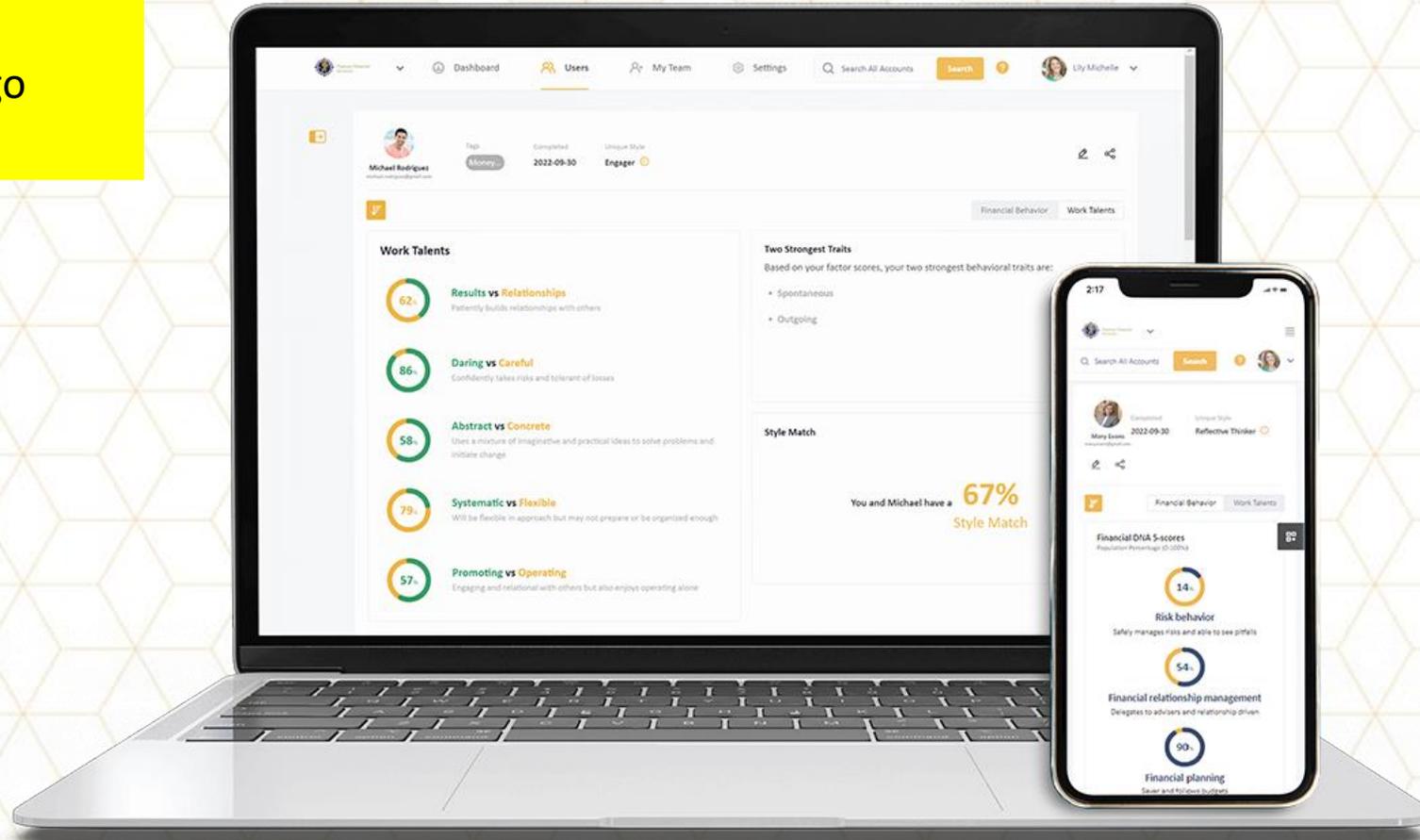


# DNA Behavior<sup>®</sup>

The Behavior and Money  
Insights Company



Insert client logo



# Learn to Know, Engage and Grow Every Client to Build a Client-Centered Business

# “The New World Culture” for Advisors

## How Will You Put Clients at the Center of the Plan



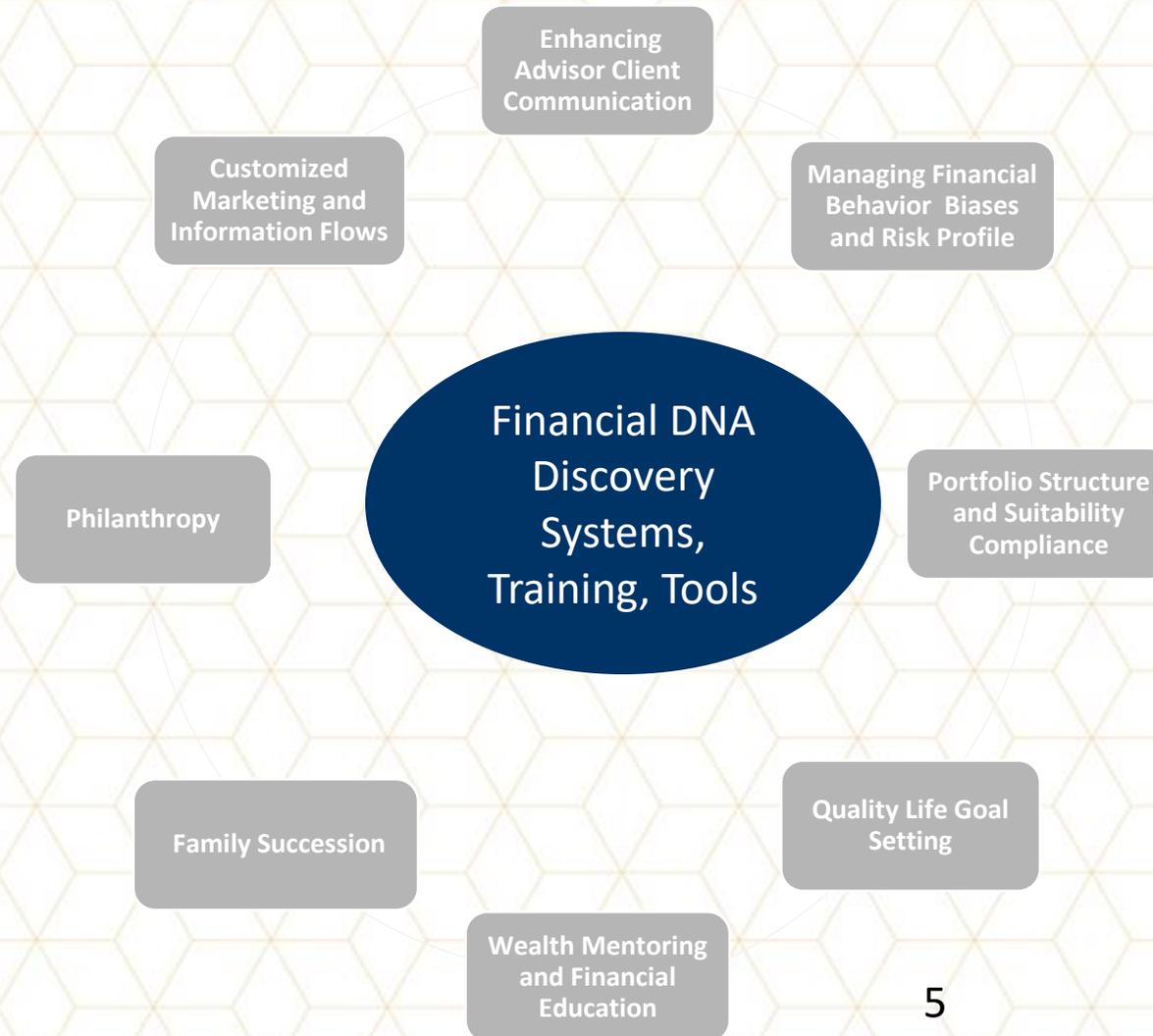
# Getting Started With DNA Behavior

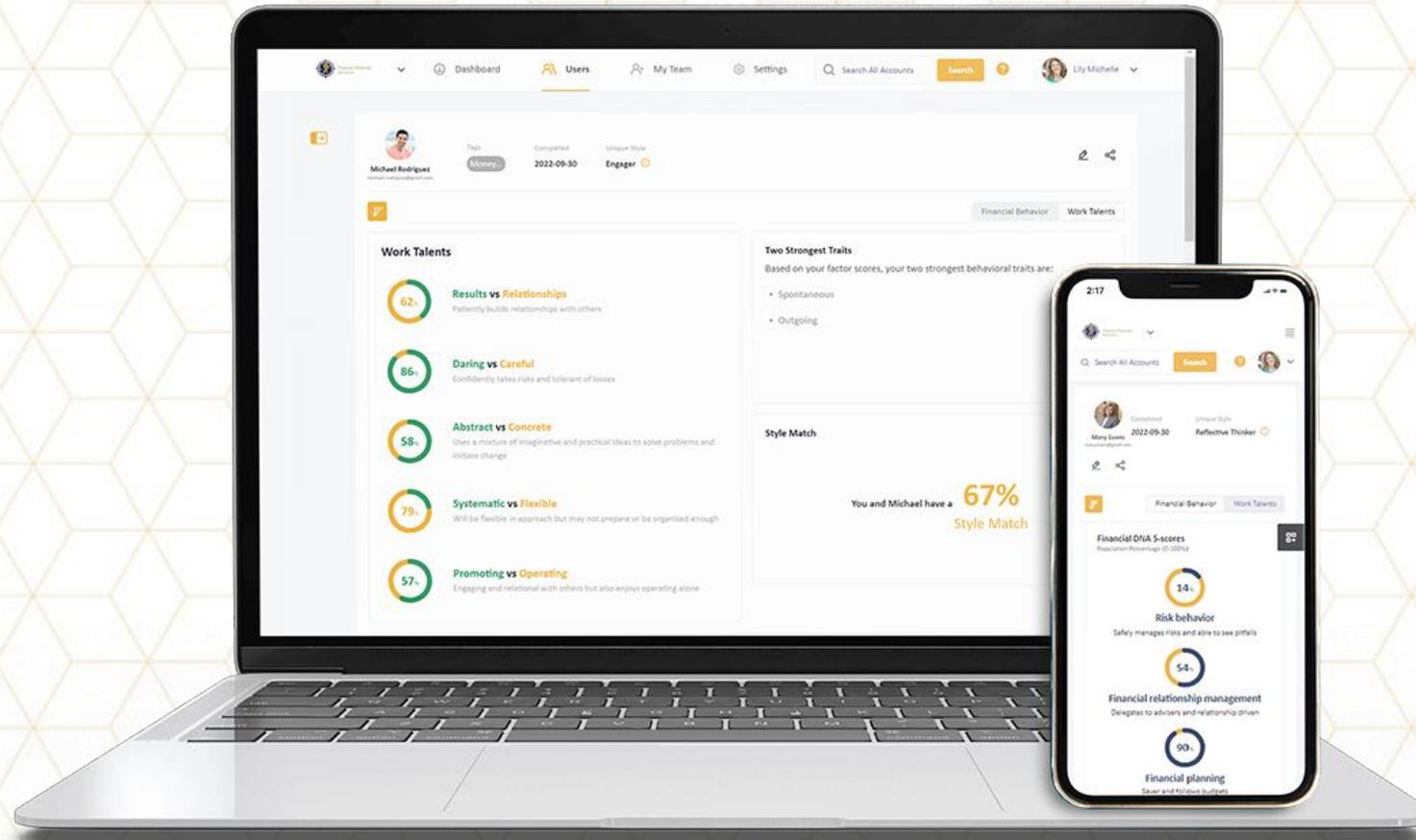
## How Can DNA Behavior Help Your Firm?

