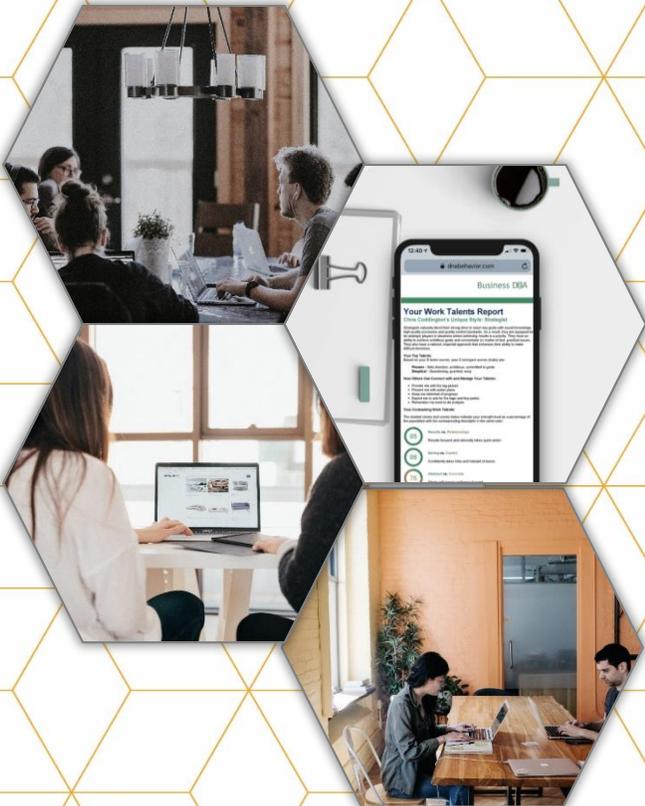


Behavior Drives Performance in the New Behavioral Economy™

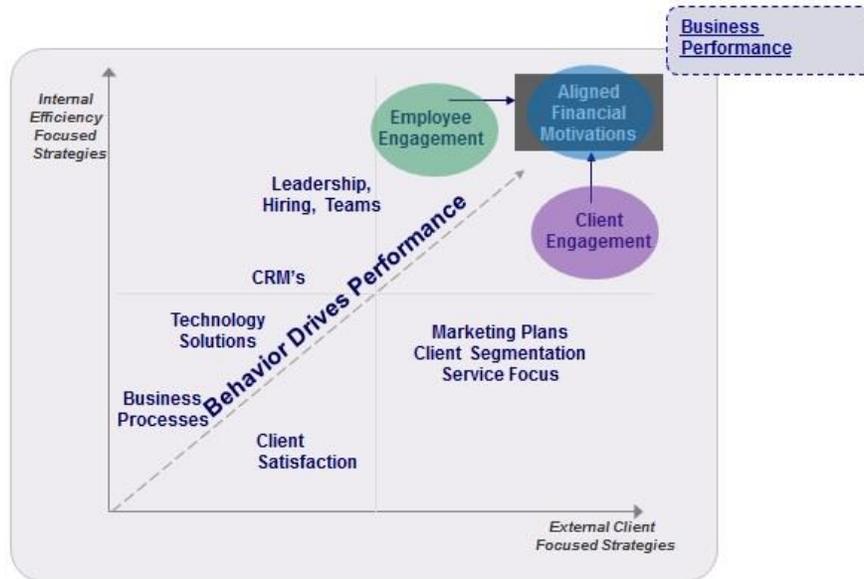
Behavioral Research Highlights for Leaders, Executives, Coaches, Advisors and Sales Teams



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About this Behavior Drives Performance Whitepaper

This whitepaper provides a summary of independent research highlights to demonstrate the power of behavior in achieving superior results, and consequently driving personal, relationship, business, financial family and sporting performance. “Behavior Drives Performance” is the philosophy upon which the DNA Behavior International business has been built.



The traditional approach to understanding human behavior has been “employee centered” in the area of recruitment, and to some degree leadership and talent management. However, in the emerging New Behavioral Economy™ there is an increasing need to not only understand employee behavior but for the business to emotionally engage its people across the whole organization on a continuous basis.

However, in this whitepaper we have sought to take the behavioral research even further beyond the “employee centered” areas to drawing out the power of understanding “client and customer centered” behavior. Understanding client and customer behavior, matching clients and customers to employees and being able to customize messaging, services, strategies, products and solutions offered are vital dimensions in the future of the New Behavioral Economy™.



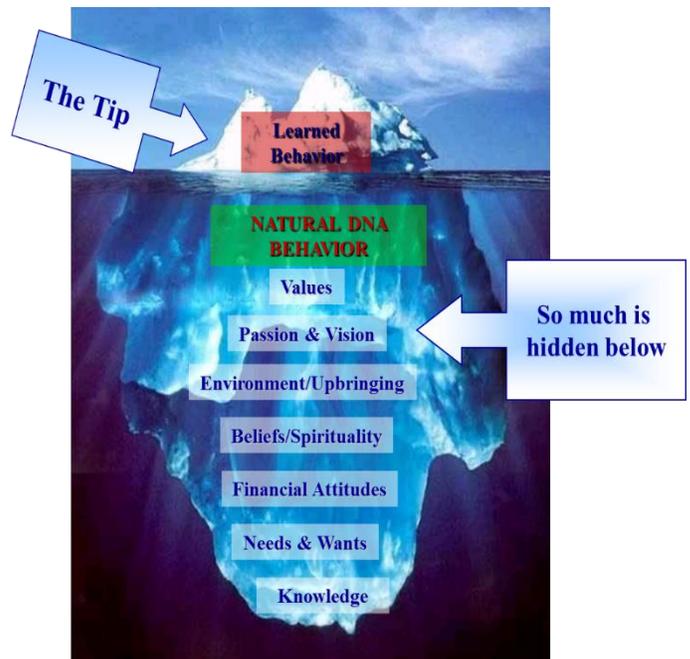
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Our hope is that the broad cross section of research highlights will motivate you to personally build greater behavioral awareness in all areas and adopt the new normal approach of “*Understanding People Before Numbers*” as the foundation of your business in dealing with all clients, customer and employees.

