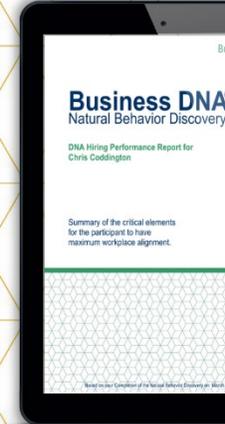
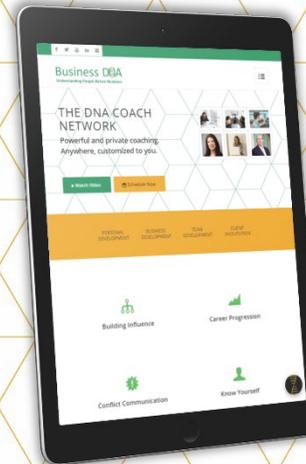


# DNA Behavior<sup>®</sup>

Human Performance Acceleration  
Using Behavioral Insights Since 2001





# RETHINK & RESHAPE HOW YOU DELIVER WEALTH MANAGEMENT



# What We Are as a Business

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

## DNA Behavior

We are a global behavioral sciences business that was established in 2001 as “The Behavior and Money Insights Company”.

Through an online app we discover, measure and manage the hidden influences of over 4000 behavior and money energy forces that de-rail high-stakes decision-making, performance and relationships.

 DNA Behavior

# Our BHAG Which Inspires Us

---

Delivering universally applicable behavioral insights which enable the customization of experiences and relationships for more than 1 billion relationships globally per year.

# The Behavioral Sciences Business Opportunity

Adopt an Understanding People Before Numbers Approach



## Performance Drivers

- Revenues from delivering differentiated solutions across all industry channels
- Business value from dominating behavioral and financial personality discovery in a fragmented market of weak tech players
- Productivity gains from custom apps, machine learning and customizing AI
- Scalable ecosystem of specialist businesses using a common language
- Brand strength from building sustainable people cultures



