

DNA Money Energy Facilitation Questions Guide



DNA Behavior®

Introduction

Welcome to the DNA Money Energy Facilitation Questions Guide.

Every client is unique. Therefore, to engage with the client at a deeper level you should be prepared to offer them a customized service experience. The power of the Financial DNA Discovery Process is that it enables you to follow a very concrete set of steps to deliver a customized experience for each client.

The objective of this book is to outline the questions for optimizing the facilitation of the Financial DNA Discovery Process and integrating it into your existing systems for working with clients.

In my experience, significant personal liberation can come from being asked questions which get to core strengths and struggles of a person's life. I believe asking "powerful questions" is a vital part of an advisor's role and generally in interacting with family, friends and business associates.

Specific questions have been provided in this book to address the key behavioral themes of each Financial DNA profile factor and sub-factor. My recommendation is that you ask questions in relation to the client's strongest profile factors and sub-factors (highest and lowest scores). These areas are likely to be where the client's greatest life and hence financial motivations and issues are. Put in other words, the source of their greatest strengths and struggles.

By addressing these core areas with powerful questions, you will have a richer and more passionate discussion, and in the process make the client feel more understood. Hopefully, one of these questions may even trigger an "aha moment" which becomes life changing for the client and you will be remembered forever. There is no better way to accelerate trust.

I sincerely hope that this meeting guide is helpful in making the Financial DNA experience more practical to reveal who the client is at a great level of depth. Therefore, it will be a significant step towards helping clients build a Quality Life. Good luck!

- Hugh Massie, March2023

Wealth Mentoring Facilitation Approach

The Wealth Mentoring Conversation Model

<p>1. Use of Financial DNA[®] Discovery: Increase Consciousness of Self and Others</p>	<p>3. Listen More: Safely Guide Clients to Self-Discovery as They Know the Answers Even if They Do Not Know It Yet</p>
<p>2. Ask Powerful Questions: Customize Your Conversation Based on Behavioral Insights</p>	<p>4. Staying in the Zone: Co-create Plan for Action and Accountability</p>

Facilitation Approach

1. Your Role: As a Wealth Mentor your role will primarily be as a facilitator of the client. This will involve asking the client primarily open-ended questions.

2. Set The Direction: The direction of the facilitation will depend on the client's responses to your early questions and what they want to achieve out of meeting with us and their investment in fees etc. Remember as advisors you want to motivate the client to open-up, explore and connect to you for a long-term relationship. Get a memorable outcome from each meeting.

3. The Process: Depending on the responses and goals of the facilitation, guide the client through the profiles, questions, exercises.

4. Appreciative Inquiry: Create a deeper and richer conversation with your client through using "appreciative" questions.

5. Golden Rules: Do not make statements to the client or be analytical or interpretative or passive, listen to them, ask questions to guide, facilitate and empower them, be curious, draw them out - "tell me more".

The Wealth Mentor....

•Should:

- **Listen and encourage** the client to formulate their own solutions
- Focus on **guiding** the client with **powerful behavioral questions** and let them come up with the answers
- **Offer suggestions** but accept that the client may not be ready or willing to take them up
- **Make recommendations** for reading or education
- **Offer acceptance** and a non-judgemental atmosphere
- **Slow down** when you see resistance in the client

•Should not:

- **Make assumptions** or impose solutions on the client
- **Analyze** the client's family or mental / psychological state
- **Offer counseling** which is going too far into the past
- **Push a client** too quickly to a place they are not emotionally ready go even though you think it is right

The Client....

- **Should:**

- Be prepared to be **open** and honest
- Be prepared to **explore** causes and effects of issues
- Be able to **take responsibility** for his or her own growth, development and education
- Be **willing** to work on issues until they are resolved
- Take responsibility for his or her own actions and outcomes
- Be prepared to **establish accountability** practices for outcomes

- **Should not:**

- **Expect** the Wealth Mentor to hand solutions to them
- Expect the Wealth Mentor to help them with issues they are **not prepared to discuss**
- Expect that issues will be solved **without work**, and a positive attitude to behavioral change
- **Abdicate responsibility** for success to the Wealth Mentor
- **Avoid accountability**

Appreciative Inquiry

An Appreciative Question is any question about positive, life-affirming experiences, meanings, beliefs, vision, attitudes, etc

1. Minimize (but not exclude) more negative questions that enquire about problems
2. Key question: What do you want to have more of?
3. Appreciative questions are interspersed through this manual
4. Get the client to talk about stories
5. Tell me more

Examples of Powerful Facilitation Questions

1. Tell me more about that?
2. What would that look like?
3. Why do you display this behavior?
4. What have the consequences of this behavior/attitude been?
5. How do you see that?
6. What would happen if?
7. How might that play out?
8. How did/does this make you feel?
9. How could you have responded/behaved differently?
10. How can you change this pattern in the future?
11. What would keep you from doing that?
12. What can you do to get there?
13. What would you have done in the past in that situation?
14. What would you like to do in the future?
15. To whom will you be accountable?
16. How will you measure your success?

