

DNA Behavior[®]

Financial Cognitive Wellness

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Natural Behavior Baseline and Watch-List Template

Executive Summary

A Natural Behavior Discovery (Financial DNA®) profile completed while a client is healthy gives advisors a documented baseline, so they can recognize and record meaningful changes in financial behavior early. The profile does not detect, measure or predict cognitive decline. It makes departures from the client's normal visible.

The problem. Brian Brogan's "Financial Dementia" hypothesis holds that financial decision-making deteriorates before the planning system notices. Wealth is concentrated in the 75–85 age band, where decision authority is still high and Alzheimer's prevalence rises from 13.8% (ages 75–84) to 35.8% (85+). His Fulton Cognitive Risk Process starts with "Establish Baseline" and lists Financial DNA as the first input.

What research says about behavior in decline. People do not simply become more of what they were. Meta-analyses of the Five-Factor personality model show a common shift: more anxious and emotionally reactive, less organized and careful, less socially engaged, more passive and dependent. Original wiring mainly shapes *how* distress shows up. Changes in judgment, such as lower scam awareness, can appear years before memory problems.

The principle. Know the client in good times, then watch for change from that baseline. Signals that run *against type* are the strongest: a skeptical client who starts trusting strangers, a self-reliant client who starts deferring, a highly Planned client whose follow-through drops off. Things that *stop* happening matter as much as things that start.

The boundary. Advisors notice, document and escalate. They do not diagnose. The Discovery profile is not valid if completed after cognitive decline has begun.

How to Use This Template

Complete Parts A and B once, when the Discovery profile is completed, and keep Parts C–E live in the client file.

1. **When.** Complete Discovery while the client is healthy and engaged, ideally at onboarding or the next annual review. Do not use a profile completed after concerns have appeared as the baseline.
2. **Who.** The primary advisor completes the baseline. Anyone with regular client contact (associate, trust officer, client service) can add to the observation log.
3. **Read the scores in three bands.** Left side = 44 or below. Mid-Range = 45–55. Right side = 56 or above. Scores of 35 or below, or 65 or above, are strong tendencies and give the clearest baseline.
4. **Translate scores into behavior.** For each Factor, write two or three things this client normally does that you could actually observe (Part B). These are what you watch.

5. **Log observations as they happen.** Date, what you saw, and how it compares with the baseline (Part D). Note other possible explanations.
6. **Review the log at every scheduled review**, and immediately when a red-flag signal appears (Part E).
7. **Escalate under the institution's process.** For Fulton, this is Step 4 (Consult & Assess) of the Fulton Cognitive Risk Process.

Part A: Client Baseline Record

These fields match the “Establish Baseline” inputs in Brogan’s process: Financial DNA, trusted contacts, family structure, authority and documents, normal financial behavior.

Field	Entry
Client ID	
Age at baseline	
Discovery completed (date)	
Natural Behavior Style	
Primary advisor	
Other team members with regular contact	
Trusted contact(s) on file	
Family members involved in financial matters	
POA / trustee / successor decision-maker	
Authority documents on file and last reviewed	
Normal meeting pattern (frequency, who attends, who leads)	
Normal transaction pattern (typical size, frequency, channels)	
Known health, life or family events at baseline	
Next scheduled baseline review	

Part B: Factor Baseline

Record each primary Factor score, its band, and two or three behaviors you can observe when this client is at their normal. Note the strongest Subfactors where they sharpen the picture.

Factor (Left ↔ Right)	Score	Band	Strongest Subfactors	What normal looks like for this client
Commanding (Cooperative ↔ Take Charge)				
People (Reserved ↔ Outgoing)				
Patience (Fast-Paced ↔ Patient)				
Structure (Spontaneous ↔ Planned)				
Trust (Skeptical ↔ Trusting)				
Pioneering (Content ↔ Pioneer)				
Risk (Cautious ↔ Risk Taker)				
Creativity (Anchored ↔ Creative)				

Most reliable watch Factors for this client: list the two or three Factors with the strongest scores (furthest from 50). These give the clearest baseline, so change against them is easiest to see.