**ORGANIZATION**

**CLIENT-FACING**

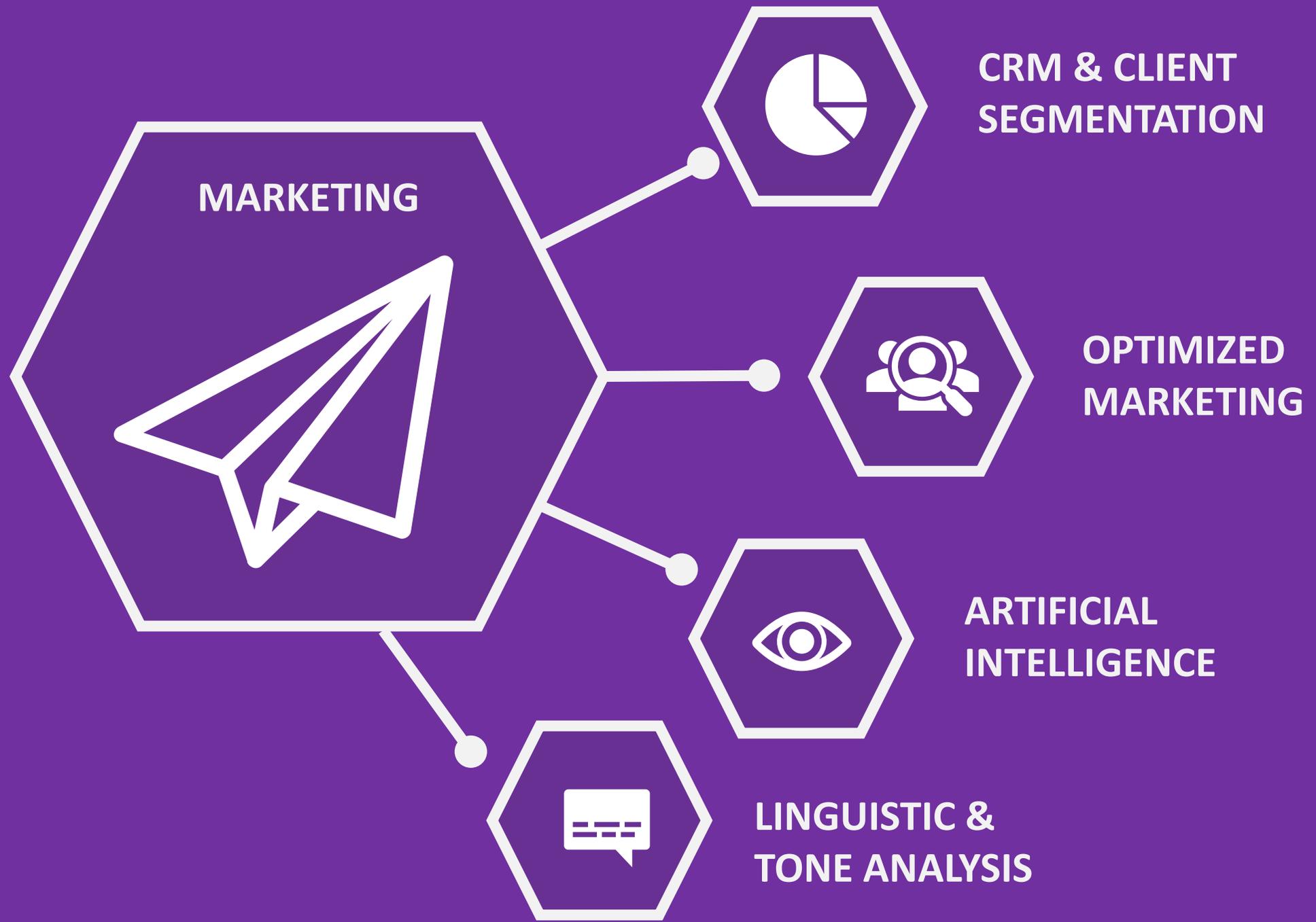
**MARKETING**

**PLANNING &  
INVESTING**

**COMPLIANCE**







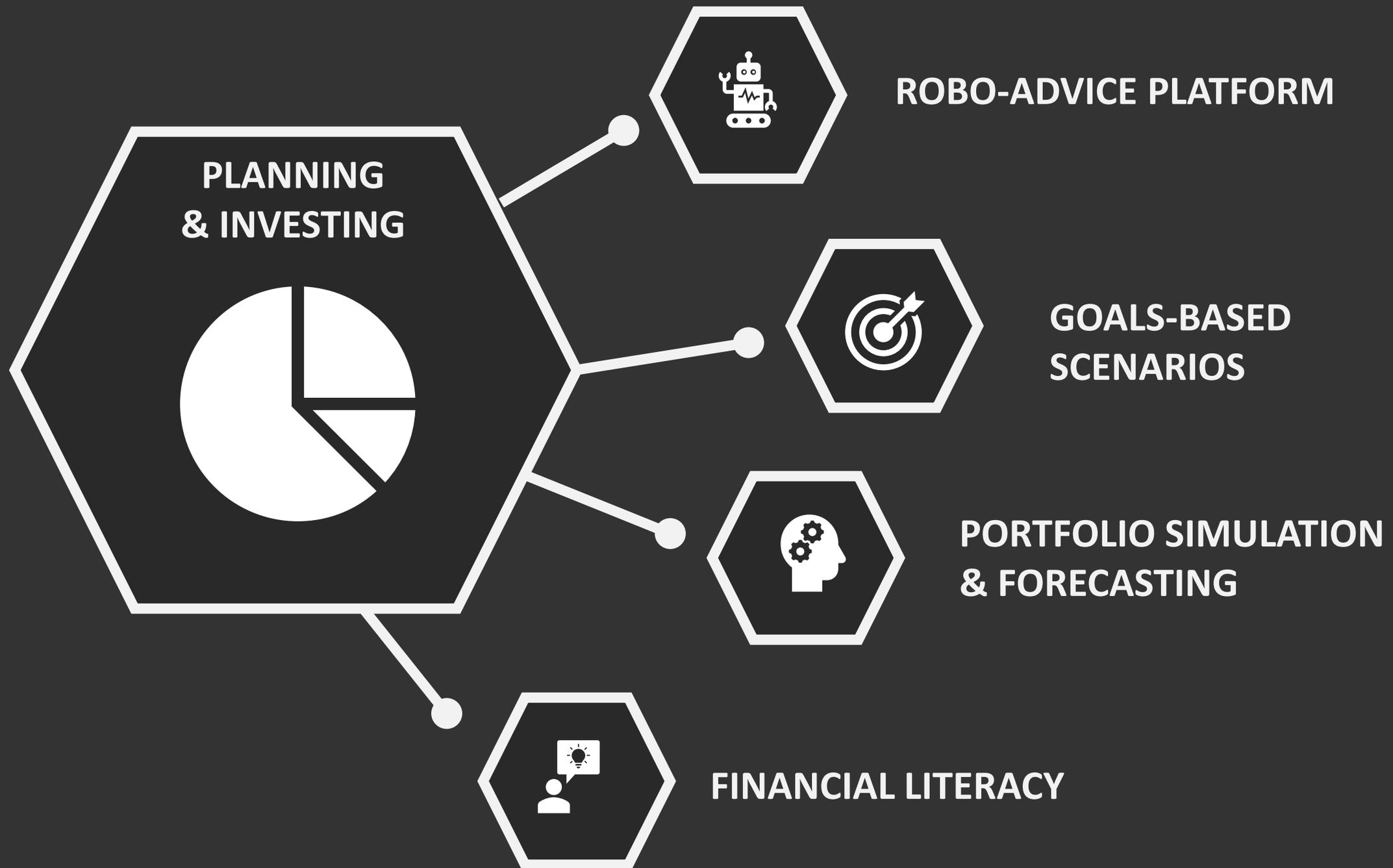
**MARKETING**

**CRM & CLIENT  
SEGMENTATION**

**OPTIMIZED  
MARKETING**

**ARTIFICIAL  
INTELLIGENCE**

**LINGUISTIC &  
TONE ANALYSIS**





# Scalable Discovery of Employee & Client Behavior

Across Your Organization and Ecosystem

## Quick Scan

4 Segments

Communication

Learning Style

Workflow

Product Alignment



## Natural Behavior

10 Segments

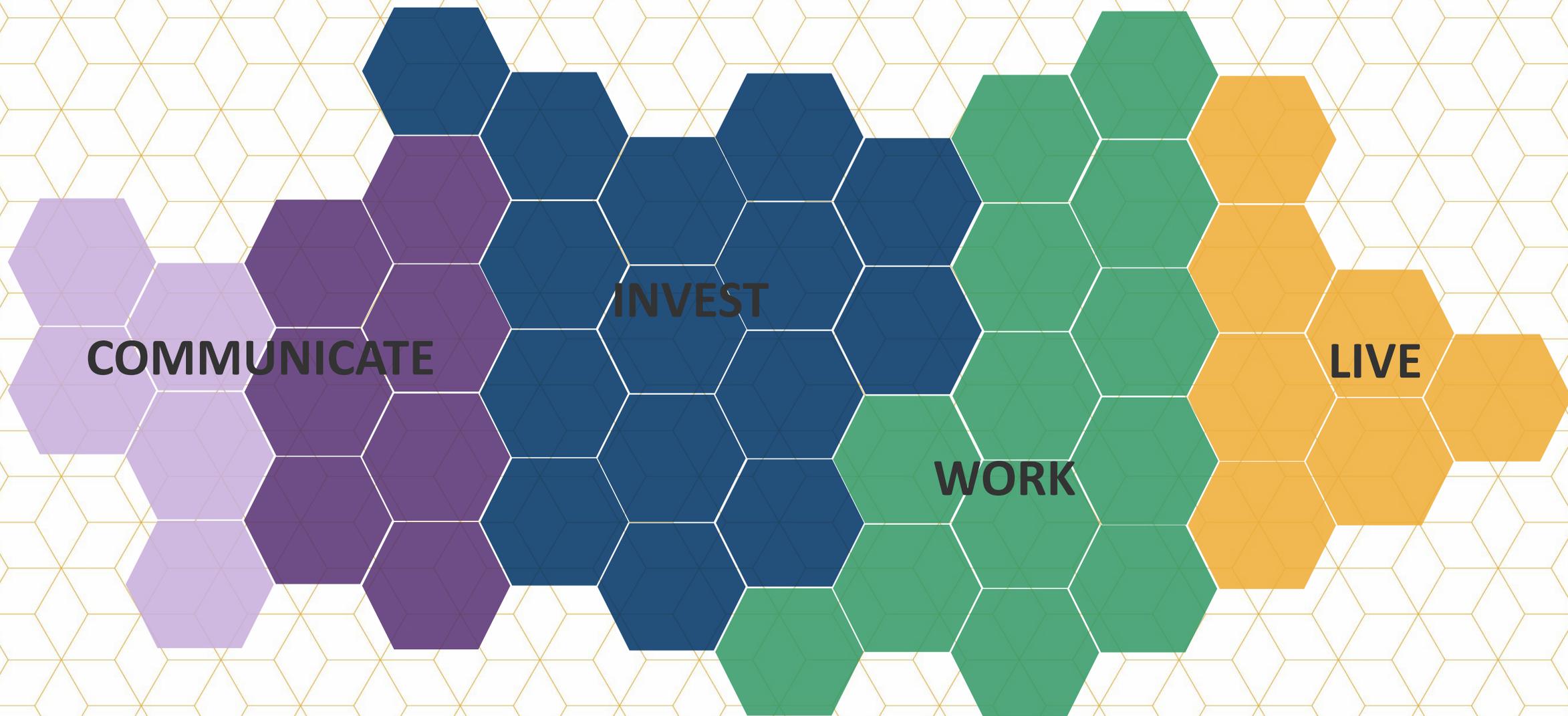
16 Behavioral Biases

Work and Life Habits

Financial Habits

4000 + Insights