Tips to Remember for Wealth Mentors

1. Do not let your own fears of asking questions get in the way – remember why the client is with you – very often they are expecting to do the profile and have an in-depth discussion – people love to talk about themselves.
2. If the questions are too challenging – let client answer in writing – less threatening and can overcome difficulty in verbalizing an emotional issue.
3. We do not have to “push” the process to where a person cannot go – some will move fast and others slowly – get them to tell you more.

Introduction

**Client Screening
Call Interview
(Pre-first meeting)**

Goals of the Client Screening Call Interview

1. With a phone call, make an initial assessment of whether there is a fit with the client based on:
 - Personal chemistry
 - Shared values
 - Identifying unwanted personal baggage
 - Acceptance of your service style eg will the client delegate to you? What role does the client want you to play
 - Remuneration structure – will they pay your fees?
 - Meets minimum investment asset level?
 - Other technical, financial or commercial issues which you can address and add value within your scope of service
2. Overall, do you have a desire to meet with this client?

Client Screening Call Interview Questions

- How did you hear about us?
- What are you looking for in a financial advisor/planner?
- Do you currently have a financial advisor/planner? If so, why are you looking to change? How do they provide services to you?
- How do you think we could help you immediately and in the long term?
- What do you know about our firm, team and services?
- Do you know how we are remunerated?
- What more can we tell you about our firm and services?

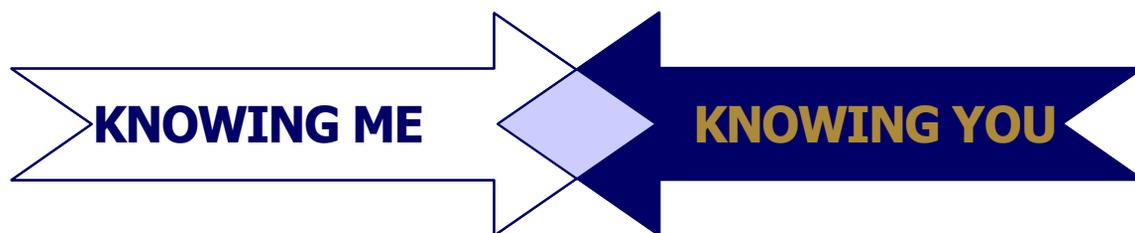
Script No 1 for New Client (pre-first meeting)

- *“We look forward to seeing you for our meeting. Our goal is to provide you with a totally new client service experience that includes self-discovery and education. An exciting new segment in our process is the Financial DNA® Discovery Process.*
- *The first step is that we ask you to take your Financial DNA® Natural Behavior Discovery online as preparation for our first meeting. Taking 10 minutes to complete this discovery will make the meeting time much more relevant to you.*
- *In this meeting we will reveal the power of knowing your complete financial personality – your Financial DNA® and how it can improve your financial decisions and align your relationships, including with us. If you would like further information, please go to www.dnabehavior.com*

Initial Client Engagement Meeting with a New Client

Enhance Your
Communication and
Set Financial Planning
Direction

Goals of the Initial Client Engagement Meeting



1. Start learning more about the client's life journey and their motives for seeking financial advice.
2. Introduce the Financial DNA[®] Discovery Process and the benefits.

Once you have the client formally engaged then have them complete the Financial DNA[®] Natural Behavior Discovery online or manually (if not done already).

2. If Financial DNA has been completed, discuss the client's Communication Style to understand how they wish to be communicated with. Explain the client centric process of your firm.
3. Share who you are, including your Communication Style to build trust. Remember YOU are who the client is buying.
5. Do you want the client? If so, have your engagement approved and the fees paid by the client.

Agenda for the Initial Client Engagement Meeting

1. Greetings
2. Set Ground Rules – the Agenda – Outline the Process:
 - Outline how the meeting will proceed, define your approach and process – get client’s agreement to it
 - Get permission to take notes (but remember to listen)
3. Introduction:
 - What has prompted you to come and see me today?
 - What would you like to come out of this time together?
 - Anything else you would like to happen?
 - If you were to successfully work with me, what do you expect from our advisory relationship over 12 months and then say, 3 years? What do you expect of me personally?

Agenda for the Engagement Meeting (Con't)

4. Discovery - ADD: appropriate questions from:
 - Immediate Financial Planning Needs Questions
 - Quality Life Pulse Check Questions (Module 1 of FPP Workbook)
 - Quality Life Engagement Questions
5. Have the client complete the **Financial DNA Natural Behavior Discovery** (Discuss the client's Financial DNA[®] Discovery to understand how they wish to be communicated with. Share your own communication style and address how you will adapt it.
6. Have the client complete the Quality Life Review to rate their life in 15 key areas. Then ask the client questions on the strength and struggle areas to help set the direction of the financial planning (Module 4 of the FPP Workbook).
7. Help the Client Buy-In to the philosophy of this “understanding people before numbers” approach
8. Introduce your financial planning process and completion of the Financial DNA Discovery Process
9. Agree your services and remuneration structure

Immediate Financial Planning Needs Questions

1. Do you currently have professional and financial advisors? What is your relationship with them?
2. How do you feel about your current financial planning?
3. To what extent have you and your partner talked about your finances together?
4. To what extent have you fulfilled your life and financial goals?
5. Do you currently have a financial and/or estate plan?
6. Do you have a personal expenditure budget?
7. Do you have a will?
8. Have you got a (durable) power of attorney?
9. What insurance coverage do you have? What areas are covered?
10. What do you see as your next life transition? When do you want to retire?