Who Is DNA Behavior International?

DNA Behavior International was established in 1999 to help businesses “know, engage and grow” their clients, customers and employees to provide customized life-long experiences that increase sustainable performance. We are a worldwide leader and pioneer in:

- the measurement of human performance
- the discovery and application of natural DNA behaviors to client centered business solutions, marketing, financial planning, family succession planning and sports talent development
- the alignment of client and customer behavior to employee or advisor behavior, and solutions for clients
- financial personality discovery
- the movement to the "New Behavioral Economy™"



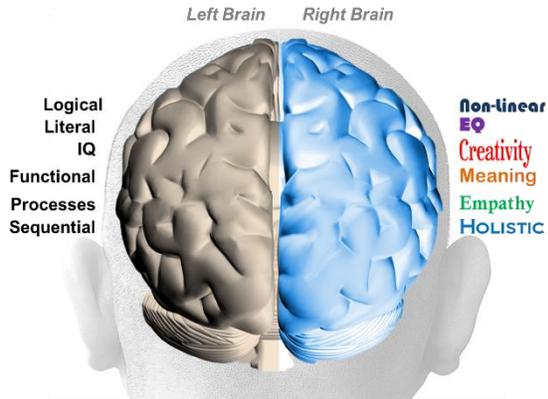
Since commencing business, DNA Behavior International serves people in over 47 countries and has over 20 proprietary DNA Behavior Discovery systems that reliably predict a person’s behaviors and preferences in different areas of focus with an unparalleled level of depth. We currently have a client base of more than 2,000 leading international, Fortune 500 and financial services businesses that use our online hub of human performance solutions and advisory services for increasing client, customer and employee engagement.

Our proprietary DNA Behavior Discovery systems have been developed and independently validated since 1999 by a highly qualified team with 100+ years of combined academic and practical behavioral discovery instrument development experience. Further, DNA Behavior International has invested more than 50 man years of time in the development of these systems and its programs.

For more information about our internationally recognized hub of human performance solutions, please contact us at inquiries@dnabehavior.com.

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The Business Challenges for Transformation to the New Normal

The winds of change are moving fast through the modern economy with people seeking greater meaning and wanting their needs to be understood at a deeper level. What we are seeing is the emergence of the “New Behavioral Economy™” where there is a strong power shift to the consumer. Through technology consumers have much greater and earlier access to information which means they

can dictate terms and demand higher service levels. The key to success will be the capability of businesses to know their clients and customers from the first interaction and then to emotionally engage them through every touch point.

In addressing any business transformation focusing on management processes in a rational and linear way using the “left brain” can help you achieve the first level of business results. However, at the root of nearly every business problem is human behavior. Certainly, if a business is to be transformed then the people in it will need to change starting with the leadership. Further, the client or customer experience will need to change. Ultimately, businesses will need to take a more empathetic, holistic and meaning based approach which taps into the “right brain”.

So, having more tangible processes for discovering the behaviors of the leaders, employees, clients and customers will help to address business challenges such as:

- De-commoditizing the business with a client centered model
- Setting the right business priorities and framing the message for the team to follow
- Lack of self-awareness and confidence of employees to effectively communicate with their team and clients
- Hiring, developing, engaging and retaining top talent
- Increasing sales team capacity and productivity
- Discovering client behaviors and needs to match different service teams and solutions, and unlock cross selling
- Acquiring, segmenting, engaging and retaining the ideal clients
- Addressing client service blockages within teams
- Lack of board cohesion and leadership disconnected from the business activities

Discovering Business Problems

Most organizations do not solve their problems because they cannot solve them, but because they cannot see them. Most problems start with the behavior of the people.

*Hugh Massie,
March 2004*

- Helping clients and employees to more confidently choose between the many options in their life and make the right choices

These challenges are similar for families dealing with wealth transfer and family businesses, and also sports coaches, players and organizations. Therefore, adopting a behavioral approach to solving problems in these fields is equally applicable.

2. Behavioral Research Defines the Performance Features of the New Behavioral Economy™

The conclusion of research is that both client centered and employee centered behavioral insights should be at the center of your business model to operate in the New Behavioral Economy™. However, the research demonstrates businesses that will perform at a higher level will be those which can uniquely match the behaviors of clients and customers to employees and solutions offered, and integrate all of the following primary features:

1. **Know**...use discovery systems and tools to reveal individual unique needs and motivations of clients, customers and employees
2. **Engage**...move from rational satisfaction to emotional engagement, empathy and meaning
3. **Grow**...recognize the primary driver of revenue is human capital growth through highly productive people free to utilize their strengths and capable of managing their struggles
4. **Behavioral Marketing**...deliver customized messages, websites and information flows
5. **Leadership**...develop efficient execution by managing and communicating with people based on their unique talents
6. **Tailored Solutions**...recognizing a person's unique life, financial and career behaviors and motivations and life, not only revenues
7. **Succession**...transfer of people based on capabilities and passions
8. **Revenue Model**...charge based on value delivered not transactional size
9. **Collaboration**....connect people based on behavioral fit and values
10. **Technology**....use turnkey online systems to intelligently leverage behavioral insights across all dimensions of a business

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3. DNA Behavior Research Insights

The following behavioral insights will help you as leaders, executives, coaches, advisors and people generally in focusing your attention on the “human element” in building models for enhanced performance. The key is to now look below the surface to gain deeper behavioral insights and use this as the bridge between the left and right brain for delivering enhanced performance.