### Behavior Drives Performance



# How the Financial DNA Systems Enhance Every Relationship, Planning Process and Compliance





# Using DNA Behavior Processes In Your Firm Leveraging the DNA Behavior Tech Platform

# Features of a Client-Centered Business Know, Engage and Grow Culture

## Advisors

- Tailored communication and client service for each client
- Customized “financial plans” based on financial personality insights to fully integrate the life and finances of the client
- Offering of solutions that are aligned to who the client is
- Behaviorally aware advisors who leverage their strengths and manage their struggles (blind spots) to mitigate their biases in delivering solutions
- Team approach to client service – different styles in meetings

## Advisory Team

- A mutual “knowing me knowing you” operating environment for open communication leading to higher trust and engagement
- Blockages unlocked to outstanding client service execution
- Higher advisory team client acquisition and retention capability, productivity
- A robust recruitment process to match advisory talents to the role and team
- Higher advisory team capacity, productivity and engagement with clients based on strengths
- Leadership messaging that is connected to the business activities and is understood by the team

## Technology

- Powerful technology systems intelligently providing insights to all team members and clients real time
- Matching advisory team to clients and solutions on a real time basis

# DNA Processes for Enhancing Client Discovery and Engagement

## Key Features of the DNA Technology Systems

DNA Discovery System Features	Communication DNA	Financial DNA Natural Behavior
Validated Psychometric Forced Choice Q's	12	46
Online Completion Time (One Time)	2 to 5 mins	15 to 20 mins
Client Reports Available Online	1 page	1 page or 6 pages
Additional Advisor Reports	Customized Meeting Guide Group Client Base Report	Behavioral Management Guide+ Other reports
Advisor Client Matching	Compatibility Matrix	Compatibility Matrix
Online Tools for Real time Interaction	Relationship Connection	Market Mood
Firm Management	Enterprise Reports for Organizational Marketing Activities	Behavioral Big Data
API Connection to Technology Platforms	Salesforce CRM	Salesforce CRM, Naviplan
<b>Additional Optional Financial DNA Discovery Processes (Completed Annually) and Reports</b>		Quality Life Discovery (15 to 20 Mins) Financial Personality (15 to 20 Mins) Behavioral IPS

# How DNA Solutions Can Be Used Client Life Cycle Touch Points

Client Life Cycle Touch Point Enhanced by DNA Insights	Communication DNA	Financial DNA	Business DNA
Engaging First Connection of Prospect to Firm	Yes	Yes	
Customized First Meeting Experience and Communication	Yes		
Triaging Prospect to Right Channel/ Service Model	Yes		
Matching Client to Right Advisory Team Based on Fit	Yes		
Holistic Financial Personality Discovery		Yes	
Goals Based Planning		Yes	
Measurement of Risk Profile and Biases		Yes	
Real Time Suitability Management/ Compliance		Yes	
Client Annual Reviews	Yes	Yes	
Inter-Generational Succession	Yes	Yes	
Segmented Organizational Messaging for Advisors, Employees, Clients and Prospects	Yes		
Advisor Recruiting, Team Productivity and Performance Management			Yes
Business Succession Planning			Yes

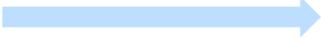
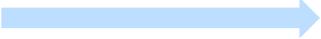
# When Specific Discovery Processes Are Used Client Life Cycle Touch Points

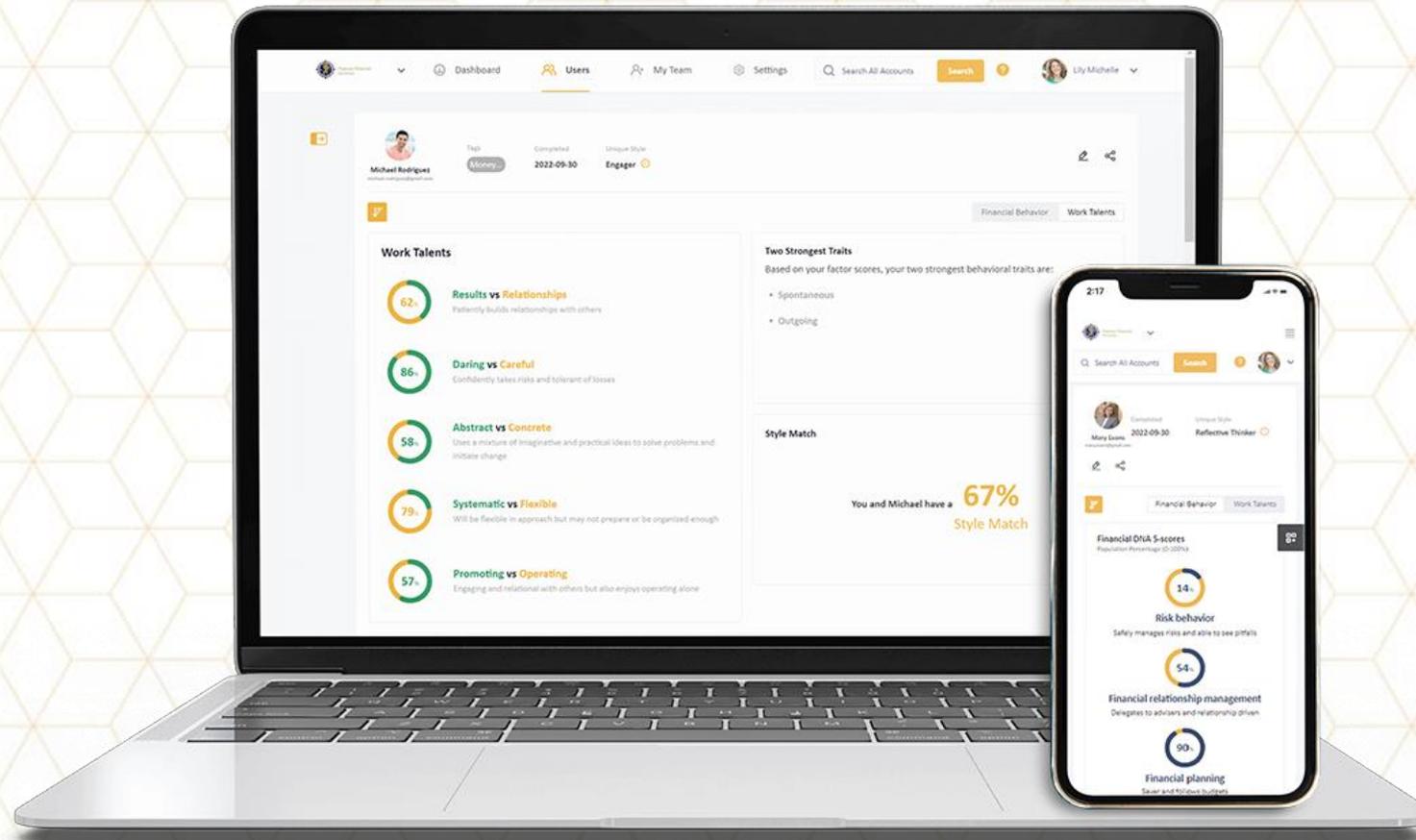
Discovery Processes	Prospect Phase	New Client Onboarding	Standard Annual (Goal) Review	Market Movements / Portfolio Changes	Transition Events
Intro Letter/Brochure	Yes	Yes	Yes	Yes	Yes
Communication DNA Completion) (One Time)	Yes	Yes	Yes (Review Report)	Yes (Review Report)	Yes (Review Report)
IMA Opening Form	Yes	Yes			
IPQ - Financial Capacity		Yes	Yes	Yes	Yes
IPQ - Financial DNA Natural Behavior Discovery (One Time)		Yes	Yes (if not done)	Yes (if not done)	Yes (if not done)
IPQ - Financial Personality Discovery (Annual)		Yes (optional)	Yes	Yes	Yes
Market Mood Simulation		Yes	Yes	Yes	Yes
IOS/ IPS embed with FDNA behavioral insights		Yes	Yes	Yes (Update)	Yes (Update)
Financial DNA Quality Life Discovery (Annual)			Yes (except retiree's)		Yes
Financial DNA Quality Life Planning (As Needed)					Yes