Quality Life Pulse Check Questions

- 1. Where is your life going well right now?**
2. Have you defined clear goals and written them down?
3. What is the purpose for your life?
4. What are you passionate about?
5. What is important to you?
6. When are all aspects of your life working well together?
7. How do you plan to realize your life and financial potential?
8. What are the best and worst decisions you have made?
9. Are your business and family relationships aligned?
10. How do you want to be remembered?

Quality Life Financial Planning Questions

Key questions to ask the client:

1. What is a quality life for you?
2. What does wealth mean to you?
3. What does money mean to you?

Note: these questions are asked after you have already asked the client some open-ended “non-money” questions about them

Quality Life Engagement Questions



•How are you going to start building your Quality Life?

•Do you have the insights and confidence to openly relate to others on their terms?

•Are you interested in discovering the behavioral strengths and blind-spots which influence your life and financial decisions?

•Do you have the clarity to confidently choose between the many options in building your Quality Life?

•Do you have a road map for the next stage of your life journey?

•Do you have objective clarity of your level of risk tolerance for making investment portfolio choices?

Further Introductory Questions

The following is an additional range of open questions that you can choose from to ask in the discussions to open up the client discovery:

1. What is going well for you? What is making you happy and fulfilled? What is contributing to these successes?
2. Describe a time when you used your unique gifts to make a difference. What gifts were you using? How did you feel? How did others respond? What was the outcome? What lessons did you learn?
3. To what extent have you and your partner talked about your finances together?
4. How do you feel about your current financial planning?
5. To what extent have you fulfilled your life and financial goals?
6. Tell me a story of when you achieved a very difficult goal?
7. When have you successfully saved money towards a goal?
8. What is your “likeability factor”? Have you asked your family, business colleagues and friends this question?

Helping the Client Buy-In to the Philosophy

The principles for the client to consider:

1. Financial planning is not about money, it is about you
2. Do you want me to understand you or your money?
3. You will trust me more if I help you find your passions and values
4. Your relationship to yourself and with others drives your financial decisions and your ability to commit to them
5. Building a healthy relationship to money and learning to integrate money across all areas of your life is key to boosting your Money Energy and building a Quality Life.

The Advisor's challenge:

- What will the Client think?
- Will the client do the profile?
- Too invasive and threatening?
- Who will pay?
- Is it worth spending the time?
- Do I not already know my Clients' behavior?
- Advisor being personally too open?
- Advisor embarrassed about own mistakes?

Observation: People love to talk about themselves

Script No 2: New Client Engagement Letter

At the beginning of a relationship with a new client, Chris Coddington (the Advisor) sends an engagement letter that includes the following wording:

“Making the time we spend together more effective and helping you to reach your goals is very important to me. In order to provide you with the best service I can on a long-term basis, I would like to understand you better. I need to better be able to understand what drives your attitude to risk and financial decision-making and how best to communicate with you on your terms so that we can more quickly build the trust necessary to have a deeper conversation.

Building wealth is actually about first understanding your own rational and emotional zones and inherent money aptitudes. I can help you to more consistently follow a pattern of decision-making that will lead you to success and fulfilling your dreams with a lot more comfort. This starts with understanding your unique financial personality.

For this reason, I ask my clients to complete the Financial DNA® Discovery Process to help you and me develop an objective understanding of your needs. Many of my clients have truly appreciated the clarity this process has brought from the uncovering of new information that helps their financial decision-making.

I will provide you with my Financial DNA® Discovery Report as well, so that you know I have also walked this path and to build my relationship with you.”

Closing the Initial Client Engagement Meeting

1. Seek confirmation of answers, key points
2. Ask the client: What did you learn from the process or gain additional clarity of?
3. Set a time-table for next steps and who does - accountability
4. Identify how future decisions may be made as a result of discussions
5. Establish with the client whether they got the outcomes they were expecting – satisfaction
6. Confirm with the client where they think the process is at

Next Steps After the Initial Client Engagement Meeting

1. **Homework:** Give the client the Financial DNA Natural Behavior Discovery to complete before the First Meeting Post-Client Engagement, if not already done.
2. Provide the clients with the Financial Planning Performance Workbook for use in the next 6 discovery meetings which are Post-Client Engagement

**Engaging an
Existing Client
During a Review
Meeting or at a
Transition Point**

Introducing Financial DNA to Existing Clients

- Ask Quality Life Pulse Check Questions
- What is the next stage for your life?
- How do you feel you are tracking against your life and financial goals?
- How do you feel our relationship is going?
- Where could it be improved or grow?
- How could I improve as an advisor?