# Predicting Habits with People

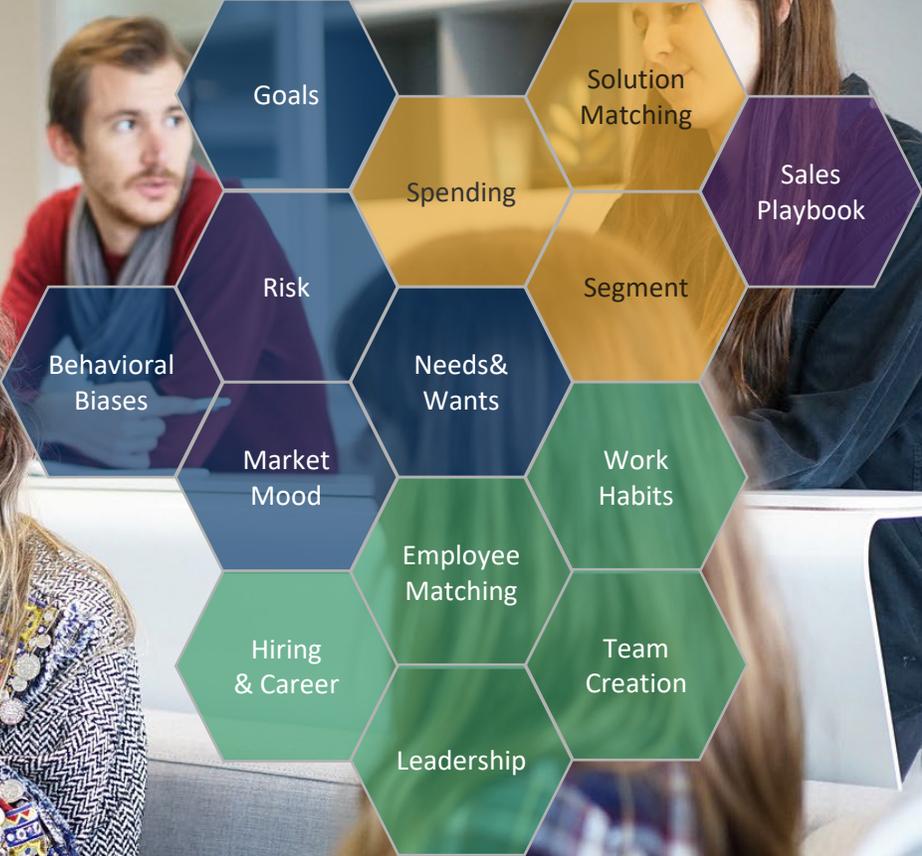


Quick Scan

Communication DNA

Natural Behavior

DNA Behavior





Visuals

Tell Stories

Provide Logic

Keep it Relaxed

Reduce the Risk

Create Backup Plans

Big Picture

Action Plan

Key Points

# 3 Psychometric Systems Integrated to Your Business

Scale Employee and Client Behavioral Insights for Enhanced Customization

## Financial DNA<sup>®</sup>



**Turn-Key**  
DNA Platform



**Fin Planning**  
Integration



**API**  
Custom Apps



**Suitability Data**  
DNA Prediction

## Business DNA<sup>®</sup>



**Turn-Key**  
DNA Platform



**HR MGT**  
Integration



**API**  
Custom Apps



**Performance Data**  
DNA Prediction