Knowing the natural “DNA Behavior” of people is by its inherent nature equally applicable regardless of where the person comes from, the setting or environment, whether they are male or female, their age or generation, or their culture or religion.

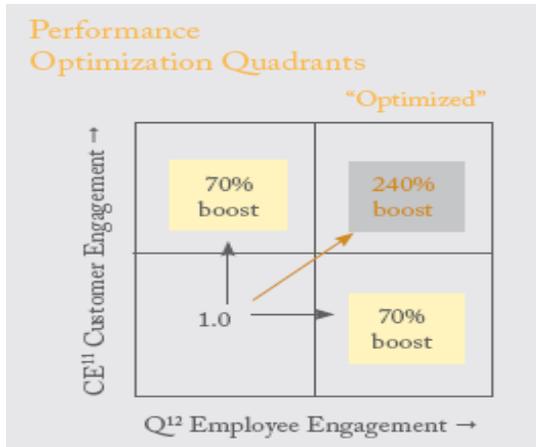


Behavioral Insight 1: Influence of Behavior on Marketing, Sales and Customer Service



Behavioral Insight 1

The key to **Relationship Performance** is to “know” who your clients, customers and employees are for emotionally engaging them through tailored communication and by providing customized life long experiences.



2009 Gallup Research shows that when clients are fully engaged and have a strong emotional connection to the organization, they deliver an average *23% premium in terms of share of wallet, profitability, revenue, and relationship growth* over the average client.

Employees whose supervisor focuses on their strengths are 2.5 times more likely to be engaged than if weaknesses are focused on.

Businesses that emotionally engage employees will grow earnings 2.5 times faster than those who do not.

Businesses that simultaneously engage BOTH their employees, and clients *emotionally* are likely to experience up to 2.4 times increase in financial performance.

The key is therefore to understand the communication style of your clients and the behavioral factors that motivate them.

Harvard Business Review – Stop Trying to Delight Your Customers by Matthew Dixon, Karen Freeman and Nicholas Tonan, July 2010

There is a need to arm sales and customer service representatives to address the emotional side of customer interactions.

- *Twenty-four percent of the repeat calls in our study stemmed from emotional disconnects between customers and reps—situations in which, for instance, the customer didn't trust the rep's information or didn't like the answer given and had the impression that the rep was just hiding behind general company policy. With some basic instruction, reps can eliminate many interpersonal issues and thereby reduce repeat calls.*
- *One UK-based mortgage company teaches its reps how to listen for clues to a customer's personality type. They quickly assess whether they are talking to a "controller," a "thinker," a "feeler," or an "entertainer," and tailor their responses accordingly, offering the customer the balance of detail and speed appropriate for the personality type diagnosed. This strategy has reduced repeat calls by a remarkable 40%.*



IBM Global Business Services – Client Segmentation

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IBM deployed its RAMP program in Assurant Healthcare a national and international health care solutions company. A key part of the program was adopting a more formal approach to understanding the behavior of clients and segmenting them for better matching with call center operators.

- *Performance measurements derived from Client Statistical Performance Reports comparing fees acquired or saved within a calling month with baseline month: 37% increase based upon client's save rate for calendar year 2005 with baseline of calendar year 2004. 29% increase based upon client's sold fee rate for calendar year 2006 with baseline of October 2004 to September 2005.*

Neolane – Personalized Marketing Campaigns

The following case studies by Neolane in September 2010 demonstrate the power of personalized marketing campaigns:

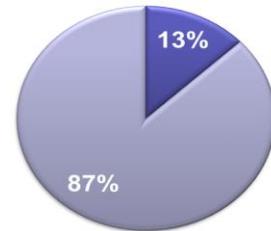
- *Bales Worldwide a Tour Operator increased response rates by 200%*
- *Meetic a European Online Dating company had email conversion rates increase by 10% , with reactions to emails up from 35% to 45%, and click throughs up from 2% to 12%*
- *Accor Hotels a worldwide hotel chain had purchasing activity from emails increase by 35% and campaign development times reduced by 50%*



2011 Research by First Financial Systems:

The research shows that the primary reason why clients leave their financial planner is because of a lack of emotional connection, and not dis-satisfaction with the results:

Why Clients Leave

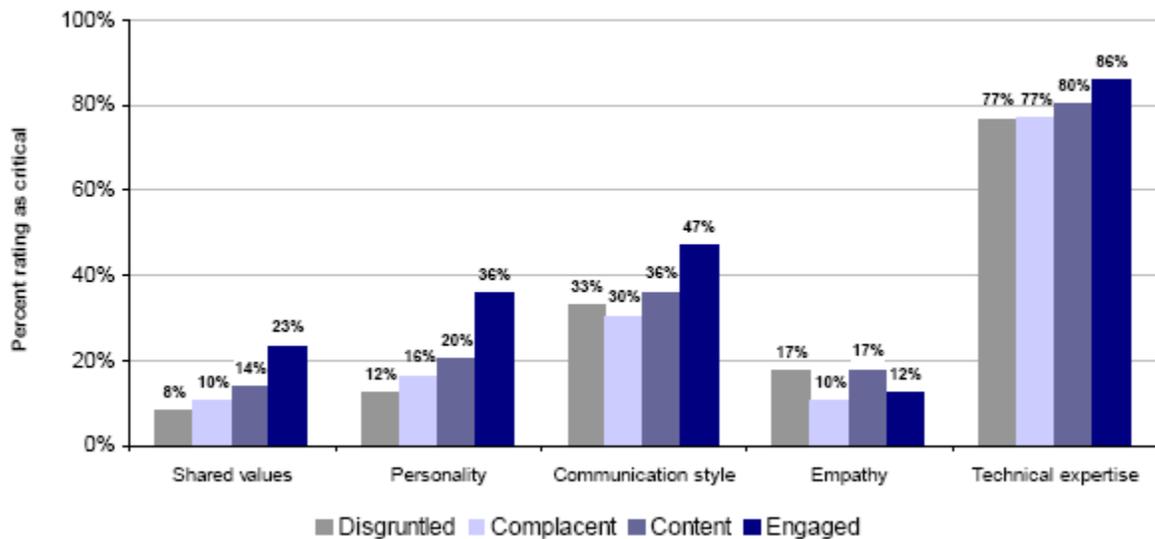


■ ROI ■ Relational Issues

- ROI = 13%
- Relational Issues = 87%

2011 Research by Adviser Impact – the Economics of Loyalty

The research highlights while the majority of clients demand fit on technical expertise and ability, engaged clients are more likely to seek a fit on values, personality and communication style.



