

## DNA Behavioral Finance Study - Five Facts from 35,000 Investors

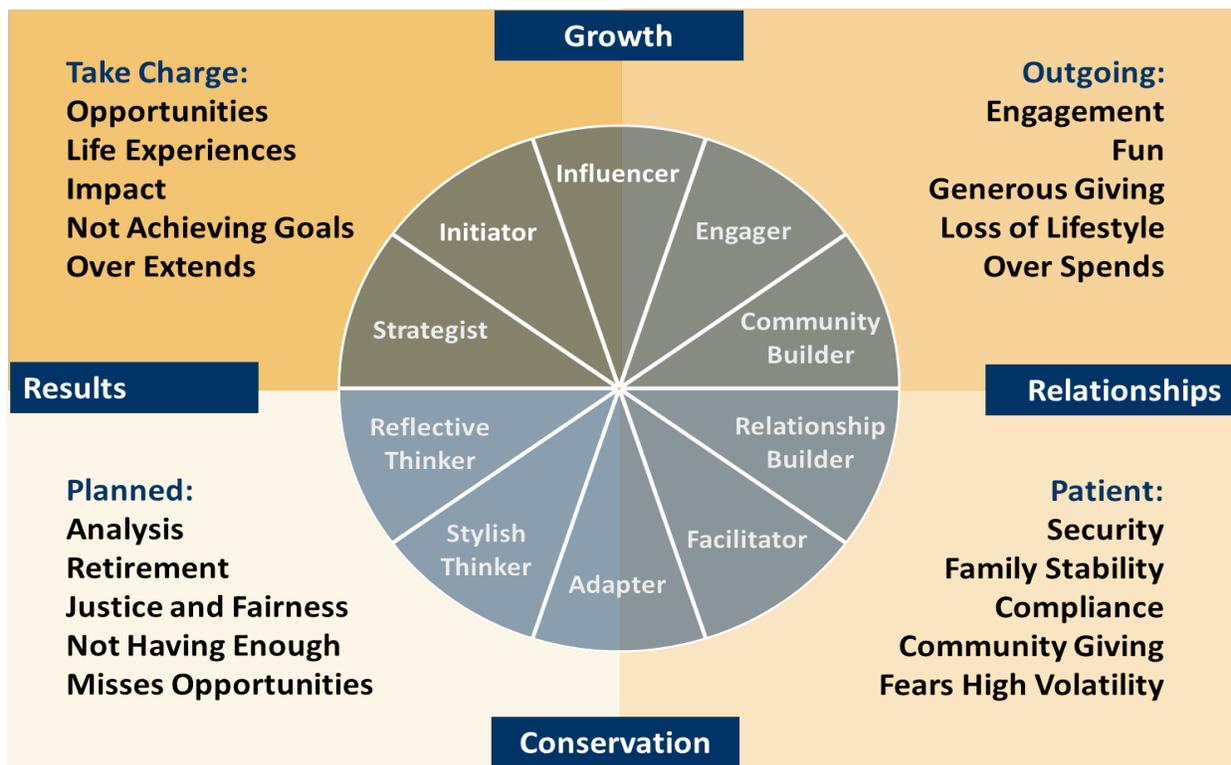
An investor's decisions and actions may sometimes seem like wild cards. Truth is, with each decision, goal or emotion, their behavior is predictable. We call this your *Financial DNA*®.

In February 2019, DNA Behavior International conducted one of the largest behavioral finance studies using the demographic data from 35,000 investors and addressing sixty four behavioral finance insights from each of these investors measured by the scientifically validated DNA Discovery Process. We illuminated that an investor's behavior shines in every facet of life, including spending, saving, and goal setting, risk taking.

Consider five facts from 35,000 investors. That's 35,000 investors: 50% female, 50% male. The youngest is 19 and the oldest is 87. Their incomes range from \$18,000 to \$589,000.

Based on our research we found that:

1. The highest spenders have the Influencer and Initiator DNA unique styles who are more goal driven and seek out life experiences. And the top discretionary spending category is dining out.
2. The lowest spenders fall into the Stylish Thinker DNA unique style who are far more structured in their approach to life; they spend 30 percent less on average than Influencers and Initiators.



3. Our data tells us that people with the higher Risk-Taker trait (in particular those with the Take Charge trait) on average earn more; but, on an absolute basis, the sole top earners were in the lower middle range risk taking groups.
4. Higher Risk-Takers live in more affluent neighborhoods and borrow more for homes.

5. Cautious investors tend to have the most equity in homes – an average of \$200k.

To learn more complete your own DNA Discovery at: <https://dnabehavior.com/start-your-behavioral-journey-for-free>