# Implementing Financial DNA Inside-Out Process Through the Client Life-Cycle



# Changing the Know Your Client Paradigm with a Behavioral Finance Platform Using Financial DNA

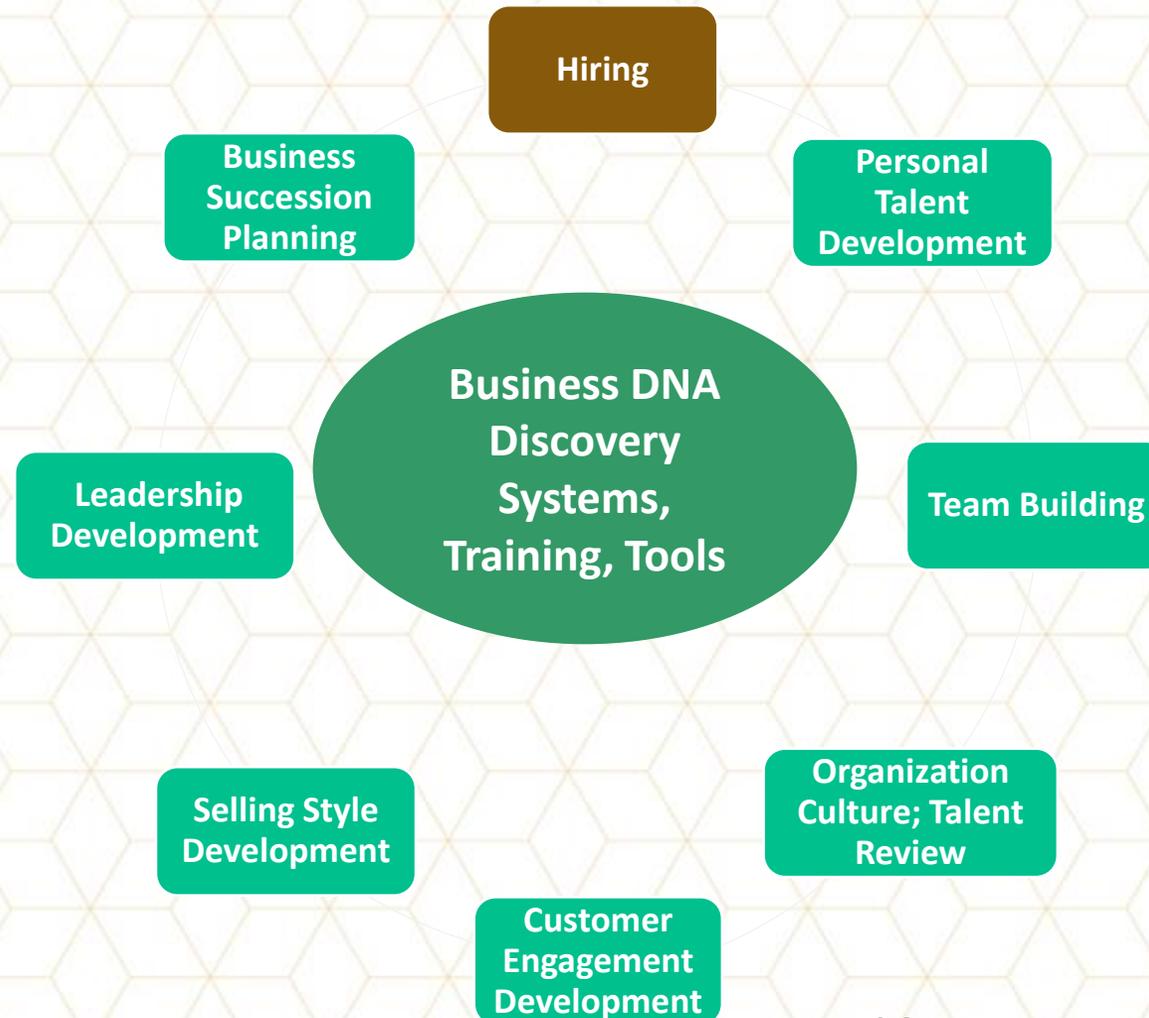
Traditional Paradigm	Financial DNA Holistic Approach	New Generation of Financial Personality Discovery and Performance Measurement
Big Data and Artificial Intelligence (Current Observed Behaviors Based on Assumptions and Some Actions)		Completion of a Validated Discovery Process by each participating individual to measure stable long-term behaviors and preferences
Singular Risk Tolerance Profiling Questionnaire (Highly Subjective)		Holistic Financial Personality Discovery firstly measuring Natural Instinctive DNA Behavior (Higher Objectivity) and then Learned Situational Behavior
		Measurement of Risk Propensity, Tolerance, Loss Aversion, Risk Preference, Risk Profile, 16 Behavioral Biases, Portfolio Grouping 1 to 7
Static Reports		Risk Composure: Market Mood Dashboard for Real Time Behavioral Management to Markets
N/A		IPS and Behavioral Portfolio Models
N/A		Customized Communication Keys and Action Steps
N/A		Quality Life Insights for Goals- Based Planning
N/A		Advisor Client Group Reporting
Situational Questions and Intelligence, Experience Bias		Validated Psychometric Analysis using Non-Situational Forced Choice Questions and Fit for Purpose Situational Risk Profiling Questions
Basic Stand-Alone Platform		API Integration with Custom Reporting and Branding



# Business DNA<sup>®</sup> Human Capital MANAGEMENT BUILDING YOUR Advisory team FOR DELIVERING WEALTH MENTORING SERVICES

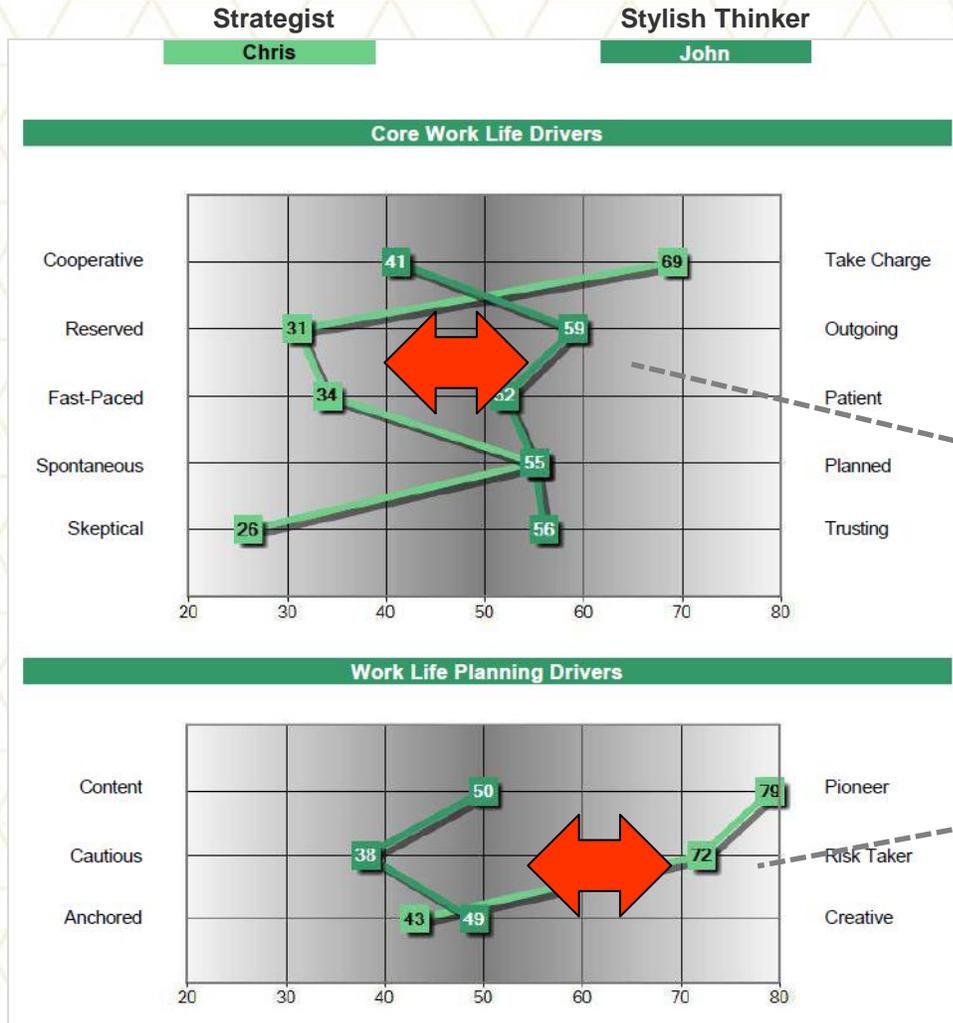
# Hire-to-Retire Suite of Solutions on a Single Platform

## Leveraging Employee Personality Insights



# Business DNA Hiring and Team Productivity Process

## Hiring Fit to Firm Leader



Identify and navigate behavioral differences:

Chris may not provide John with the personal engagement he needs

John could be far more content and cautious than Chris's pushy goal driven style

# Hiring Performance

## DNA Hiring Performance

The DNA Hiring Performance Report identifies the critical natural behavioral talents and motivations for a candidate to have maximum workplace alignment.



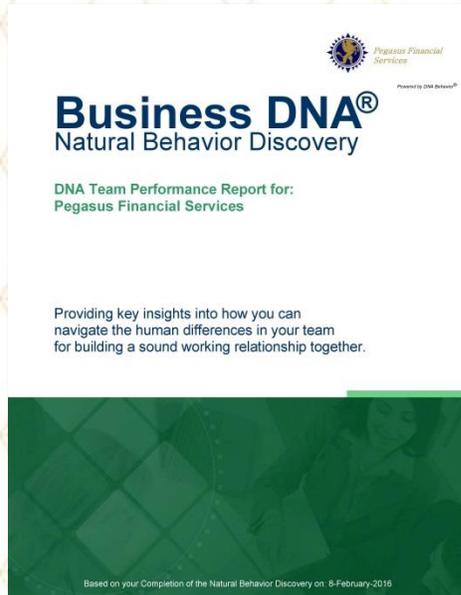
The hiring report provides insights in priority of importance based on the relative strength of the candidate's natural behavioral traits in the following 4 key areas:

- 10 Desired Tasks – activities –(out of 40 possible items)
- 5 Desired Team Roles –position (out of 20 possible items)
- 5 Desired Work Environment Features - what is important (out of 25 possible items)
- 5 Desired Work Rewards - work motivations (out of 20 possible items)

<b>1. Desired Tasks based on Talents</b>	<b>2. Desired Team Roles</b>
Priority of Tasks	Priority of Roles
1 Taking bold action	1 Outside sales
2 Handling objections	2 Product development
3 Questioning	3 Strategic Planning
4 Action orientated	4 Recruiting
5 Confidence in new situations	5 Project manager
6 Making quick decisions	
7 Setting goals	
8 Self managing	
9 Follows through	
10 Thinking globally	
<b>3. Desired Work Environment</b>	<b>4. Desired Work Rewards</b>
Priority of Environments	Priority of Rewards
1 New Experiences	1 Personal growth
2 Risk taking	2 Sense of achievement
3 Competition	3 Opportunities to travel
4 Challenges	4 Career progression
5 Freedom	5 Leadership position

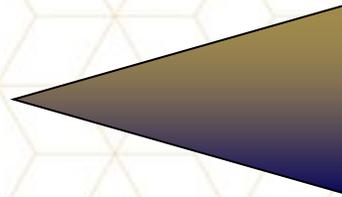
# Review Your Team

## Business DNA Team Report



Natural Behavior Team Report

- **What strengths and struggles does the team have?**
- **How would you leverage the different team talents for success?**
- **What talent/positions would you add or remove from the team?**