Q. How important to a successful relationship with your adviser, is finding a close or perfect match on the following? (a 5-point scale where 1 is not at all important and 5 is critical)

Source: Adviser Impact, Economics of Loyalty, 2011.

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DNA Relationship Performance Questions:

1. *Do you know the communication preferences of your clients and how they make decisions?*
2. *Do you know how to adapt your communication style to relate with each client, customer and employee on their terms?*
3. *Do you have the behavioral insights to match your clients and customers with the right employees and solutions?*
4. *Do you have the behavioral insights, processes, scripts and systems to deliver customized experiences to different client, customer and employee styles?*
5. *Do you know what factors are critical to improve the client engagement levels to increase revenues and retention?*



Behavioral Insight 2: Influence of Behavior on Talent Management



Behavioral Insight 2

The key to **Business Performance** is to “know” the behavioral style of your employees and then match them to the right role for their talents, and manage them uniquely on a continuous basis.

20 Ways to Amp Up Your Business Today
Article, FPA Practice Management
Solutions Article June 2011:

Employee engagement is a competitive advantage because client behavior is influenced by emotions. Fidelity research shows that highly engaged employees put forth 57 percent more effort and boost client engagement by as much as 240 percent. Give your employees a line of sight as to how their careers fit into the mission of your firm. The key for good management is to know them, involve them, inspire them and reward them.



Harvard Business Review Article, March 2005 based on research conducted on over 80,000 managers by the Gallup organization.

Great leaders tap into the needs and fears we all share. Great managers, by contrast, perform their magic by discovering, developing and celebrating what is different about each person who works for them. Here is how they do it: 1. discover their strengths, 2. discover what activates those strengths and 3. discover how each person learns.

First Break All The Rules – What Great Managers Do Differently

By Marcus Buckingham and Curt Coffman, 1999 by Simon & Schuster

The following is research based on surveys of over 80,000 managers by the authors whilst working at the Gallup Organization:

Behavioral Talents

- any recurring patterns of behavior that can be productively applied are talents
- ...you cannot teach talent
- Every role, performed at excellence, requires talent.
- ...the right talents...are the prerequisites for excellence in all roles



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- As a manager...your job is to help them earn the accolade “talented” by matching their talent to the role.

Managing Talent

The talented employee may join a company because of its charismatic leaders, its generous benefits, and its world-class training programs, but how long that employee stays and how productive he is while he is there is determined by his relationship with his immediate supervisor.

Four Keys of Great Managers

1. Select for talent
2. Define the right outcomes
3. Focus on strengths
4. Find the right fit

Talent alone isn't special. It is the matching of the talent with the role that is special.

Managing Differences

Great managers recognize that each person is motivated differently, that each person has his own way of thinking and his own style of relating to others... But they don't bemoan those differences and try to grind them down. Instead, they *capitalize* on them. They try to help each person become *more and more* of who he already is.”

Great managers would offer this advice: Focus on each person's strengths and manage around his weaknesses... Help each person become more of who he already is. This radical insight is fueled by one simple insight: Each person is different.

Independent Hiring Research

Behavioral Assessment increases the accuracy of a successful hire to 53% - Job Profiling even higher.

Studies by John Hunter, Ph.D., at Michigan State University, show that the interview process is only 14% accurate in predicting a successful hire, that background and reference checking has a 26% accuracy, that aptitude and personality profiling (i.e. behavioral assessment) has a 53% accuracy, and that job profiling increases the accuracy to 75%.

The Cost of a Bad Hire

Independent research by the American Management Association demonstrates that the cost of a bad hire starts at 1.4 times annual salary and the multiple goes up to more than 10 times annual salary the more senior the position.

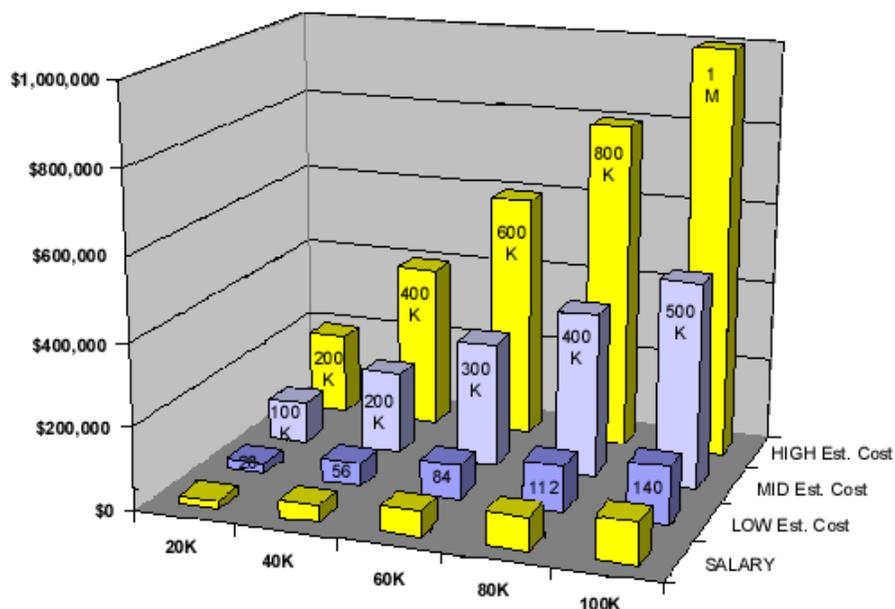
Additional research shows:

- Productivity of remaining employees declines when an employee leaves.
- The real costs associated with hiring and replacing employees are often hidden.
- Behavioral profiling increases accuracy of a successful hire to 53% - job profiling even higher
- Nearly 80% of job turnover is due to hiring mistakes.