## Communication DNA<sup>®</sup>



**Turn-Key**  
DNA Platform



**CRM**  
Integration



**API**  
Custom Apps



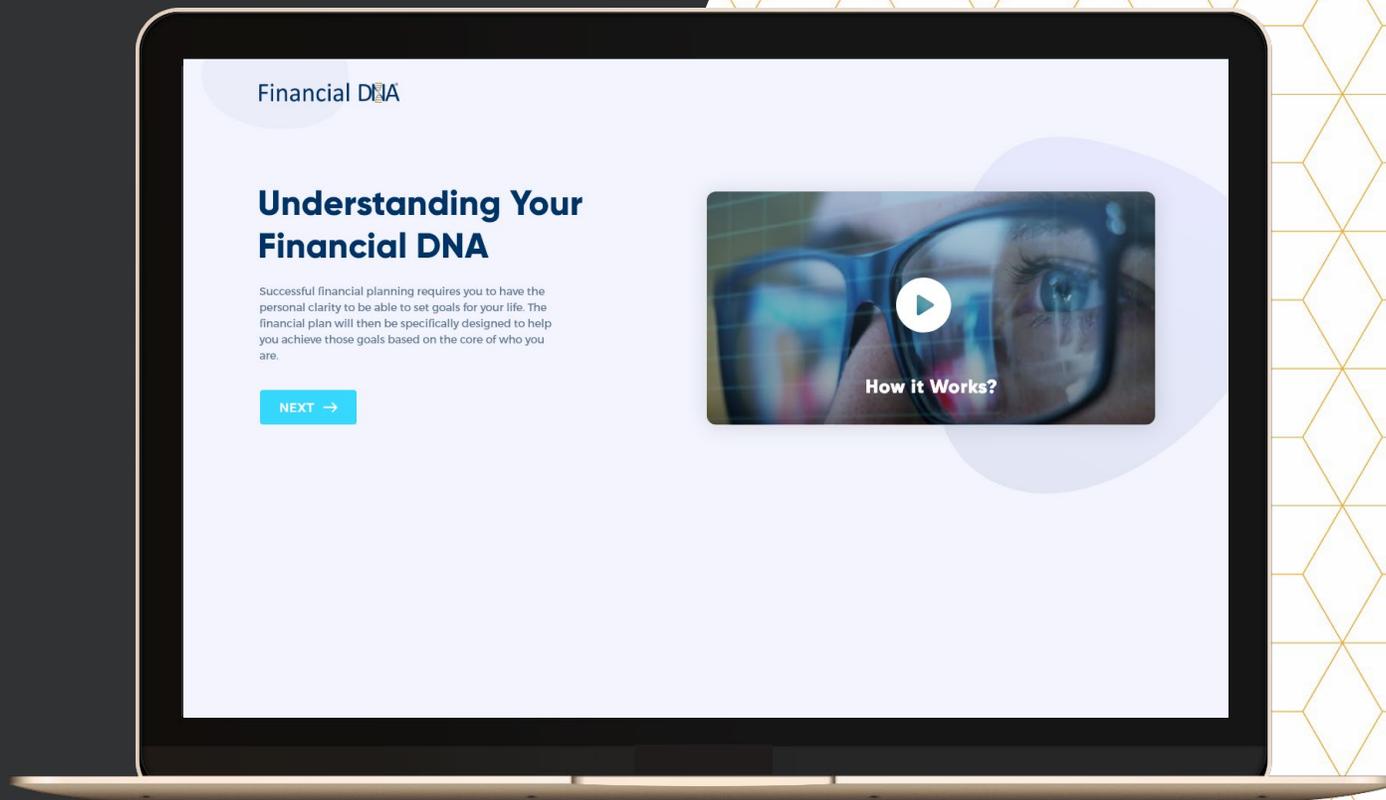
**Big Data**  
DNA Prediction

# Right Data In, Right Data Out

Capitalizing on the Forced-Choice  
Question Methodology to  
Remove Situational Bias and  
Identify 64-Traits

125+ Person Years of  
Development Investment Since  
2001

Independent Validation by Team  
with 100+ Years of Experience



# DNA Measures the Hidden Behavioral Diversity and Energy

What You See Is Not What You Get 91% of the Time

## Observable

Activity

Performance, Transactions.  
Processes, Procedures,  
Compliance, Big Data.