Helping the Client Buy-In to the Philosophy

1. The principles for the client to consider:
 - Increase self-awareness and of others in your life
 - Reveal a blind-spot
 - Increase confidence to make a major decision
 - Discovery of passions, values and purpose
2. Comments you can also make:
 - Fun to do
 - All new clients in the practice are going through the process
 - Needed to help with firm compliance

Script No 3 for Existing Client – in Transition

“Whilst I have known you for the past few years, there is always more we can learn about each other. I see our relationship as a continual journey.”

“I appreciate that you have some significant decisions to make soon around this transition. Sometimes this can be very difficult particularly when there are many needs to prioritize and vested interests to satisfy. Further, your own emotions around the issues will also be important.”

“I do not want to give you advice based on assumptions from what I already know. For both of us objectively getting more in-depth information about your needs would be very beneficial. This will give us both clarity to make committed decisions for the long-term.”

“I suggest to my clients that they participate in completing the Financial DNA[®] Discovery Process to bring objectivity in changing times. Many of our clients have truly been given clarity by this process and received important new information that has helped their financial decision-making.”

“So that you know I have walked this path and to build my relationship with you, I will give you my Financial DNA[®] Discovery Reports.”

Script No 4 for Difficult Client

“I have recently been considering our relationship and I am concerned about my ability to meet your needs to the level we both want. There could be many reasons for this including our natural ability to communicate with each other or my ability to fully understand and meet your needs.”

“I have recently introduced into our business a new process known as Financial DNA® which has truly revolutionized my ability to uncover the decision-making behavior of our clients. This has also enabled me to better communicate with my clients and in some cases decide that another person in our practice would be better suited to handling the account.”

“If you are agreeable, I would like you to complete the Financial DNA® Discovery Process as I believe it will provide both of us a lot of positive insight and make our relationship more effective.”

“So that you know I have walked this path and to build my relationship with you, I will give you my Financial DNA® Discovery Report.”

[also add that we need to do it for **compliance purposes** to meet the “know your client rules”]

**Financial DNA Natural
Behavior Discovery
Powerful Questions**

DNA Behavior®

Design “Wealth Mentoring Conversation” Agenda

1. Goal: Ask “Powerful Advisor Questions”
2. Follow this structure:
 - ALWAYS OPEN with a Profile Connection Question
 - Then, ask Life and Financial Motivation Questions based on 2 or 3 themes from the strongest profile traits.
 - Refer Profile factor specific questions below
 - Note: You may also have follow on questions depending on the answers
 - Also refer Quality Life Pulse Check Questions
 - ALWAYS CLOSE with a Meeting Wrap up Question: Advisor-Client Relationship Focus

Profile Connection Questions

- 1. How do you feel about your profile?**
2. What was the most accurate part of the profile?
3. What aspects do you agree with and disagree with?
4. What parts of the profiles do you not understand?
5. What is something new the profile has said about you?
6. Have the profiles identified differences with others?
7. Have you showed your spouse? If so, what do they think?
8. What do you believe is your greatest behavioral strength/talent?
9. What part of your behavioral style do you struggle with most?
10. How have you learned to adapt your behavior for different circumstances?

Life and Financial Motivation Questions

1. Identify dominant scores (under 40, over 60). Direct questions to these dominant scores as this will be where the person's greatest strengths and struggles are, and also the "issues". Consider questions on the following pages for those traits that are stronger.
2. In designing questions, consider how the:
 - Strongest traits interact with other strong traits? eg How does a strong fast-paced trait relate to high risk-taker?
 - Stronger traits interact/change the mid-range traits eg How does a high risk-taker trait relate to mid-range outgoing or planned? (is the outcome increased spending on adventurous activities or goals?)
 - Profile factor relationships change for:
 - Financial
 - Career
 - Family
 - Life

Meeting Wrap Up Questions

1. ALWAYS Ask: If I was to be your Wealth Mentor how could I best help you?
2. Follow on with any of the following:
 - How will you measure the relationship?
 - How do you wish to be communicated with?
 - Where do you want to be versus where you are?
 - What is the ideal pattern of your decision-making?
 - What will the accountability process be?

Approach To Asking Questions Generally

1. Integrate the profile discussion with the whole meeting agenda
2. Interpret the profile but do not do a direct profile “strip down” – Use the profile as a guide only
3. Ask open-ended questions as far as possible – get the client talking
4. Ensure the questions are positive (the negatives will come out)
5. Ensure the first 10 questions are not directly money related
6. If the client does not engage in the discussion, explain the profile scoring structure so that the client understands how the profiles work – this will probably invite more discussion.
7. Only take the client as far as they are ready to go – observe for negative emotions and road-blocks – check whether the client is in a difficult transition
8. If the client gets emotional – give them space
9. Respect their space and do not put words in their mouth
10. Do not be “didactic” – do not impose a moral intent
11. Keep it fun and allow some humor – laughter will build trust
12. Document profile discussions

Note: Your own emotions can be triggered by the client and may cause you to process your own life – this may positively or negatively impact your own ability to ask key questions.