The cost of a bad hire is estimated to be in the following multiples of salary:

COST OF A BAD HIRE CHART

Low to High Costs v. Salary



DNA Business Performance Questions

1. *Do you have the confidence to lead from the front and engage your team by managing each person uniquely?*
2. *As a leader, have you ever given instructions that were not followed because they were not heard or understood?*
3. *Are your employees productively using their strengths and passions for maximum performance in their roles?*
4. *Can you identify how the strengths and struggles of your employees are impacting the bottom line?*
5. *Are you getting below the surface in interviews to reveal the true behavior which will influence performance?*
- 6.



Behavioral Insight 3: Behavioral Influence on Financial Decision-Making

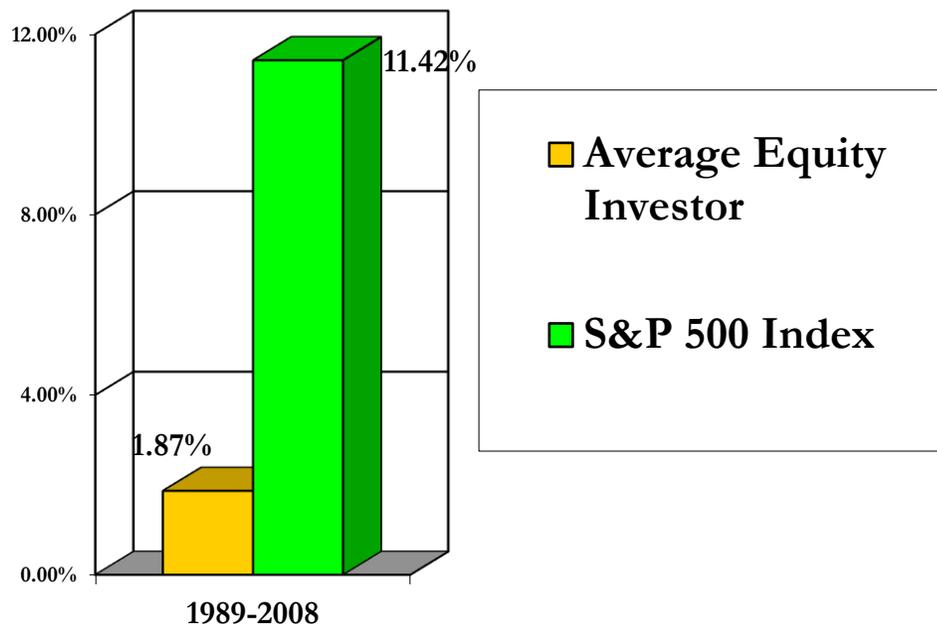


Behavioral Insight 3

The key to **Financial Planning Performance** is for investors to make committed financial decisions by knowing their complete financial personality, and being aware that the emotions money causes may get in the way of their results. Further, advisors need to be aware that their personal behavioral biases will influence investor decision-making.

Dalbar Research on Investor Behavior

If anyone needs justification for understanding financial personality and seeking the help of a financial advisor as a behavioral guide you only have to look at the DALBAR Quantitative Analysis of Investor Behavior Studies. The DALBAR Studies have consistently shown a large gap between the returns investors actually earn and the returns they could have earned with a buy and hold strategy. The most recent study shows that while the S&P 500 returned 8.35% over a 20 year period ending in 2008, the average equity investor earned just 1.87%, which was less than the inflation rate of 2.89%.



“Source: Quantitative Analysis of Investment Behavior” Report, 2009 Update Dalbar, Inc. The S&P 500 is an unmanaged index and cannot be invested in directly. Past performance is no guarantee of future results.

Independent Research on Investment Behavior

Pioneering research in the area of the psychology of investing now known as “behavioral finance” by Nobel Peace Prize winners Daniel Kahneman and Amos Tversky, and other leading academics has highlighted a number of key insights, including:

1. Investors want investments with profits higher than risks.
2. Investors have a basic “survival instinct” causing them in adversity to make decisions quickly and emotionally.
3. Investors have “optimism bias” being exhilarated by playing the game even if they know it is difficult to win.
4. Investors cannot rationally process all information and hence “pre-filter” taking notice of what we think matters and use rules of thumb
5. Investors have “over-confidence” thinking they are better at investing than they really are.
6. Investors have a “herding instinct” stampeding into investments in exuberance and out in fear.
7. Investors “mentally account” for hard earned money with more control and less risk than money easily obtained from windfall gains.
8. Investors want to save money for tomorrow and spend it today.
9. Investors manage the “twin desires” of hope for the future by buying risky assets and freedom from the fear of poverty by buying bonds.
10. Investor financial personalities shaped by genetics, life experiences and cultures weigh on the balance they strike between hope and freedom from fear.
11. Investors have a “loss aversion” meaning they procrastinate in the realization of losses to avoid pain