Factor 1: Commanding				
20	Cooperative (Practical)	Mid-Range	Take Charge (Visionary)	80
John Smith (41)	Alan Eckhardt (43)	Melanie Hilton (49)	Bobbie Jones (53)	Chris Coddington (69)
Carol Benjamin (38)	Tom Smart (40)	Doug Roberts (51)	Matt Woods (55)	
Factor 2: People				
20	Reserved (Focused)	Mid-Range	Outgoing (Expressive)	80
Chris Coddington (31)	Tom Smart (43)	Alan Eckhardt (55)	Carol Benjamin (45)	John Smith (59) Bobbie Jones (63)
Matt Woods (41)		Melanie Hilton (53)		Doug Roberts (64)
Factor 3: Patience				
20	Fast-Paced (Logical)	Mid-Range	Patient (Tolerant)	80
Chris Coddington (34)	Bobbie Jones (42)	John Smith (52)	Alan Eckhardt (55)	Carol Benjamin (59)
		Tom Smart (48)	Melanie Hilton (51)	
		Doug Roberts (51)	Matt Woods (47)	

Core Work Life Drivers - Natural Behavior Team Report

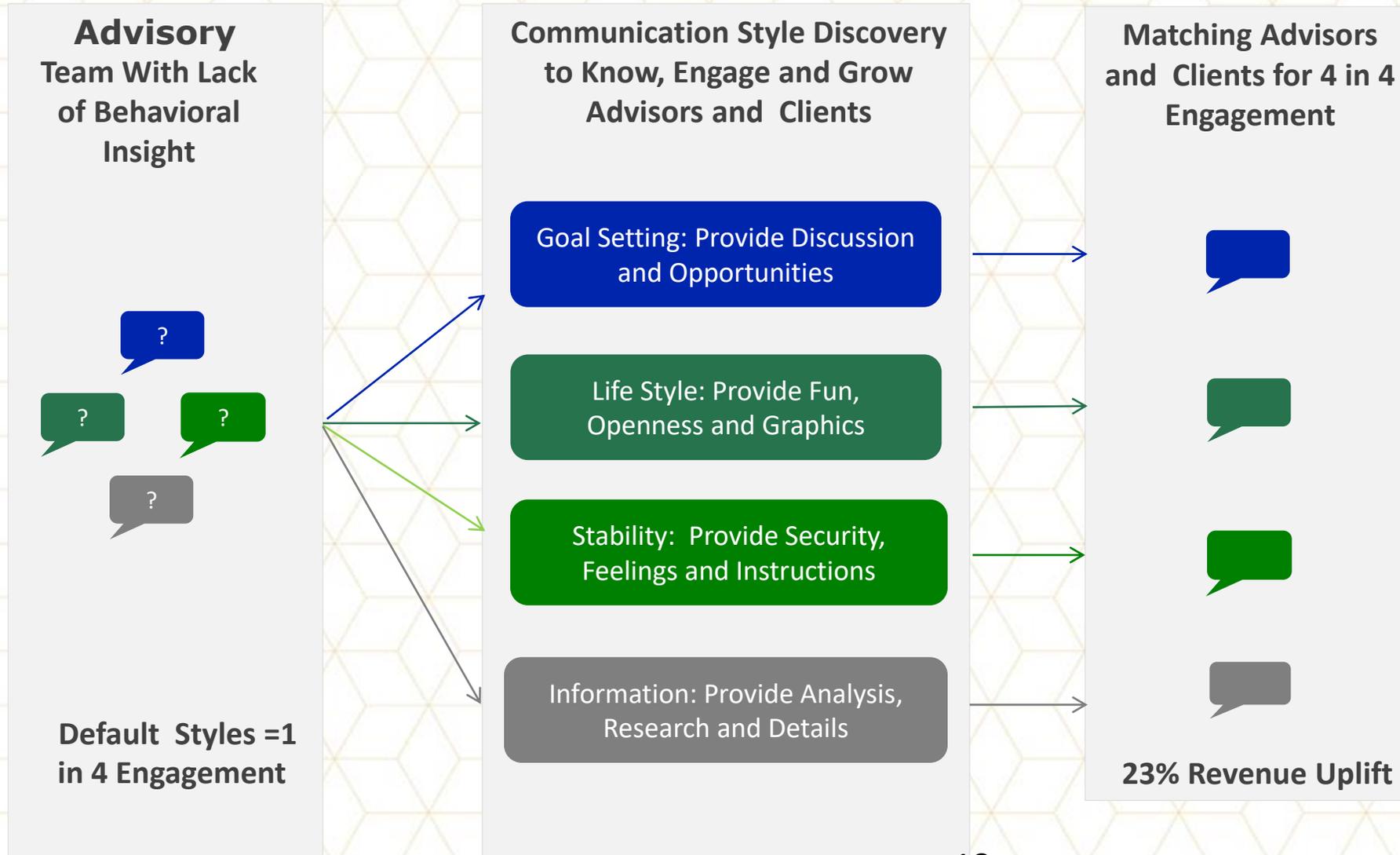
		Teammate									
Leader/Teammate Compatibility Matrix		Facilitator	Reflective Thinker	Influencer	Initiator	Community Builder	Engager	Strategist	Stylish Thinker	Relationship Builder	Adapter
Leader	Facilitator	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green
	Reflective Thinker	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green
	Influencer	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green
	Initiator	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green
	Community Builder	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green
	Engager	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green
	Strategist	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green
	Stylish Thinker	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green
	Relationship Builder	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green
	Adapter	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green	Light Green

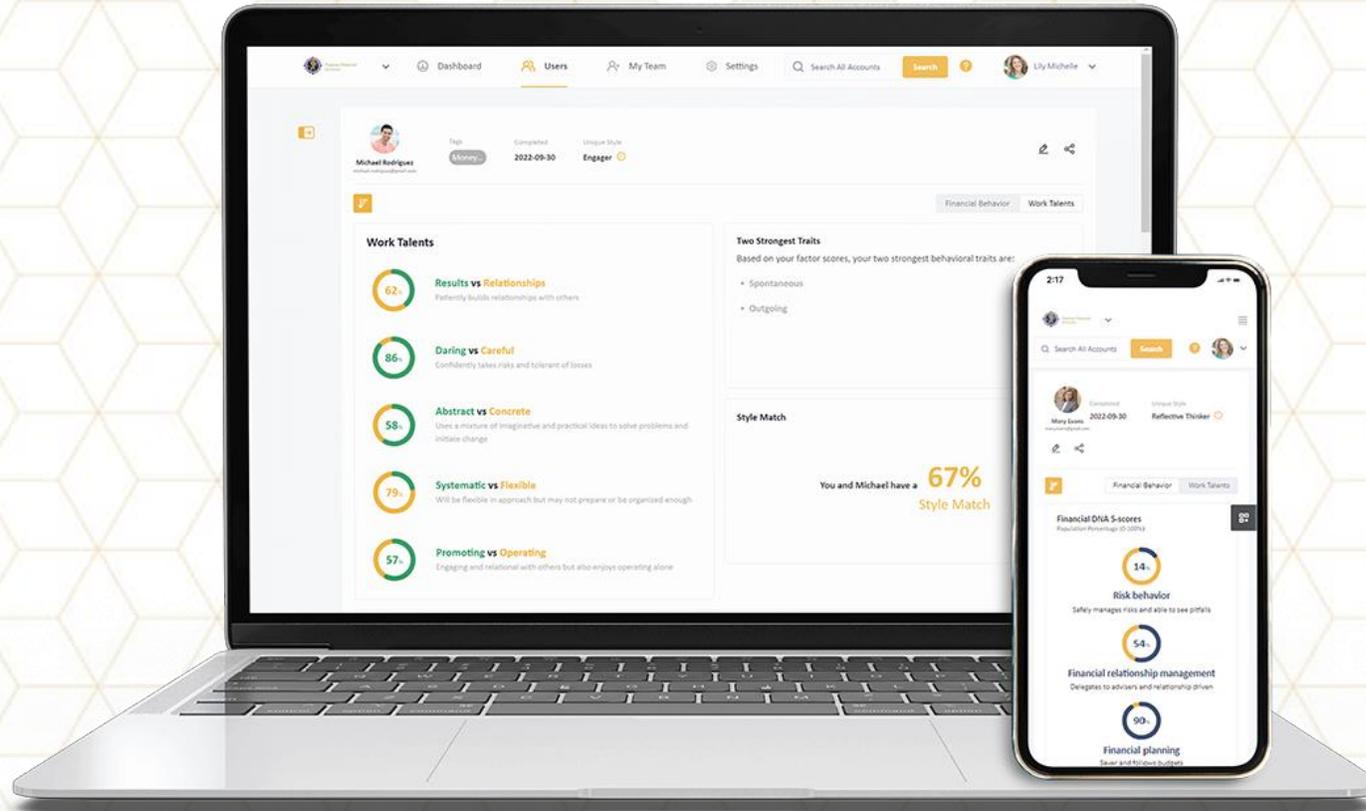
■ Minimal modification needed  
■ Some modification needed  
■ More modification needed