Part C: Watch-List Guide by Factor

The strongest signal is behavior that runs against the client's natural side. Use the row for each Factor and the column matching the client's side.

Factor	Left side: normal	Left side: watch for	Right side: normal	Right side: watch for
Commanding	Consensus-seeking, group-oriented, diplomatic	Sudden insistence on acting alone; abrupt or harsh tone; dismissing family input they used to seek	Authoritative, self-reliant, frank; leads the conversation and decisions	Deferring to a new person; asking others to decide; passive in meetings they used to run
People	Serious, reflective, quiet; shares little socially	Unusual talkativeness or oversharing with strangers; new social contacts tied to money	Expressive, sociable, communicative	Withdrawal; shorter, flatter conversations; missed social or family events
Patience	Fast-paced, task-focused, rational, confronting	Unusual hesitancy; slow or stalled decisions; avoiding issues they would normally confront	Empathetic, encouraging, accepting; tolerant pace	New irritability, impatience or angry outbursts; pressure to act immediately
Structure	Generalist, improviser, instinctive; light on paperwork	Loss of quick, confident instinct; confusion rather than improvisation; delegated admin breaking down	Accurate, scheduled, persistent; prepared, follows through	Missed paperwork or bills; unprepared for meetings; dropped follow-through; repeated questions
Trust	Skeptical, controlling, questioning, suspicious	Accepting claims without questions; trusting a new contact; giving up control of accounts or information	Open, delegating, approachable	New suspicion of family or advisor; accusations of theft; refusing help they used to accept
Pioneering	Steady, balanced, flexible; content with the current path	Sudden ambitious ventures or new goals out of character	Initiating, competitive, driven; starts new ventures	Apathy; loss of drive; abandoned goals and projects
Risk	Careful, stable; prefers safety	Speculative or high-risk investments; responding to "guaranteed" returns	Bold, risk tolerant; comfortable with uncertainty	Risk taken without the usual reasoning; urgency driven by someone else; or sudden fearfulness and freezing
Creativity	Experience-based, practical, left-brain	Unusual, poorly reasoned schemes	Original, enterprising, right-brain	Rigidity; loss of new ideas; difficulty with anything unfamiliar

Signals that matter regardless of style. These follow the common pattern in the research and the warning signs in Brogan's deck:

- Repeating the same questions or forgetting recent conversations
- Difficulty following concepts the client has handled before
- Confusion about accounts, balances or where assets are held
- Unexplained withdrawals, transfers or changes to beneficiaries or authority

- New dependence on, or influence from, one person
- Unusual urgency, secrecy or pressure around transactions
- Increased anxiety or emotional reactivity about money

Mid-Range scores (45–55). These clients flex between both sides, so the baseline is less directional. Watch for movement to either extreme and lean more on the style-independent signals above.

Part D: Observation Log

Log each observation when it happens, newest first. Record facts and what was said, not conclusions about the cause.

Date	Interaction	Observed by	Factor	What was observed	Baseline expectation	Against type?	Other possible explanations	Action taken

Part E: Review and Escalation

A single observation is a note; a pattern is a reason to act. The thresholds below are suggested starting points and should be set by each institution's compliance and risk teams.

Level	Trigger	Response
Green: monitor	One against-type signal, or signals with a clear other explanation (illness, bereavement, medication change, stress)	Log it. Revisit at the next scheduled contact.
Yellow: closer attention	Two or more against-type signals across two or more interactions, or one style-independent signal	Shorten the review interval. Engage the client in a low-stakes planning conversation ("if you were hospitalized tomorrow, who pays the bills?"). Confirm trusted contacts and authority documents.
Red: escalate now	Against-type signals across two or more Factors over a sustained period, any sign of exploitation, or an unusual high-value or urgent transaction	Escalate under the institution's process (Fulton Step 4: Consult & Assess with Wealth, Trust, Legal and Risk). Follow regulatory guidance on trusted contacts and transaction holds.