Intuition, Fact Finder and  
Standard Risk Profile.

Situational  
Risk Profile

## Hidden

Inherent DNA Behavior

Automatically Shows Up Under  
Pressure – Talents,  
Communication Style.

Hard-Wired Patterns of Saving,  
Setting Goals and Risk.

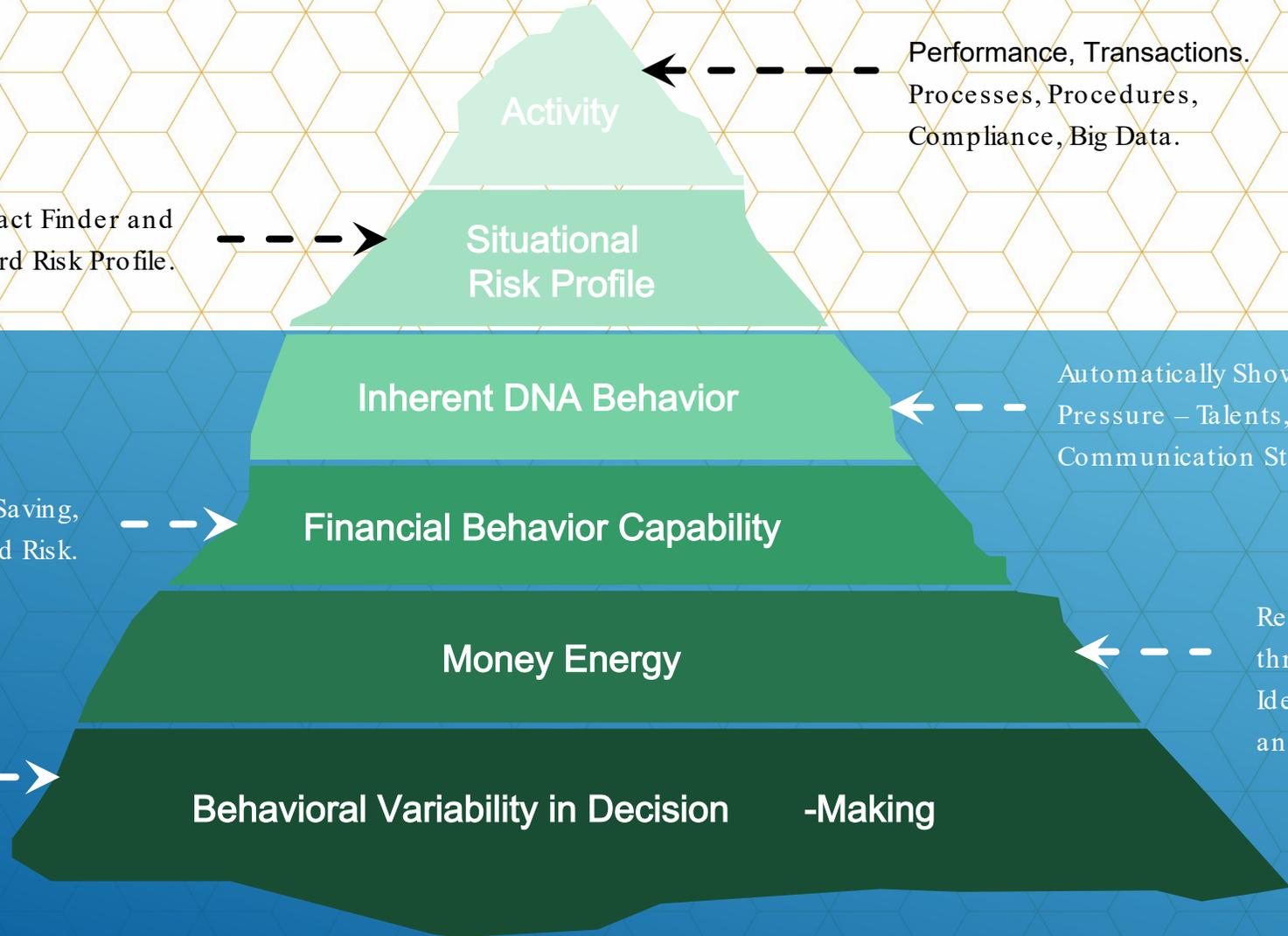
Financial Behavior Capability

Money Energy

Relationship to Money  
through Behavioral  
Identity, Money Clarity  
and Life Integration.

Systematic Biases  
and Random Noise.

Behavioral Variability in Decision -Making



# The DNA Science Is Rooted In the DNA Double Helix

Reflected in Every DNA Behavior is Corresponding DNA Energy



There are 2 strands to the DNA Helix. These are inherent in every human being “hard-wired” from early in life.

1. The Behavior Strand
2. The Energy Strand

Holding the 2 strands of the DNA Helix firm are the base pairs or what we refer to as over 4000 behavior and money insights which explain how people function.