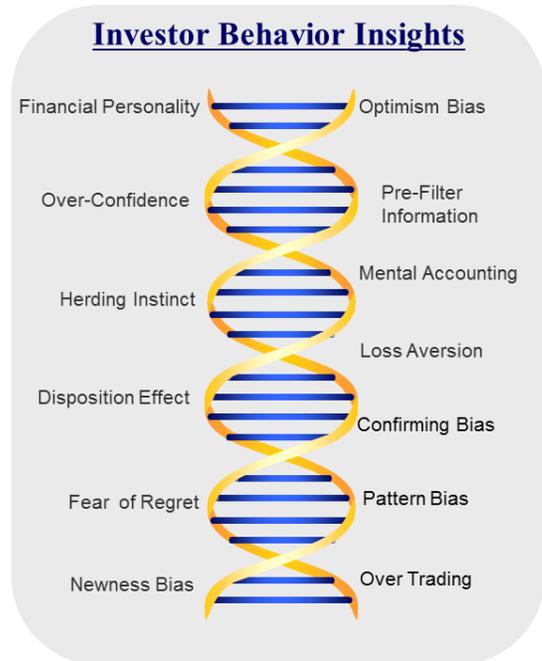
Source of Wealth Creation

Research indicates 95% of wealth creation comes from your behavior and personal talents and 5% from investment performance.

The Leavey School of Business at Santa Clara University

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- Investors suffer from the “disposition effect” of selling winners and hanging on to losers, rather than letting winners run and cutting losers.
- Investors can have a “fear of regret” not wanting to miss out on a potential gain from the “next best thing”.
- Investors have a “confirming bias” whereby they take more notice of information that is consistent with their existing views and preferences than that which is not.
- Investors have a “newness bias” where they tend to give more weight to recent or hindsight information even if its importance on stock valuations might be of marginal importance.
- Investors have “pattern bias” where they want to see order in the face of chaos such as that they convince themselves that there is a predictable pattern to share price movements when these are random.

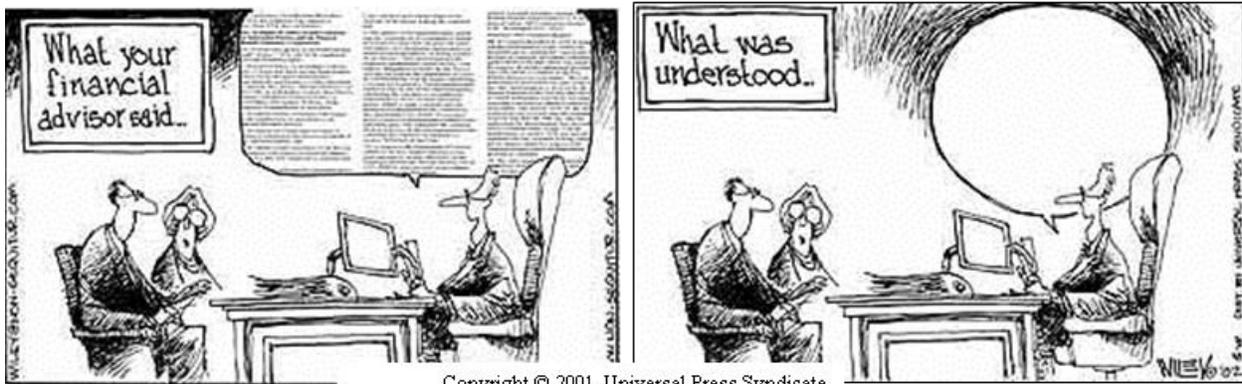


- Investors who are male tend to be more confident and “over trade” with lower long-run returns.

Independent Research on Advisor Biases

Independent research shows advisors naturally have their own investment biases, and their “blind-spots” must be managed so that clients are not unduly influenced by their behavior. Academic research studies show advisors can have:

- Overconfidence in making judgments
- Myopic loss aversion



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DNA Financial Planning Performance Questions for Advisors

1. *Do you need a more reliable method and systems to predict how your clients will react to life and market events?*
2. *Are your clients telling you everything quickly enough that you need to build a plan?*
3. *Do you have sufficient personal clarity to reliably know who your clients are?*
4. *Do your clients find it difficult to confidently make committed decisions?*
5. *What steps are you taking to differentiate your business in the face of the increasing commoditization of financial services?*

Behavioral Insight 4: Behavioral Influence on Family Life and Continuity



Behavioral Insight 4

The key to building **Family Performance** is to understand the different behaviors and preferences of each family member and the unique life experiences they require to close the family relationship gap and then build a cohesive and unifying purpose-based sustainable succession plan.

Independent Family Wealth Transfer Research shows:

The transfer of wealth in families is an emotive issue. Some research conclusions by Williams and Preisser in their 2003 book Preparing Heirs are:

1. 60% of transition failures are caused by a breakdown of communication and trust in the family unit.
2. 25% of failures in family wealth transfer are caused by inadequately prepared heirs.
3. 30% of family businesses survive to the second generation and just 4% survive to the third generation.

Independent 2009 Family Office Exchange Research shows:

- 92% of inheritors will switch advisors upon receiving their inheritance because they have no relationship with the advisor
- \$40 trillion of wealth will transfer to the next generation over the next 40 years.
- Clients are secured based on brand and lost on poor service.

DNA Family Performance Questions

1. *Can you reliably identify the strengths and struggles of your family members for family interaction and decision-making?*
2. *Can your family openly relate to each other to unlock blockages to effective family decision-making?*
3. *Have you engaged the next generation in the wealth transfer process so have buy in to the succession plan?*
4. *Do you know how your family members will respond to the wealth transfer decisions you make?*
5. *Has the right talent been developed to lead the family business?*



Behavioral Insight 5: Behavioral Influence on Sports Performance



Behavioral Insight 5

The key to building **Sports Performance** is emotional strength wins the game not physical strength alone. Understand the unique behavioral styles of the different players and develop their emotional intelligence both on and off the field.