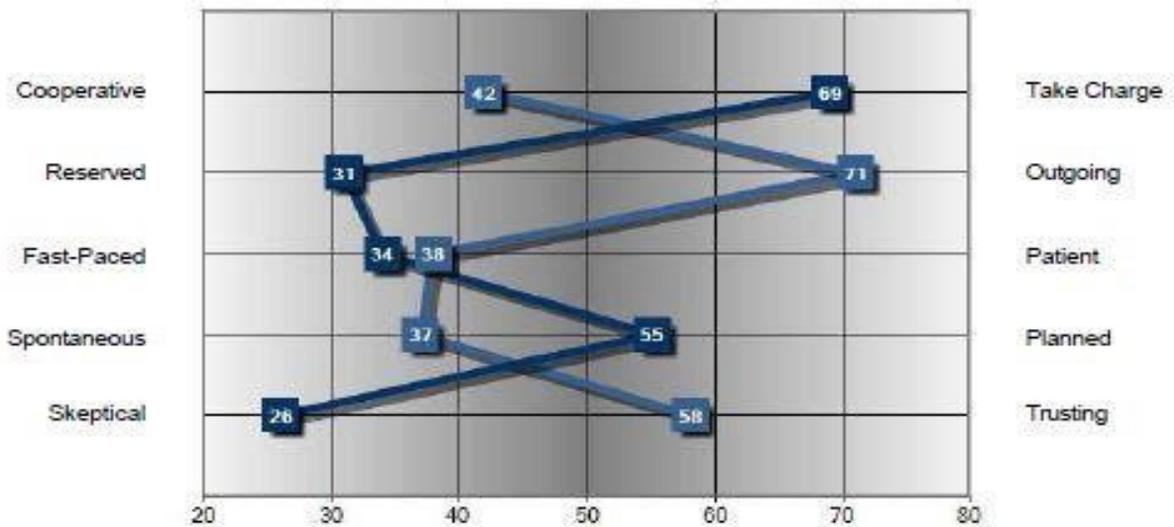
Chris Coddington & Helen Jones Natural Behavior Profile Comparison

Financial DNA Natural Behavior Discovery Snapshot

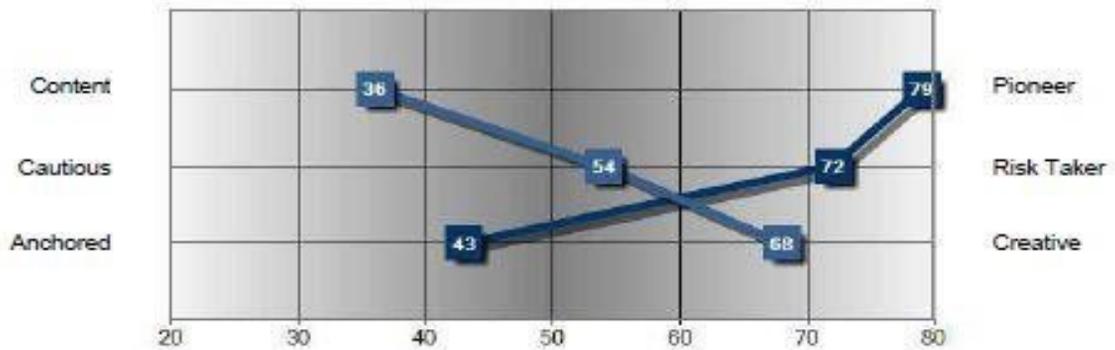
Helen

Chris

Core Financial Life Drivers



Financial Life Planning Drivers



Focusing Your Selection of Questions

For Chris

Ask Powerful Advisor Questions from the following factors:

1. Risk Taker
2. Fast Paced
3. Take Charge

For Helen

Ask Powerful Advisor Questions from the following factors:

1. Outgoing
2. Creative
3. Spontaneous

Instruction

1. Regardless of whether the client's strongest factor is high or low the questions can be similar. For instance, if a person is a risk taker or cautious the question could be similar. For instance, "How do you like taking risks?" or "What does taking risk mean to you?" Remember the goal is to draw the client out in this area.

Factor 1: Commanding Powerful Questions

Chris

Helen

Cooperative



Take Charge

1. What goals would be important for you to achieve in your life?
2. How would you like the financial planning process to be managed?
3. How do you plan to build your wealth?
4. How confident are you in making financial life and decisions?

Authoritative Sub-Factor Powerful Questions

Chris

Helen



1. Tell me about situations you have taken charge of in setting the agenda?
2. What is your approach to managing other people – colleagues, clients, friends and family etc?
3. What type of atmosphere do you like for having conversations with others?
4. How well do you truly listen to the needs of others?
5. How do you get the buy-in of others in making decisions?

Self-reliant Sub-Factor Powerful Questions

Chris

Helen



1. Tell me about your comfort in living, operating, or working by yourself ?
2. Tell me about your relationships with close confidants, advisors or coaches?
3. Tell me about when you have successfully collaborated with others?
4. How would you feel about committing to an accountability plan?