**WE REVEAL AND MEASURE THESE INSIGHTS WITH 91% ACCURACY IN JUST 10 MINUTES**

# The Only Firm Measuring Behavior and Money Insights

## Money Insights

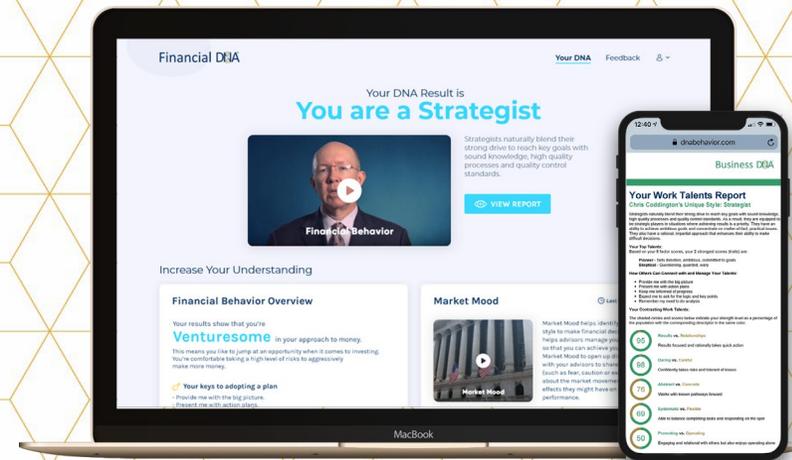
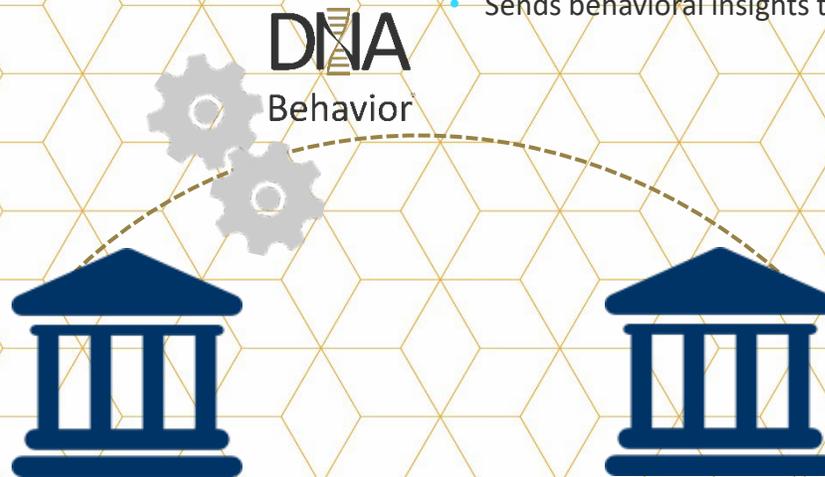
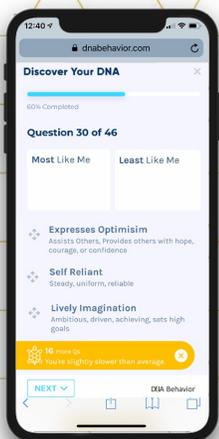
## Behavior Insights



# Creating a DNA Experience in Your Application

Scalable & Customizable Employee & Client Experiences Across the Business

- DNA analyzes the question answers
- Sends behavioral insights to your firm



- Employee/Client Logs into Firm's Online Platform
- Employee/Client completes the DNA Natural Behavior Questionnaire

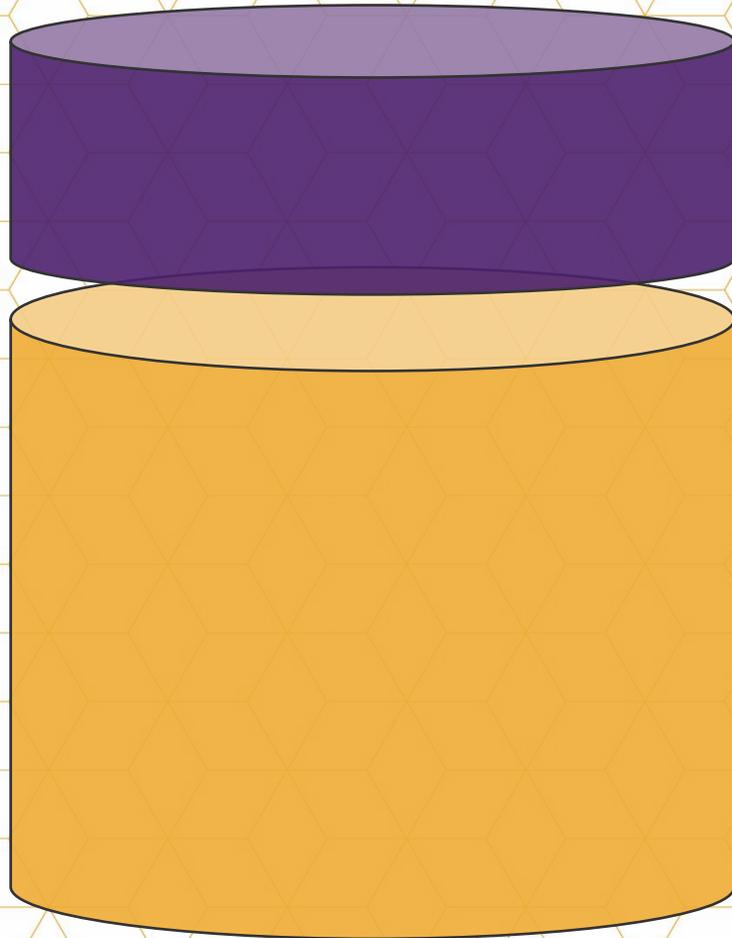
- Answers are stored in Firm's Databases
- Firm Posts answers to DNA