2008 Coach Survey Summary Results: Evolution of the Athlete Conference

Collated by Liz Hanson, Client Director of Athlete Assessments

The Benefit for Coaches to Emotionally Engage Your Players

Top 3 Coaching Challenges:

- 50% Understanding their athletes' individual personality.
- 46% Balancing personal life, managing sports, career and home.
- 31% Managing relationships within team dynamics.

Top 3 characteristics of a phenomenal coach:

- 61% Focus on their athletes as a 'whole person'.
- 55% Strong communication skills and ability to teach.
- 33% Persistent in looking for new ways, techniques and tools to improve performance.



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Do Your Athletes care?

In business, they measure “engagement” as the degree to which a worker’s heart and mind is committed to their role, leader and company. Studies on the US job market estimate \$300 billion is lost by ‘actively disengaged workers’. Research shows an engaged worker will deliver an additional 30% of discretionary effort.

Apply engagement to sports...In sport, forget about 30% extra effort from your engaged athletes and consider what difference just 1% would make to your athlete’s or team’s performance. I know the value of 1%; I have lost gold medals by less than .5% - Bo Hanson.

DNA Sports Performance Questions

1. *Are your players productively using their strengths and passions for maximum performance?*
2. *Do you have the insights to recognize and capitalize on the different talents in your team?*
3. *Do you know the players and support staff well enough to provide customized experiences?*
4. *Do you have the capabilities, processes and systems to customize the coaching for different player styles?*
5. *Do you know how to better match the players and support teams to improve the relationship connection?*



Behavioral Insight 6: Behavioral Influence on Living a Quality Life



Behavioral Insight 6

The key to **Quality Life Performance** is about having the ability to successfully integrate finances into a balanced life, and in so doing, having the courage to live according to your unique design, in harmony and without regret.

Aviva 2010 Feel-Good Insight Report

The Aviva research study shows:

- 85% of people who are in financial control have high self-esteem and 49% are happy about their finances
- 42% of people believe earning more money is the route to happiness whereas 80% believe health and relationships are key
- 62% of people with high self-esteem have goals and save



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- 43% with low self-esteem can find information but do not understand it
- 25% of people with high self-esteem trust an advisor and 42% with low self-esteem do not

Wellbeing: The Five Essential Elements

The Gallup research study based on worldwide research from random samples in more than 150 countries since the Mid 1950's shows key statistical factors in 5 key dimensions emerged. These core dimensions are universal and interconnected elements of wellbeing, or how we think about and experience our lives:

- **Career Wellbeing:** People who have the opportunity to use their strengths are six times as likely to be engaged in their jobs and more than three times as likely to report having an excellent quality of life.
- **Social Wellbeing:** People who have a wide social network find their odds of being happy increase by 15% if a direct connection in their social network is happy.
- **Financial Wellbeing:** Experiential rather than purchases increase wellbeing and therefore satisfaction. Sadness tends to cause people to spend more money on themselves than they otherwise would.
- **Physical Wellbeing:** People who exercise 5 times a week for 30 minutes or more will be happier and have more energy.
- **Community Wellbeing:** Well doing promotes deeper social interaction, enhanced meaning and purpose and a more active lifestyle.



Met Life US Business Marketing Research 2011

The research shows:

“Meaning” in terms of feelings and what is emotionally important is the most important issue for people between the ages of 45 to 74 in building a retirement strategy.

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DNA Quality Life Performance Questions

1. *Do you have the insights and confidence to openly relate to others on their terms?*
2. *Are you interested in discovering the strengths and blind-spots which influence your life and financial decisions?*
3. *Have you identified your life purpose?*
4. *Do you have the clarity to confidently choose between the many options in your life?*
5. *Do you have a road map for the next stage of your life journey?*



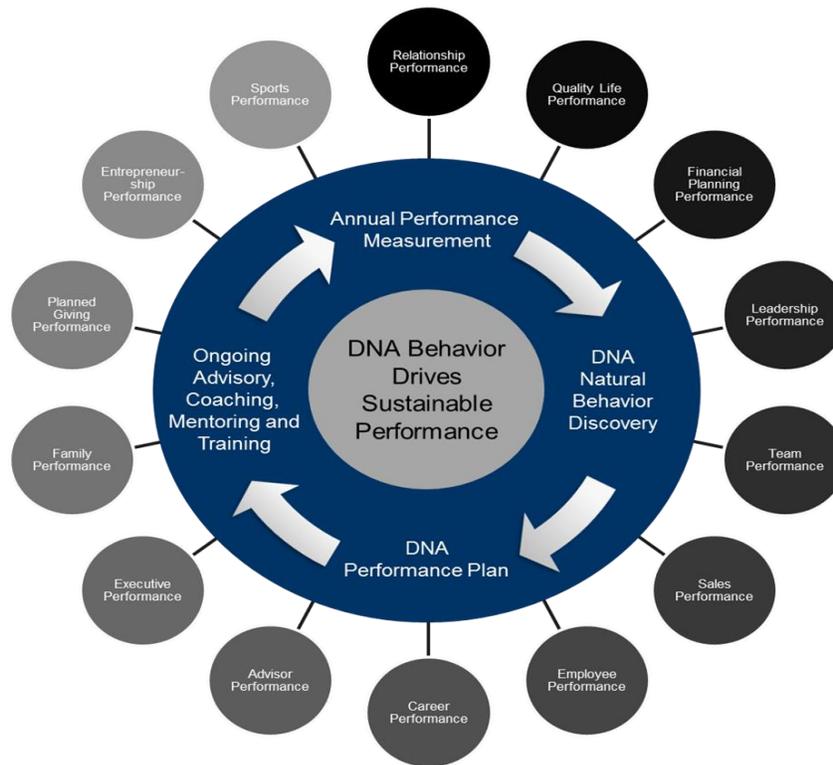
6. DNA Performance Solutions for Knowing the Behavior of Your Clients, Customers and Employees

If you are a business, financial advisor, family, sports team or individual who believes that “behavior drives performance” then choose the DNA Performance Solution for you. Our hub of DNA Performance Solutions are based on independently validated DNA Behavior Discovery Processes which are highly accurate and reliable.

