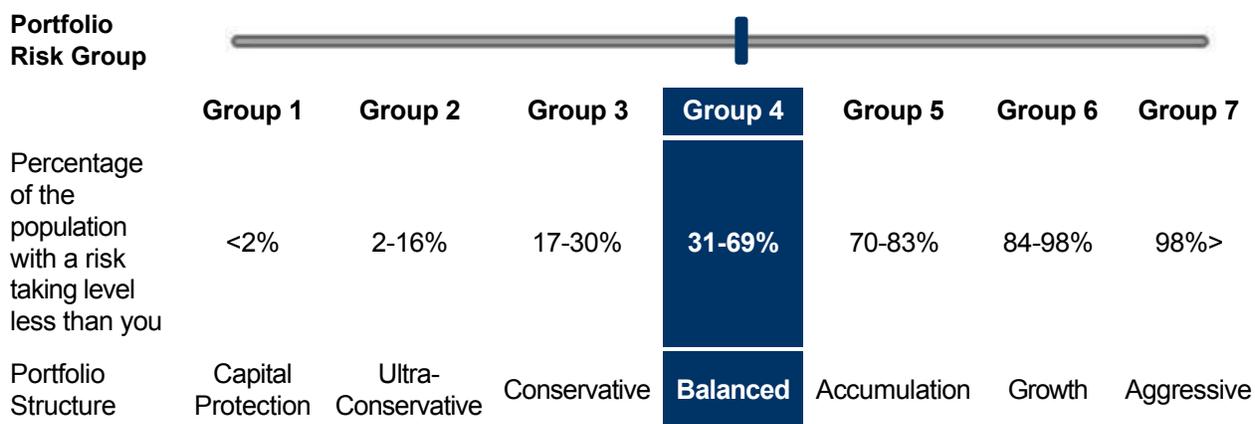
Based on combinations of your behavioral factors, your natural approach to the financial planning process is set out in the table below.

Insight	L/M/H	Population% (0-100%)
Sets the Agenda for the Planning Process	MEDIUM	58%
Patiently Builds long-term Relationships	LOW	18%
Focus on Bottom Line Results	MEDIUM	69%
Risk Propensity for Taking Chances	MEDIUM	62%
Risk Tolerance for Living With Losses	HIGH	76%
Sets Goals for Ambitious Plans	MEDIUM	54%
Pursues Goals to Stay Focused on the Plan	LOW	10%
Comfort to Deal With Change and Make Decisions	MEDIUM	69%
New Idea Driven for Investing in Solutions and Products	HIGH	90%
Financially Organized and Follows Budgets	MEDIUM	42%
Need for Information, Research and Analysis	HIGH	86%
Spending Desire on Lifestyle Items	MEDIUM	31%
Need for Control Over Financial Planning Decisions	MEDIUM	69%

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.

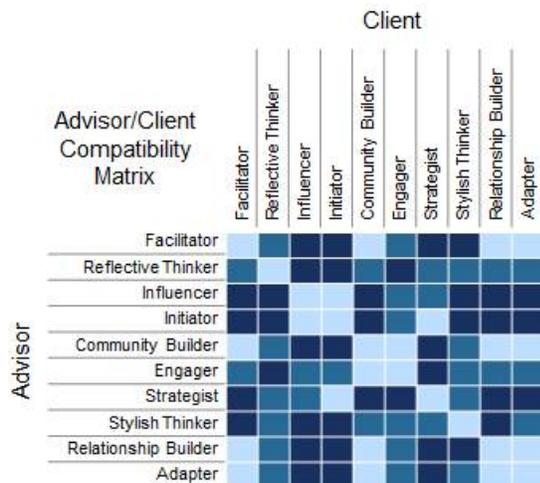
- Your goals and current financial capacity as shown in the Investment Portfolio Risk Reward Analysis table in Appendix Section 1.
- Learned risk behavior motivations that have evolved from circumstances, experiences, and education as shown in the Potential Learned Behavior Risk Motivations Table in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



Initiator

Typically Works Easily With:

Influencer, Initiator, Strategist

Review How You Adapt:

Facilitator, Reflective Thinker, Community Builder, Stylish Thinker, Relationship Builder, Adapter

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

Key Financial Planning Questions for you to Consider

1. Initiators thrive on setting agendas and direction. They can be seen as impetuous as they rush to 'get things going'. What will you sacrifice for success? What does money mean to you? How will you adjust your goals when results do not come as expected?
2. As an Initiator you will want to be in control. Consider how you might need to modify your behavioral style if you are not the primary decision maker. What steps would you take to be involved without 'taking over'? How might the entire decision making process benefit from you taking such a position?
3. Initiators tend to be quick on the uptake. Consider how you might coach your advisors, spouse and family to communicate in a way that enables you to assimilate issues very quickly. Will you allow those who you trust to confront you when they disagree? Will you patiently listen to them? Think about the benefits to the debate and to the outcome if you were to take time out to explain your thought processes to them.

Disclaimer

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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.

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