- Firm receives DNA behavioral insights
- Triggers internal workflow

- Insights available immediately:
- Financial Behavior insights revealed for clients
- Work Talent insights revealed for employees

# Predicted DNA Styles: Unlimited Potential

Predict DNA Styles at Scale, Customize Services with Behavioral Science



## **Step 1: Create Learning Sample**

Communication DNA Discovery Completion  
(minimum 300 people)

## **Step 2: Predict Communication DNA Style**

Predict CDNA style for an entire data sample

Customize Sales, Marketing, and Service at Scale

# DNA Powering Machine Learning

-  Cars
-  Career
-  Credit & Debt
-  Assets
-  Education



DNA Behavior



DNA Behavioral Data Used as Training Data



Train the Machine Learning Algorithm



Dynamic Demographic  
Input data

Machine Learning  
Algorithm

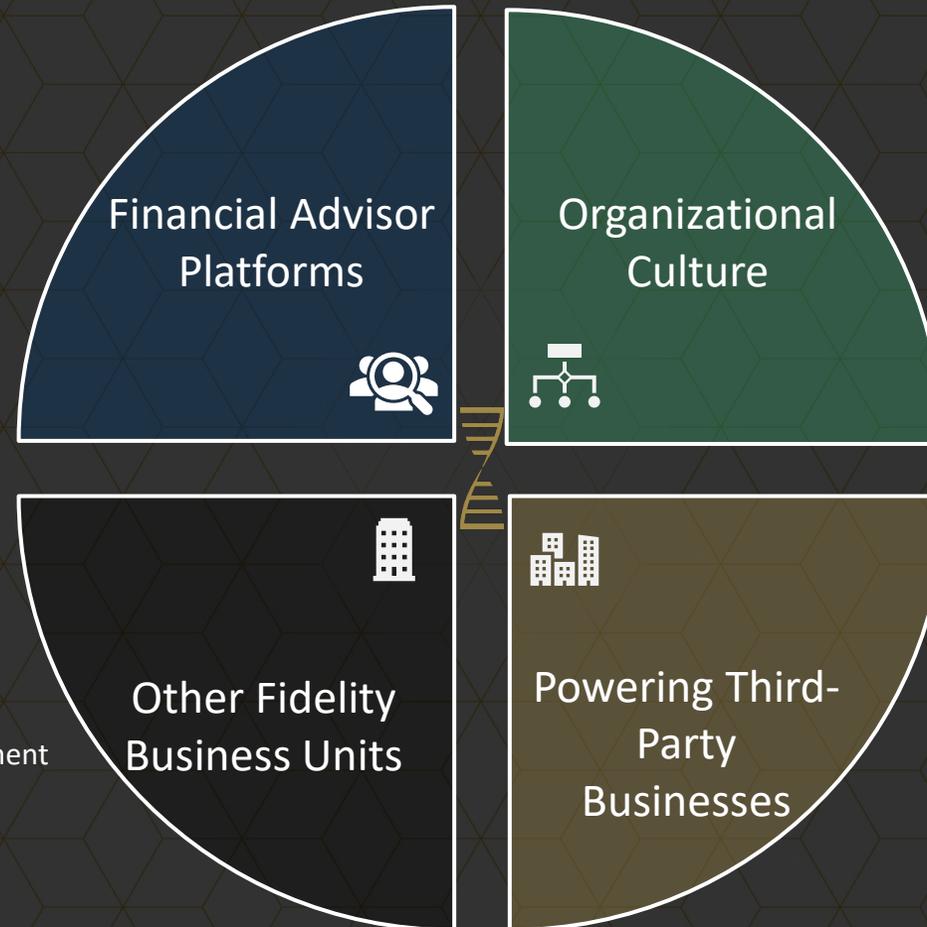
Prediction

# DNA Powering An Entire Firm

DNA provides behavioral technology to enable the scalable customization of experiences across the enterprise.

- Enhanced Advisor Client Engagement:
  - Communication and Matching to Style
  - Purpose – Goals Based Planning
  - Risk - Behaviorally Driven Portfolios
  - Financial Behavior Capability - Spending
  - Behavioral Finance Biases - Decision Making
  - Fulfillment - Planned Giving Style
  - Behavioral/Life Coaching-Wealth Mentoring
- Couples Relationship Alignment
- Family Succession Continuity
- Banking Staff Engaging Banking Customers
- Compliance – Suitability of Solutions Offered

- eMoney Advisor- Powering Advice Platforms
- Intelligent Robo Advice- Powering Digital Advice
- Consumer/ Commercial Banking- Powering Engagement
- CRM Integration - Tailored Marketing and Sales
- Money Manager Selection



- Recruiting and Role Fit for all teams
- Talent Development
- Internal Employees Interacting with each other
- Leadership Development for Employee Interaction
- Performance Coaching Employees and Advisors
- Sales Engagement
- Business Decision-Making Optimization
- Rogue Employee/Advisor Identification
- Cultural Alignment
- Business Succession Planning

- Financial Wellness Programs at Corporations
- Career Development Programs
- Not for Profit Charitable Giving Programs
- Insurance Premiums and Claim Management
- Debt Management and Collection
- Regulatory Compliance