Team Compatibility Matrix- Natural Behavior Team Report

# Matching of Advisors to Prospects and Clients

## Use Behavioral Insights to Unlock Hidden Differences

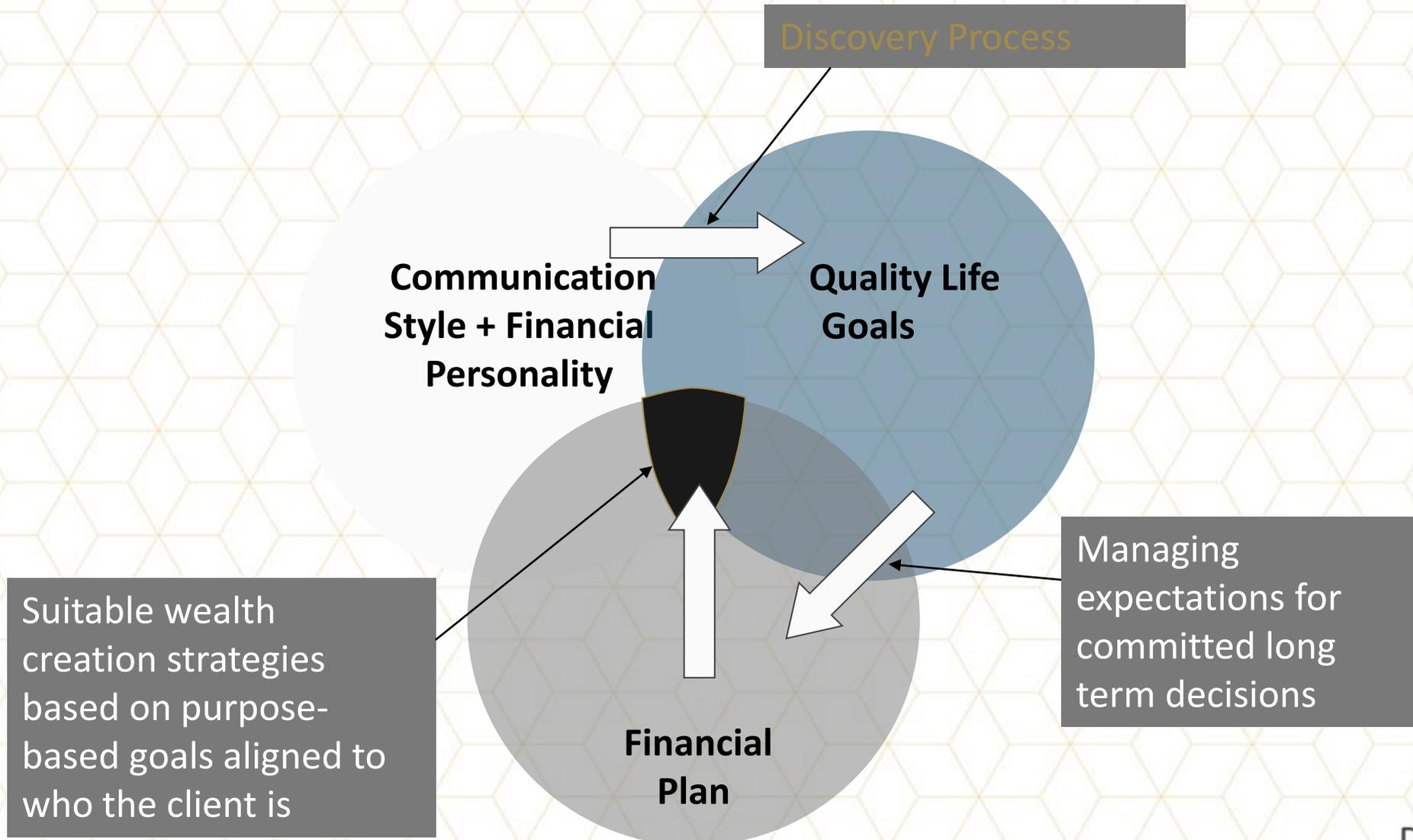




# Enhancing Your Planning Methodology Implementation of Financial DNA<sup>®</sup> in Your Practice

# The Financial DNA Discovery Process

## Holistic Client-Centered Methodology



# Transforming Financial Planning to a Quality Life Experience

**We tell clients the DNA “understanding people before numbers” approach changes the balance in your life and financial planning and also in all your relationships. Our desire is you will say the following about the experience:**



Changing the Balance™

**I feel comfortable in being guided to self discover and share information**

**I am liberated by the knowledge of my true life and financial motivations**

**I feel heard and understood by my advisor and family members**

**I am satisfied the best solution has been tailored to who I am**

**I am confident that the right choices have been made**

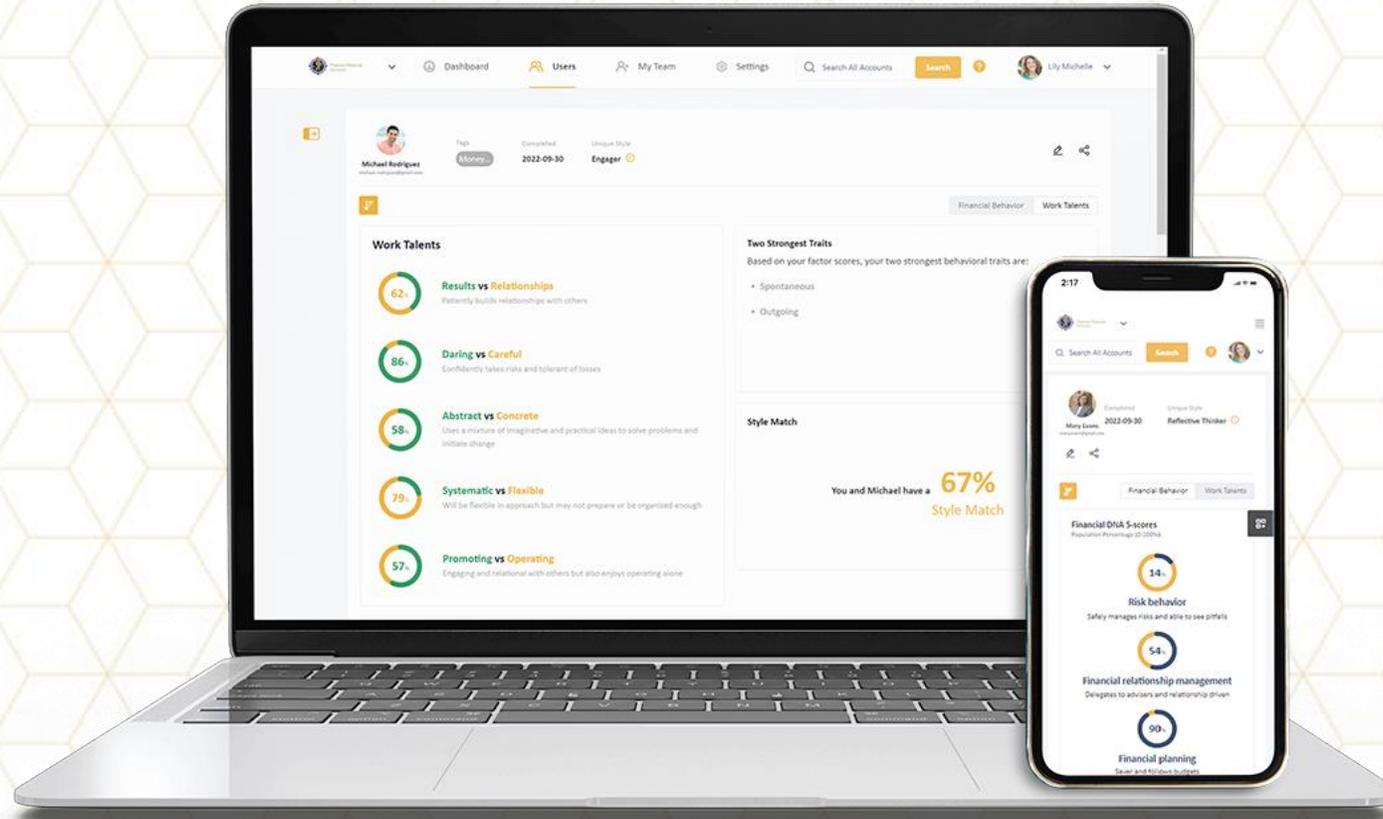
**I am emotionally committed to the decisions I have made**

**I now have a financial plan to build a Quality Life**

# Exercise:

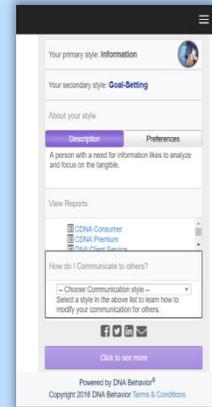
## Using Financial DNA To Enhance Your Services

1. What role are you currently playing in the life of your client?
2. How do you wish to be remembered by your clients?
3. What financial planning experience would you like to provide your clients ?
4. What changes do you need to make to your current financial planning process to deliver the desired Wealth Mentoring experience?
5. What changes do you need to make to your business model?



# Initial Roll-Out of Financial DNA Client Onboarding and Annual Review Process for Advisors

# The Family of FDNA Discovery Processes and Applications Wealth Mentoring Clients By Asking Powerful Questions



Communication



Natural Behavior

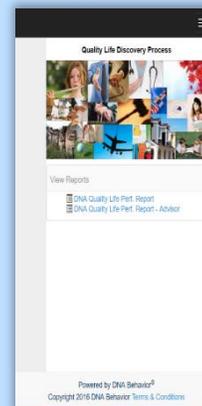


Learned Behavior

These Discoveries  
Included in CWM  
Package



Goals Discovery



Quality Life  
Discovery



Quality Life  
Planning

# Process for Advisors Using Financial DNA Insights Impacting Every Phase of the Financial Planning Process



# Client Onboarding Process for Enhancing Client Engagement

Initially, the client to complete:

1. Communication DNA Discovery (taking 2 to 5 minutes) after the first interaction, and then
2. Financial DNA Natural Behavior Discovery (taking 15 to 20 minutes) after an introductory meeting, but before the financial planning process commences.

Annually, additional Quality Life and Financial Personality Discovery processes to know the client's current learned behaviors and preferences at a deeper level.



DNA Behavior®

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**Financial DNA®**  
**DNA Client Onboarding Process**