DNA Behavior®

Scalable DNA Performance Solutions for Customized Life Long Experiences

Our Hub of Proprietary DNA Performance Solutions which Intelligently Integrate Performance Measurement, Behavior and Plans



Step 1: Behavioral Discovery

Each of the DNA Performance Solutions starts with objective discovery of a person's natural DNA Behavior and measurement of their performance using the independently validated DNA Discovery Process. In addition, the DNA Discovery Process includes steps to uncover specific current learned behaviors relating to or influencing a person's performance.

Step 2: Performance Plan Creation

Each DNA Performance Solution includes steps to intelligently apply the behavioral insights obtained through the DNA Discovery Processes enabling the building of a DNA Performance Plan to enhance a person's performance in a specific area.

Step 3: Ongoing Performance Reviews and Monitoring

We recommend that each person have regular reviews to monitor how their performance is progressing. In particular, that they have clarity and are productively using their behavioral strengths, and are not allowing their behavioral struggles to become performance impediments.

Appendix A: Background Information

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The DNA Behavior International Research Team Leaders

The Leaders of the DNA Behavior International Behavioral Research Team are:

Justin A. DeSimone, Georgia Institute of Technology

Justin serves as a consultant to DNA Behavior International focused on behavioral research and content development. He is a non-executive member of the DNA Behavior International Advisory Board for Behavioral Research. Justin has a B.A. in Psychology from Duke University. Justin has more than 10 years of experience in psychometric research and will in May 2012 complete his PHD in Industrial and Organizational Psychology. He works closely and is supervised by Dr. Lawrence James, PHD at Georgia Institute of Technology's Industrial and Organizational Psychology Department on the creation and validation of new personality measures for multi-national and Fortune 500 corporations. Justin has taken twelve graduate-level courses in research methodology and statistics and has served as a teaching assistant at Georgia Tech for six graduate level statistics courses since 2006. He has previously worked with AON Talent Solutions and Ramsay Corporation in order to develop and validate selection tests for The Coca-Cola Company. He also has experience working with training and organizational development for The Coca-Cola Company and CJC International.

Bill Newbolt PHD, Newbolt & Associates

Bill currently serves as a consultant to DNA Behavior International focused on behavioral research and content development. He is a non-executive member of the DNA Behavior International Advisory Board for Behavioral Research. Bill has a PHD in industrial and organizational psychology from the University of Georgia. He has worked for The Coca-Cola Company and other Fortune Companies for over 20 years leading the development and validation of personality measures and conducting behavioral statistical analysis. For the past 8 years he has provided independent consulting services to companies on behavioral research and human performance issues

Lee Ellis, Leadership Freedom, LLC

Lee serves as a consultant to DNA Behavior International focused on behavioral research and content development. He is a non-executive member of the DNA Behavior International Advisory Board for Behavioral Research. Lee has a B.A. in History and an M.S. in Counseling and Human Development. He is the president of Leadership Freedom, LLC. Lee has twenty years of experience in psychometric research. He led the team that researched and developed the Career Direct Personality Inventory (Career Direct® assessment system) and the RightPATH® Profile assessments that have been used internationally by

more than 250,000 individuals. Lee has sixteen years of experience in leadership training and education as well as twelve years of experience in guidance counseling. Lee is the author of *Leading with Honor: Leadership Lessons from the Hanoi Hilton* and *Leading Talents, Leading Teams* and the co-author of three books on career planning.

Carol Pocklington, Consultant

Carol serves as a consultant to DNA Behavior International focused on behavioral research and content development. She is a non-executive member of the DNA Behavior International Advisory Board for Behavioral Research. She has over forty years of technical and practical experience in the development and use of personality systems for Government Departments, the Banking Sector, the Airline Industry and many multi-national corporations undergoing significant internal re-structuring. She is a world authority on how personality insights can be used in human development and specializes in their application within the workplace. Carol conducted an independent research study for DNA Behavior International in 2001 on all of the major personality profiling systems being utilized in business with a view to assessing their strengths and limitations. The findings formed the foundation for establishing the criterion required in the development of new personality assessment tools for use in personal development, career, financial and business consulting services. She led the development of the DNA Discovery Processes which are currently applied to more than twenty specific applications worldwide under 8 different DNA brands.

Hugh Massie, DNA Behavior International

Hugh serves as the President of DNA Behavior International and is the company's executive leading the company's behavioral research and content development. Hugh has a Bachelor's of Commerce, is a member of the Institute of Chartered Accountants in Australia, and has a diploma in Financial Planning. Hugh has more than eleven years of technical and practical international experience in using and developing personality systems for a wide range of business applications. With a team of behavioral experts in Australia, the United States, and Europe, he visioned and led the development of the DNA Discovery Processes which are currently applied to more than twenty specific applications worldwide under 8 different DNA brands. Hugh is a world authority on the connection of natural DNA behaviors to life, financial, and business decisions providing consulting and training services to international corporations, Fortune 500 Companies and financial service firms.

Ryan Scott, DNA Behavior International

Ryan serves as the Product Development Manager at DNA Behavior International and is a company assisting with the management of the company's behavioral research and content development. Ryan

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has a Bachelor's of Science in Management from the Georgia Institute of Technology. Ryan has worked closely with Hugh Massie and the non-executive consultants during the development and commercialization of the DNA Discovery Processes which are currently applied to more than twenty specific applications worldwide under 8 different DNA brands.