Frank Sub-Factor Powerful Questions

Chris

Helen



1. How does direct communication impact your relationships?
2. What would keep you from saying something important in a conversation?
3. What are some regrets you have had about conversations?
4. What have you done in the past when you have had a difficult conversation?

Factor 2: People Powerful Questions

Chris

Helen



1. What type of lifestyle would you like for you and your family? What type of lifestyle does your spouse and family want?
2. What is important about money to you?
3. Tell me about how comfortable you are with spending money?
4. What would you like to do in the future for your family?

Expressive Sub-Factor Powerful Questions

Chris

Helen



1. Tell me about how you manage your emotions when conversing with others and making decisions?
2. How do you show your feelings?
3. How does your level of enthusiasm impact others?
4. Have you experienced how your response to questions or situations might confuse others?

Sociable Sub-Factor Powerful Questions

Chris

Helen

Reflective



Sociable

1. How do you gather new information?
2. Tell me about the personal and business networks you have developed?
3. What do you enjoy about entertaining people?
4. What do you like spending money on?

Communicative Sub-Factor Powerful Questions

Chris

Helen



1. Help me understand the conversations that you enjoy having?
2. What is the best way for you to communicate?
3. What would keep you from verbalizing your thoughts?
4. How do you find it when you are around others who talk a lot?

Factor 3: Patience Powerful Questions

Chris

Helen



1. Tell me about how you approach making difficult decisions?
2. What would you have done in the past when faced with making a major life change?
3. What type of performance are you expecting on your investments?
4. What is important to you in giving money away?

Empathetic Sub-Factor Powerful Questions

Chris

Helen



1. How do you communicate with someone who is going through a difficult transition?
2. How do you deal with your mistakes from taking a chance?
3. Tell me about how you hold people accountable?
4. Have you ever experienced being taken advantage of?

Encouraging Sub-Factor Powerful Questions

Chris

Helen



1. How do you support others to achieve their goals?
2. What do you value the most?
3. What is important for you in building great relationships with others?
4. Tell me about a successful partnership you have had or have?

Accepting Sub-Factor Powerful Questions

Chris

Helen



1. What is your need for fast action and results?
2. Tell me about how you handle losses?
3. Have you made quick changes and had regret later?
4. How do you measure the success of your financial choices?

Factor 4: Structure Powerful Questions

Chris

Helen



1. Tell me about your track record in following through on goals?
2. What do you value most in other people?
3. What is it like for you to be living freely?
4. How much money is enough for you in retirement?

Accurate Sub-Factor Powerful Questions

Chris

Helen



1. How much detail do you need to make decisions?
2. What type of research do you prefer to perform before making a decision?
3. Tell me about a poor financial decision you have made from not doing enough research?
4. What would keep you from making a decision based on instincts?

Scheduled Sub-Factor Powerful Questions

Chris

Helen



1. How do you keep your focus?
2. How do you find enough time to do everything?
3. Explain about a situation when your expectations were not managed?
4. When do you feel out of control?

Procedural Sub-Factor Powerful Questions

Chris

Helen



1. Tell me about how you deal with sudden changes?
2. How do you set boundaries in your life?
3. How do you manage budgets?
4. Are you comfortable following your instincts in making decisions?

Factor 5: Natural Trust Powerful Questions

Chris

Helen



1. How could you be more successful by trusting others more?
2. In what circumstances have you been taken advantage of by not setting appropriate boundaries?
3. What is a fear for you? How could you overcome it?
4. What processes do you use to review new information that is provided to you?

Delegator Sub-Factor Powerful Questions

Chris

Helen



1. How comfortable do you feel delegating responsibility for your financial planning?
2. To what extent will you give people discretion to make decisions for you?
3. Would you prefer an advisor plays the role of guide and allows you to make decisions?
4. What has been the outcome when you have delegated in the past?

Open Sub-Factor Powerful Questions

Chris

Helen



1. Are you comfortable sharing information?
2. What benefits have you had from sharing information with others in the past?
3. How do you feel when others do not share information with you?
4. Why is it important to be transparent?

Approachable Sub-Factor Powerful Questions

Chris

Helen



1. How have you found your relationships improve by being more approachable?
2. What could you do to change the way you ask questions so that your conversations will improve?
3. What is the consequence for you of being too friendly with business associates?
4. What is the impact of being too curious?

Relaxed Sub-Factor Powerful Questions

Chris

Helen



1. How could you empower people more?
2. What is your process for managing your advisors?
3. In what ways have you got in the way of your own success?
4. Do you have difficulty making committed decisions?

Factor 6: Pioneering Powerful Questions

Chris

Helen



1. What are some of the most recent goals you have set?
2. How are you progressing towards achieving your goals?
3. What can get in the way of you achieving goals?
4. Do you ever find yourself restless and wanting to move into new areas?