# The Client Onboarding Process DNA Advisors Follow

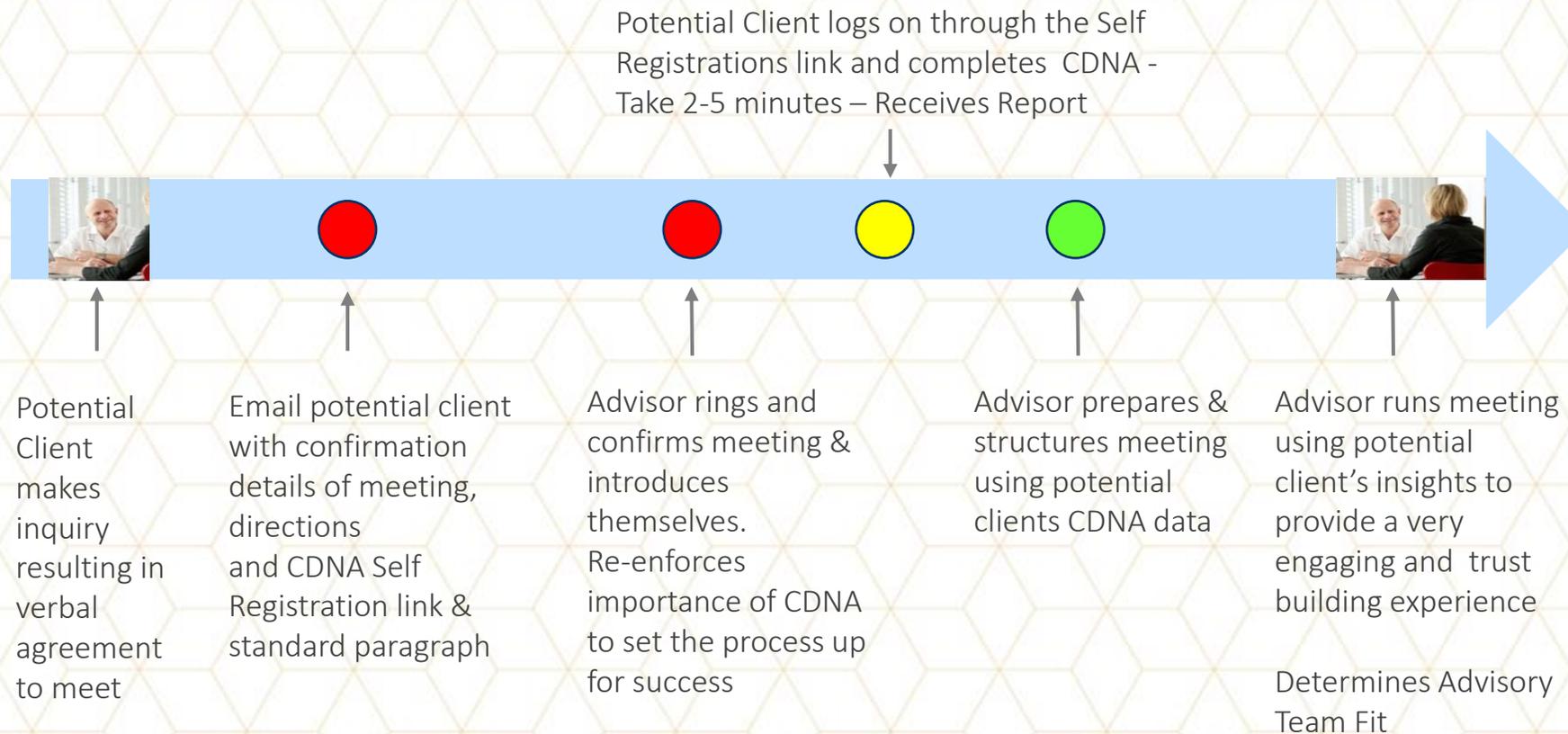
## Integration of Financial DNA to Existing Processes



# Client Engagement and Advice Process

## When is Communication DNA Introduced?

### *Engagement Phase of Advice Process*



# DNA Advice and Compliance Process

## How is the Financial DNA Discovery Process Used?

### *Compliance Phases of Advice Process*

After the Risk Profile is known using Financial DNA, the advisor prepares a plan and IPS for further discussion and client sign-off. The factors considered in making recommendations are documented.



# Deployment of the Financial DNA Reports For Initial Financial Planning Discovery

Contextualize Your Report Review and Design Meeting Agenda Based on the Clients Objectives



**CDNA Customized Meeting Guide**  
(1 page) for advisor to engage the client on their terms and ask custom intro questions

**Financial Behavior Report**  
(1 page) for identifying communication style, risk, spending and goal-setting behaviors

**FDNA Summary Report**  
(6 pages) to identify decision-making style, biases and risk

**Financial Talent DNA Report**  
(1 page) for pinpointing the client interview to 10 key behavioral insights; or  
**Comparison Talent DNA Report** for Couples (or Full Report)

**DNA Behavioral Management Guide** for the advisor to adapt their style in behaviorally managing the client and ask custom behavioral questions

**Behavioral IPS Letter** to align financial personality to the plan



Additional Wealth Mentoring Discovery:  
Learned Behavior  
Quality Life

# FDNA Insight API Integration to CRM/Planning Software Contact + Lead Records + Planning Tools

 **Chris Coddington** [Customize Page](#) | [Edit Layout](#) | [Printable View](#) | [Help for this Page](#) 

[in](#) [twitter](#) [f](#) [K](#) [YouTube](#)

[+](#) [Show Feed](#)

[Opportunities](#) [0] | [Cases](#) [0] | [Open Activities](#) [0] | [Activity History](#) [0] | [Campaign History](#) [0] | [Notes & Attachments](#) [0] | [HTML Email Status](#) [0]

### Contact Detail

[Edit](#) [Delete](#) [Clone](#) [Request Update](#)

Contact Owner	 <a href="#">Sachin Shelare</a> <a href="#">[Change]</a>	Phone	
Name	Chris Coddington	Home Phone	
Account Name		Mobile	
Title		Other Phone	
Department		Fax	
Birthdate		Email	<a href="mailto:chris.coddington@dnabehavior.com">chris.coddington@dnabehavior.com</a>
Reports To	<a href="#">[View Org Chart]</a>		

► **Communication DNA**

▼ **Financial DNA**

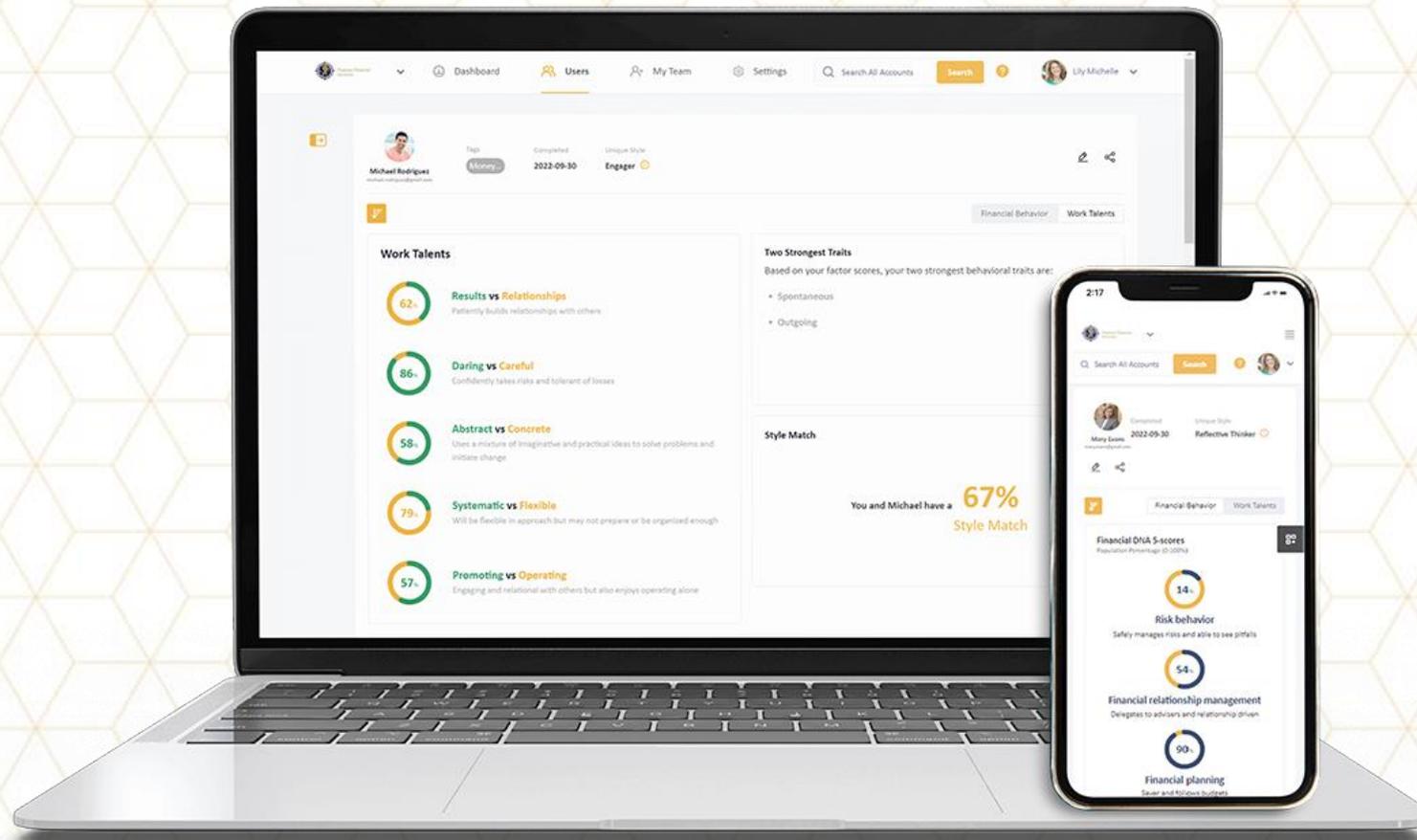
▼ **Financial DNA Natural Behavior Discovery**

Behavioral style	Strategist
2 Strongest behavioral factors	Pioneer, Skeptical
<a href="#">View Details</a>	

▼ **Financial DNA Natural Behavior Discovery Reports**

Financial DNA Talent Report	
<a href="#">Financial DNA Summary Report</a>	

<b>Risk Profile and Decision Making Group</b>	Group 7
<b>Risk Profile and Decision Making Score (0-100)</b>	98%
<b>FDNA Completion Date</b>	3/14/2012



## Enhanced Roll-Out of Financial DNA Client Onboarding and Annual Review Process for Advisors

# The Wealth Mentoring Process

## DNA Wealth Mentoring Meeting Guide

The Wealth Mentoring Process involves a deeper and more comprehensive Financial DNA Discovery Process being undertaken with clients throughout the lifecycle of the planning process. The Wealth Mentoring Process is undertaken with clients who:

1. Desire a higher level of engagement
2. Have experienced a major life transition and require more clarity about their future life direction
3. Have difficulty in making committed life and financial decisions
4. Would like a higher level of personal development and education