At each scheduled review, re-read Part B before the meeting so the baseline is fresh, and update Part A for any change in contacts, authority documents or life events.

Worked Example: Sample Client (Initiator Style)

For this client, the clearest warning signs would be new trust in an outsider, new dependence on someone else, or slowing down. Those run against the client's strongest scores. Missed paperwork alone would not be a strong signal, because this client's natural Structure score is on the Spontaneous side.

Factor	Score	Band	Strongest Subfactors	What normal looks like
Commanding	71	Right (strong)	Authoritative 69, Self-reliant 69, Frank 66	Leads meetings, makes own decisions, says what they think
People	42	Left	Reflective 36	Keeps conversations business-focused; selective about who they engage
Patience	32	Left (strong)	Task-focused 31, Rational 33, Confronting 35	Wants to move fast, focuses on the task, raises issues directly
Structure	41	Left	Improviser 40	Decides on instinct; light on detail and scheduling
Trust	33	Left (strong)	Questioning 30, Suspicious 31, Controlling 33; Relaxed 62	Questions claims, keeps control, slow to trust new people
Pioneering	69	Right (strong)	Initiating 74, Competitive 64	Starts new ventures, competitive, goal-driven
Risk	69	Right (strong)	Bold 73, Risk Tolerant 64	Comfortable with bold, calculated bets
Creativity	53	Mid-Range	Original 59	Flexes between proven and new approaches

Priority watch list for this client

1. **Trust (33):** Accepts a claim, offer or new contact without questioning it. For this client, that is one of the most significant against-type signals.
2. **Commanding (71):** Defers decisions to a new person, asks others to decide, or goes quiet in meetings they normally lead.
3. **Patience (32):** Slows down, hesitates, or avoids an issue they would normally confront head-on.
4. **Pioneering (69):** Loses drive; stops initiating or abandons goals.
5. **Risk (69):** Takes risks without the usual reasoning, under someone else's urgency, or swings to sudden fearfulness. The amount of risk alone is not the signal.

Lower-value signals for this client. Loose paperwork, improvised scheduling and limited small talk are normal for this profile. Log them only if they become markedly worse, or appear alongside the priority signals above.

Caveats and Open Validation

- **Not a diagnostic tool.** This template supports noticing and documenting change. It does not detect, screen for or predict dementia, and should not be described that way to clients or institutions.

- **The Factor-to-behavior mapping is a working hypothesis.** No published study has tested Natural Behavior Factors in clients who later developed cognitive decline.
- **Change has many causes.** Grief, illness, medication, depression, hearing loss and major life events can all produce against-type behavior. Log other explanations alongside each observation.
- **Type of dementia matters.** Most of the research is on Alzheimer's. Frontotemporal dementia often begins with marked personality and judgment change before memory loss, so behavior may look nothing like the baseline.
- **Privacy and consent.** Observation logs contain sensitive information about the client. Storage, access and any use for research need clear consent and compliance review.
- **Escalation thresholds are suggestions.** Each institution should set its own triggers with compliance, legal and risk teams.

Sources

- Brian Brogan, "Financial Dementia," Fulton Bank visit presentation, August 27, 2026
- Grace L. Williams, "Navigate cognitive decline with aging clients," Financial Planning, September 23, 2026
- [Meta-analyses of personality change from the preclinical to the clinical stages of dementia](#)
- [Personality and Incident Alzheimer's Disease: Theory, Evidence, and Future Directions](#)
- [Premorbid Personality Traits in Alzheimer's Disease: Do They Predispose to Noncognitive Behavioral Symptoms?](#)
- [Boyle et al., Scam Awareness Related to Incident Alzheimer Dementia and Mild Cognitive Impairment \(2019\)](#)
- [Boyle et al., Scam susceptibility is associated with a markedly accelerated onset of Alzheimer's disease dementia \(2025\)](#)

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