Initiator Sub-Factor Powerful Questions

Chris

Helen



1. What motivates you?
2. What is your process for setting goals?
3. Do you have a clear vision of what you want?
4. Are you comfortable to support another person's goals that may be different to yours?

Competitive Sub-Factor Powerful Questions

Chris

Helen



1. How important for you is it to be seen as financially successful?
2. How would you define success?
3. What would you sacrifice for success?
4. Will you ever retire?

Determined Sub-Factor Powerful Questions

Chris

Helen



1. How do you maintain a balanced life?
2. What would you like to do more of in the future to focus on your life?
3. Tell me about your track record in following through on goals?
4. How important is it for you to achieve goals that you have committed to?

Factor 7: Risk Powerful Questions

Chris

Helen



1. Tell me about the financial and non-financial risks you have taken in your life?
2. What types of opportunities do you want to pursue?
3. Tell me about a courageous goal you have set?
4. What safety nets do you need in your life?

Bold Sub-Factor Powerful Questions

Chris

Helen



1. How do you assess the merits of taking a risk?
2. Tell me about how you approached a new opportunity that was presented?
3. Are you comfortable not to take a risk even though the opportunity has significant potential?
4. How has not taking a risk played out for you?

Risk Tolerant Sub-Factor Powerful Questions

Chris

Helen



1. How do you react when chances you take do not work out?
2. Do you understand the impact taking risks may cause on other people in your life?
3. Have you got a plan for how you will re-build your finances if taking a risk does not work out?
4. Are you able to take advantage of opportunities that come from making mistakes?

Factor 8: Creativity Powerful Questions

Chris

Helen

Anchored



Creative

1. Explain what you enjoy about innovation?
2. How would new products and solutions be received by you?
3. What are you passionate about?
4. How do you feel when you participate in brain-storming sessions?

Original Sub-Factor Powerful Questions

Chris

Helen

Experience
Based



Original

1. What do you value in new ideas?
2. What would keep you from being an early adopter of a new product?
3. In what situations do you feel overwhelmed?
4. Explain what results you have got from taking initiative with ideas?

Right Brain Sub-Factor Powerful Questions

Chris

Helen



1. Tell me about a controversial or futuristic idea you have explored?
2. How do you prefer to go about reviewing new ideas?
3. How do you go about managing and protecting your ideas?
4. If you could change your career what would you rather be doing?

Advisor Client Relationship Focus Questions

1. **Wealth Mentor – Client Compatibility**

- **What do you want from an advisor?**
- What will you value from the relationship?
- How will you measure the relationship?

2. **Client Communication**

- What will be your role in the advisory relationship?
- How will we work together?
- **What will the communication flows be?**
- What will the information flows be?

1. **Setting Goals - Managing Expectations**

- **Where do you want to be versus who you are?**
- What is your financial potential?
- What are your blind-spots?
- Check your reality.

Advisor Client Relationship Focus Questions

4. Investing Style - Unique Decision-Making Pattern

- **What is your ideal decision-making pattern?**
- Identify your key strengths and struggles in making investment decisions – review your Path 4 and 6 reports.
- What was your process when you have made your best decisions?
- What was your process when you have made your worst decisions?

4. Accountability: Disciplined Execution

- **What will the accountability process be?**
- Are you emotionally comfortable in making financial decisions?
- How will your finances be managed?
- What will the decision-making process?
- Review Meetings: What decisions did you make and not make?

Additional Money Energy Conversation Questions

Additional Money Energy Conversation Questions

1. These are a range of additional questions that you can choose from to have a deeper Money Energy Conversation with the client in particular areas to understand and guide them.
2. Some of the themes raised by these questions may already have been addressed at an initial level by earlier questions. There is no need to ask all of these questions.
3. Remember it only has to be one of these questions that could take the discussion to a deeper level.
4. By asking some of these questions you will learn a lot more about the client's behavior and can more effectively apply the profile information to the discussion.

Money Energy Conversation Questions

The following questions can be asked during the meeting to get deeper and explore “money” issues

1. What are the key life events that have impacted you? How do you feel about them?
2. How have your key life events triggered your defining money moments leaving “money memories”?
3. What key money beliefs and attitudes are coming from your key money moments?
4. What are your best three experiences and your worst three experiences with money?
5. What is the purpose of money to you?
6. How does your money purpose relate to your life purpose and the building of a Quality Life?
7. When is money a source of joy?
8. How does money make you feel when it comes in and goes out?
9. How do you feel when a bill or credit card statement comes in, and then you pay it off?
10. When do you feel good about money versus feel uncomfortable or guilty with it?
11. When does money increase your life and financial confidence?

Money Energy Conversation Questions

12. In what circumstances do money issues cause stress and keep you up at night?
13. How does money impact your relationships? Who depends on you for money?
14. Have you got the financial and non-financial resources to live your life purpose?
15. How will you unblock your money congestion and define a new money story for yourself?
16. What relationship with money will you have in the future and how will you express it?
17. Where should you focus your energy on earning, spending (or saving), investing, giving and talking about money so that it is integrated into every area of your life?
18. What habits around money do you need to change starting today so you can live up to your authentic identity and build a Quality Life?
19. How are you feeling about money through sensations in your body? Which senses are being triggered?