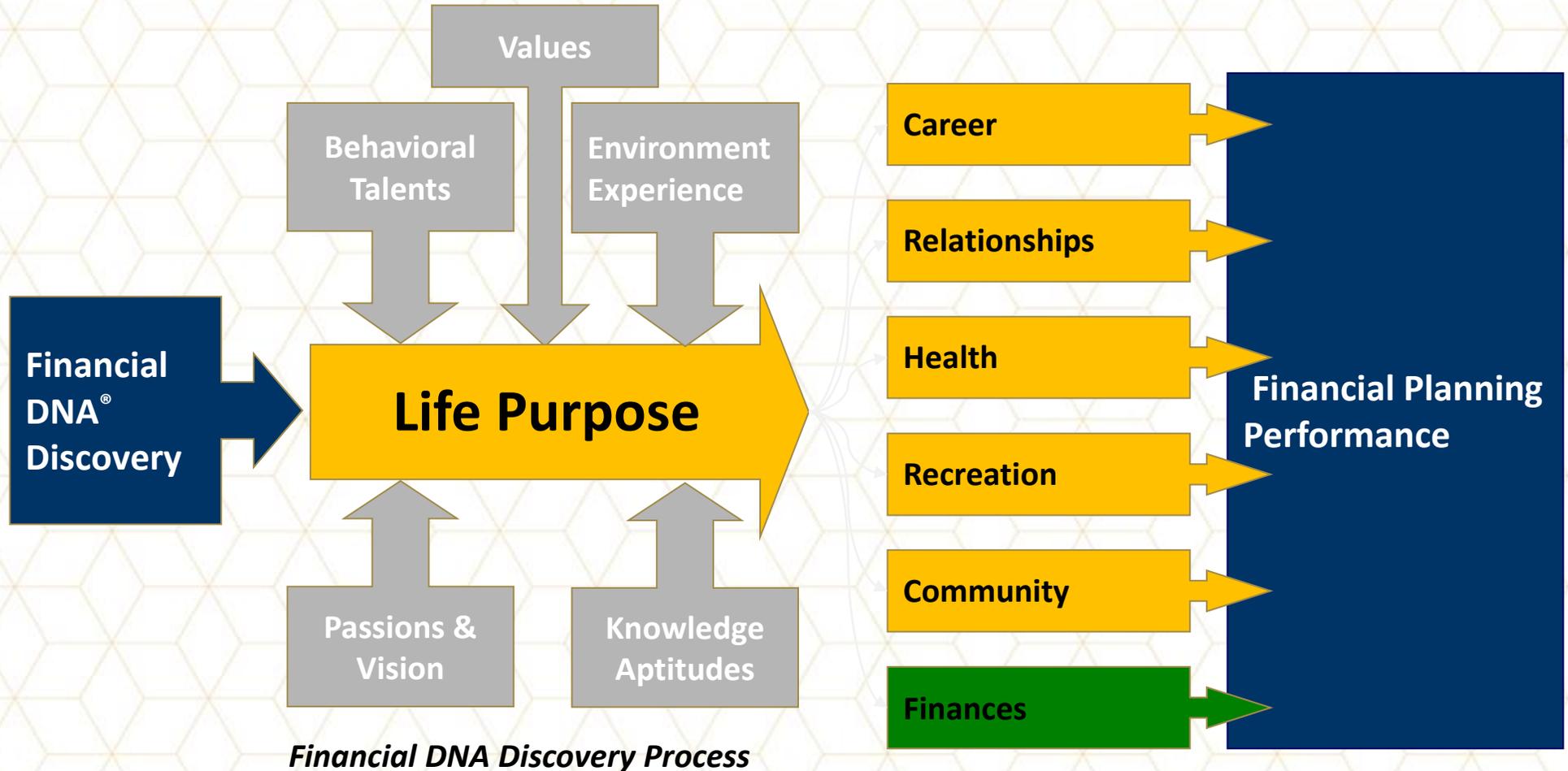
# Sustainable Financial Planning Performance Building a Life Purpose Centred Plan

*DNA Discovery*

*Facilitation of  
Discovery*

*Setting Quality  
Life Goals*

*Documentation &  
Accountability*



*Financial DNA Discovery Process*

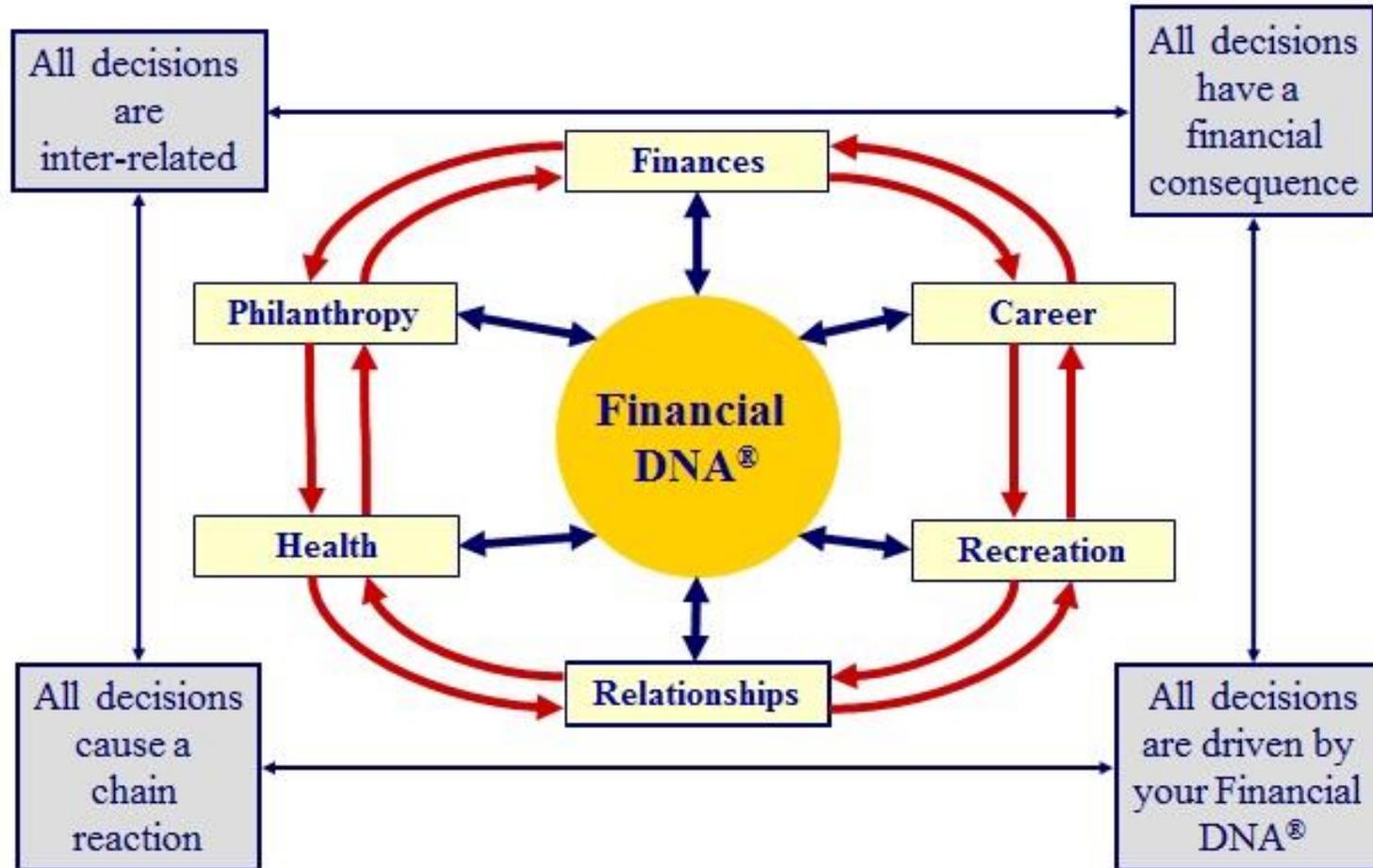
# Financial Planning Performance

## Behaviorally Manage the Dynamics of Life and Markets



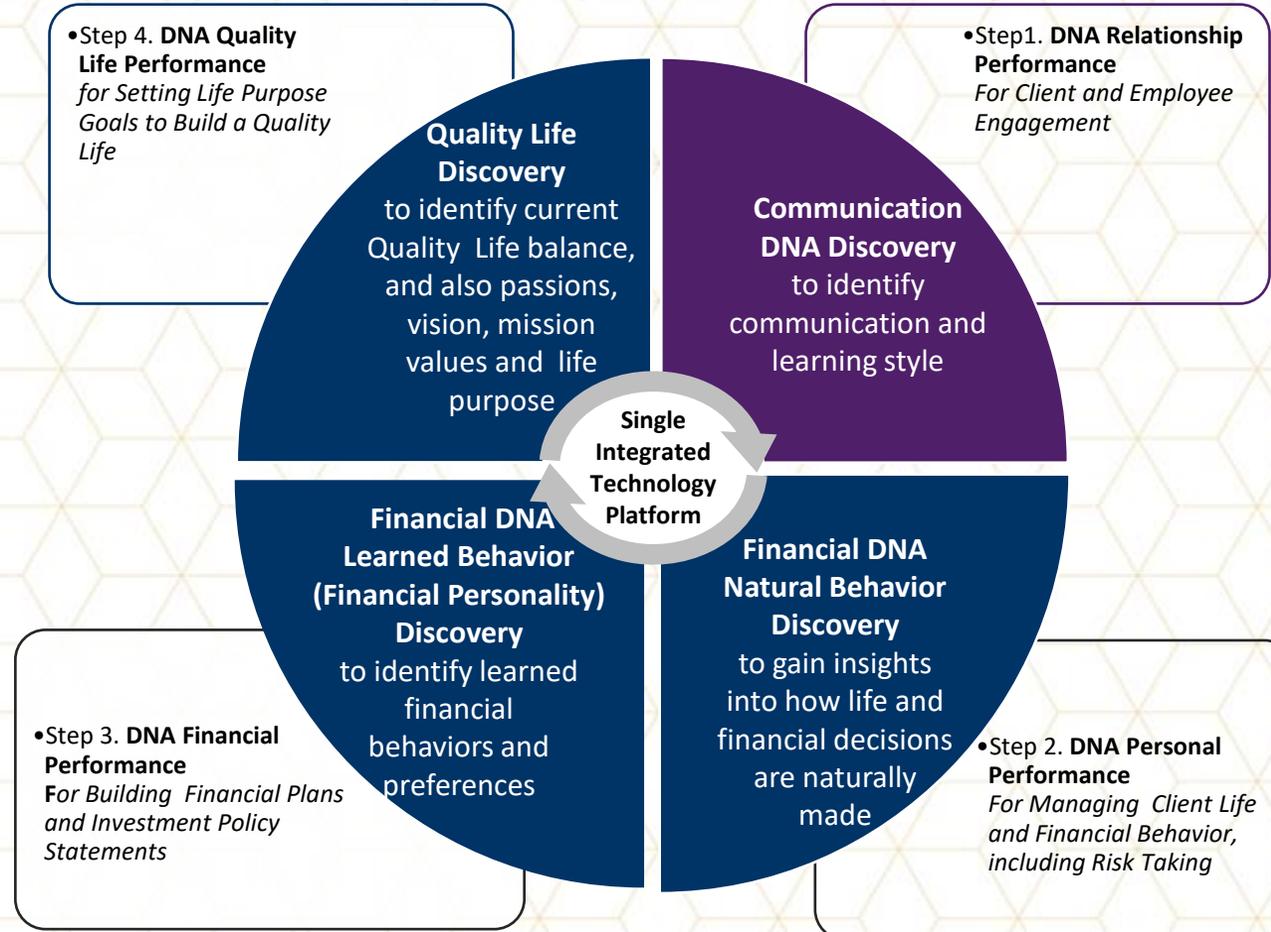
# Your Financial DNA Dynamically Impacts Every Decision The Key is Managing Your Unique Life Integration

Optimize the Integration of Your Life and Finances



# Our Enhanced Financial DNA Discovery Process for Wealth Mentors

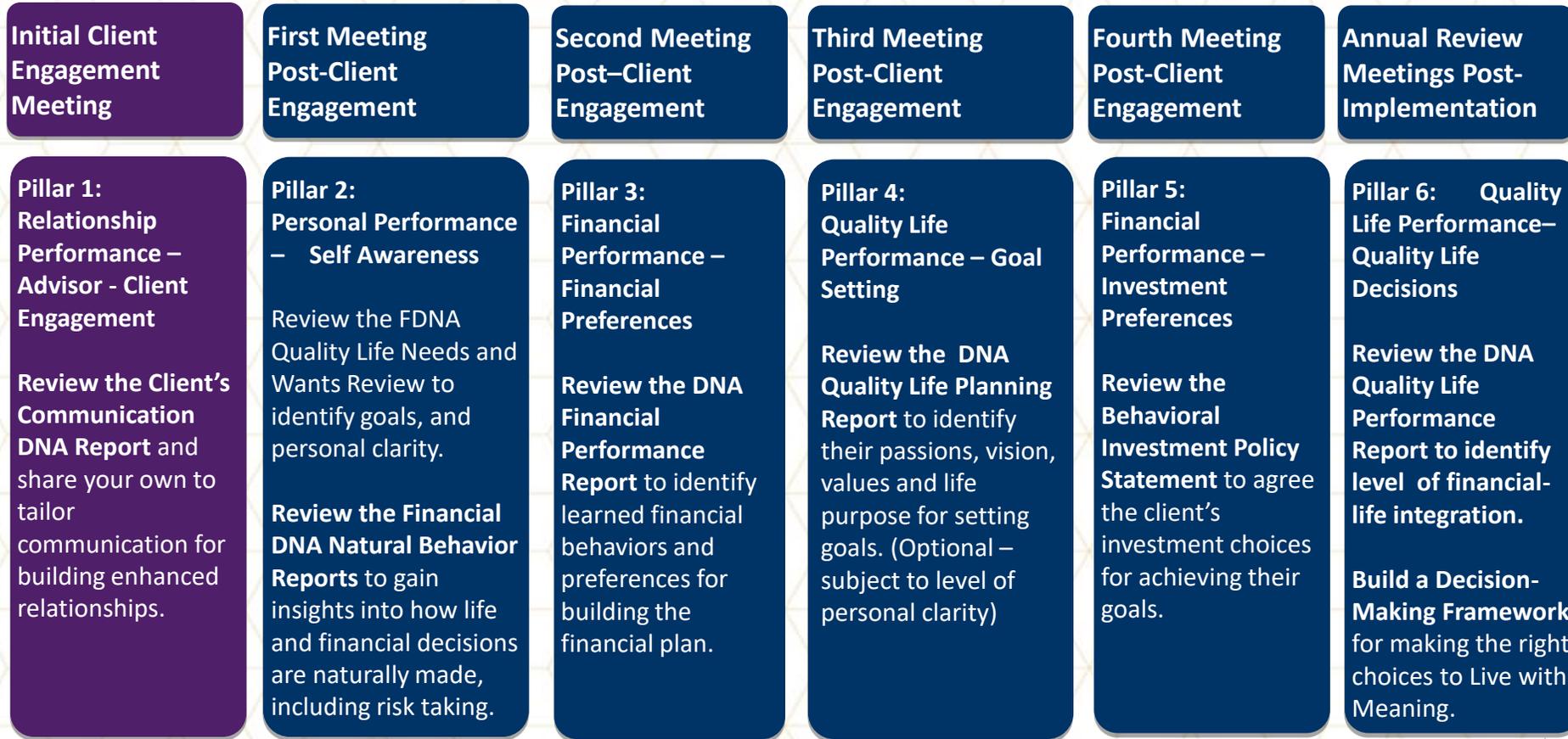
## Four Separate Online Discovery Steps for Customizing Life Long Financial Planning Experiences



# Enhanced Financial DNA Discovery Process

## The FDNA Discovery Process that Wealth Mentors Follow

### Facilitating the 6 Pillars of DNA Financial Planning Performance



# DNA Behavior for Behaviorally Smart Advisors on One Platform

...navigating human differences...

Wealth Mentor/  
Advisor



Communication DNA  
Financial DNA, Business DNA

Natural Behavior Discovery

- My Communication Style and Match with Clients
- My Financial Personality Biases
- My Advisory Strengths and Struggles under pressure



## Objectives

Building My Client and Team Relationships

- Adapting Communication
- Talent Fit
- Customizing Experiences

Identifying My Clients  
Decision-Making Style

- Quality Life Attitudes
- Risk Taking
- Investment Portfolio

Guiding My Clients to Set  
Quality Life Goals

- Current Quality Life Status
- Life Purpose Discovery based on Talents, Passions, Vision, Values

Building a Purpose Based  
Financial Plan for My Clients

- Financial Preferences
- Investment Portfolio

Wealth Mentoring My Clients

- Relationship to Money
- Couple Dynamics
- Family Succession
- Business Succession Planning

## Reporting and Tools

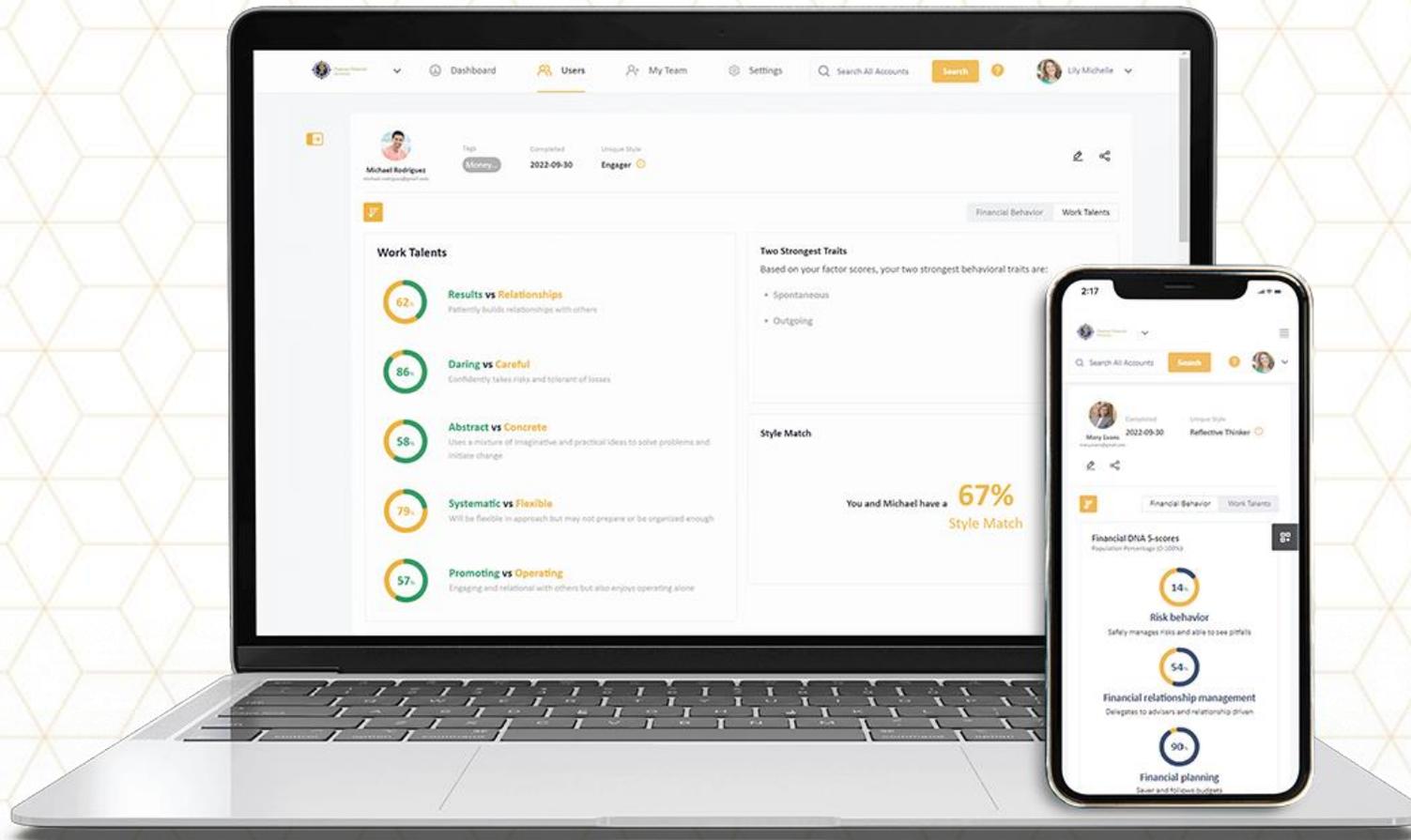
CDNA Consumer and Enterprise Reporting  
Business DNA Talent and Summary Report

Financial Talent DNA Report  
FDNA Summary Report

Quality Life Performance Report  
Quality Life Planning Process

Financial Performance Report  
Behavioral IPS

Wealth Mentoring Report  
Comparison Report  
Group Report



# Designing Your Business Plan Practice Transformation

# Exercise:

## Advisory Business Implementation Plan

### Advisory Business Implementation Plan (Webinar 2)

Spend 30 minutes identifying the key elements of your business plan for introducing Financial DNA to new and existing clients:

- Client segmentation
- Identify new services that you plan to deliver
- Review your fee charging model: mix of planning fees, retainer, AUM and commissions

Be prepared to make a 5 minute presentation to the class.

# DNA Behavior<sup>®</sup>

## Contact Us

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For more information about DNA Behavior:

**Contact:**

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Atlanta, GA  
(866) 791-8992

✉ [inquiries@dnabehavior.com](mailto:inquiries@dnabehavior.com)

🌐 [www.dnabehavior.com](http://www.dnabehavior.com)