Money Energy Conversation Questions

In addition, the following questions can be asked during the Money Energy Conversations, either upfront or during annual review meetings. meeting to get deeper and explore “money” issues

1. Trust – to what degree do you trust professionals with your money?
2. Altruism – Do you believe people are basically generous towards others?
3. Pride – How proud are you of the way you have handled your money, spending and investments in the past?
4. Fatalism – How much does luck play in the success of an investment strategy?
5. Involvement? - Does the thought of actively managing your money: scare you? Excite you? Intimidate you?
6. Emotionality? - Do you enjoy spending money more than saving it? Do you ever alleviate boredom, depression or anxiety by shopping?

Money Energy Conversation Questions (cont.)

7. Confidence – how confident are you of your financial security? In 5 years? In 10 years? In 20/40/60 years?
8. Contentment – How happy are you with your current financial position?
9. Reflectivity – How much do you think about your past financial or investment experiences when making financial decisions?
10. Anxiety – To what degree do you worry once you have made a financial decision? To what extent do you worry about your current financial situation? To what extent do you worry about your financial future?
11. Environment – Growing up was your family poorer than your friends families? Did this make you feel: embarrassed, fearful, resentful, determined, ambitious, other? Growing up was your family wealthier than your friend’s families? Did this make you feel: guilty, secure, embarrassed, ambitious, confident, afraid of not living up to expectations, other?

Money Energy Conversation Questions (cont.)

12. Fears? Do you have a fear of not having enough money?
13. Money memories? What was your first memory of money? How old were you at the time?
14. What messages did your parents give you about money? Spend it, hoard it, grow it, desire it, be controlled by it, work hard for it, give it away, hate it, treasure it, risk it, build it, save it?
15. What money attitudes do you have? guilt, fear, security, embarrassment, judgement, saving, building?
16. What are your 3 best financial decisions?
17. What are your 3 worst financial decisions?

Money Energy Conversation Questions (Couples)

1. What are the financial behavior similarities and differences between you and your partner?
2. What are the strengths and struggles in the communication between you and your partner?
3. Have you and your partner discussed your wealth creation needs and attitudes to money?
4. Do you and your partner understand each other's prior experiences (that has translated into "money baggage") that may be impacting today's decision-making?
5. Have you and your partner worked out a plan that brings together your wealth creation strategy and to which you both can comfortably commit?
6. What financial education do you and your partner need?
7. Where are you and your partner in greatest agreement in financial matters?
8. When have you transcended a disagreement about money and reached a satisfying agreement?
9. How can you apply these success experiences to address areas in which you two disagree.

Hugh Massie and DNA Behavior



About Hugh Massie

Hugh is a DNA Initiator, behavioral insights pioneer, entrepreneur, mentor, devoted dad and keen golfer

As the Chairman and CEO at DNA Behavior International he spends his time traveling the world empowering advisors and business leaders to discover how unknown behaviors which intensify through unmanaged differences, money attitudes, pressure and emotions derail performance. He presents to advisors, leaders and families globally on how to adopt an understanding people-before-numbers approach to make behaviorally SMART decisions for accelerating human performance.

Hugh's real-world practical application of behavioral insights and the mastery of the energy of money, blended with strong financial skills, gives him the unique capability to design a variety of universally applicable human performance apps and empower "Financial EQ". Further, with his unique blend of talents he also serves as a corporate strategist, coach, mentor, trainer, board member, keynote speaker and author.

Since 2001 using the Financial DNA®, Business DNA® and Communication DNA® platforms he pioneered, his solutions have impacted millions of people in over 125 countries and 11 languages, including investors with assets from \$1 to over \$1billion, over 20,000 advisors and leaders of more than 5,000+ businesses.

Hugh is an author, including "Financial DNA – Discovering Your Unique Financial Personality for a Quality Life" (John Wiley 2006 and 2021) and then "Leadership Behavior DNA - Discovering Your Natural Talents and Managing Differences" (Freedomstar Media, January 2020), with co-author Lee Ellis. He has also written or contributed to many other publications and presented extensively as a keynote speaker about human performance acceleration through revealing and managing behavioral insights and money attitudes.

Also, Hugh is a Global Board Member of Entrepreneurs Organization, and an Advisory Board member of a range of other businesses.

Hugh enjoys golf, tennis, skiing, cricket, travel to new places for adventure, business and history reading. He lives in Atlanta with his wife Jennifer, daughter Kathryn, son Hugh, and dogs Aristotle and Gracie.

DNA Behavior Services

Financial DNA offers services in the following areas using our proprietary Financial DNA Discovery Process:

1. Individual Wealth Mentoring
2. Family and Business Succession
3. Quality Life for Couples, Executives, Entrepreneurs and Youths
4. Philanthropic Motivations
5. Practice Management – Talent Management
6. Advisor, Coach and Consultant Training

Disclaimer and Contact Information

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