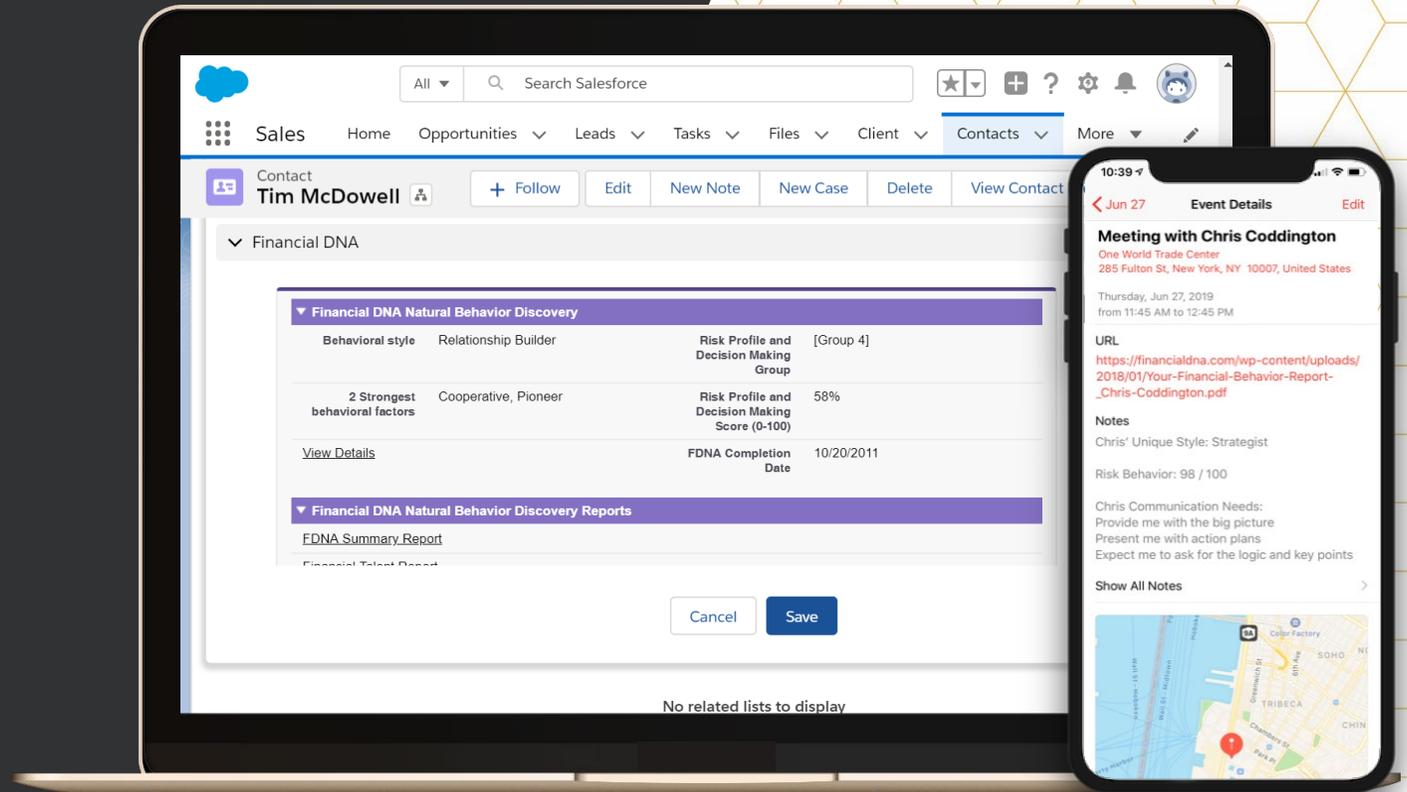
# Behaviorally Smart Salesforce CRM

## Advisor view:

- Risk Behavior
- Behavioral Biases (Based on Strongest Factors)
- Communication Keys
- Single Sign on to DNA Record
- Client Report Access
- Calendar Powered with Behavioral Insights

## Compliance Reporting:

- Know your client documentation
- Reporting archives
- Client to advisor mismatches
- Individual over dominance in couples
- Team reporting



# DNA App Opportunities Using API Integrations

Expanding How DNA Insights Are Used

Financial Services (FinTech & RegTech)	Business & Career (HRTech & EduTech)	Communication & Experience (Marketing Tech)
Advisor/Client Matching	Recruiting & Role Fit	Sales Engagement
Behaviorally Driven Portfolios	Talent Development	Relationship Building
Intelligent Robo Advice	Team Performance	Customize Web Experiences
Goals-Based Planning	Succession Planning	Custom Selling, Service and Workflow
Wealth Mentoring/ Behavioral Coaching	Corporate Culture	Personality Targeted Advertising
Couple Dynamics and Family Continuity	Operational Risk	Client Segmentation
Suitability Compliance Management	Leadership Development	Behavioral Marketing
Financial Wellness	Career Development	Solution Matching

# DNA Behavior Provides Insights to Behavior + Money

Specific Natural and Learned Behavior + Money Insights Available for Each Individual

Advisor/Client Unique Behavioral Style	Advisor Client Communication Adaptation	Resilience for Change
Behavioral Biases	Advisor Client Matching (Ideal Client)	Life Purpose – Talents, Passions, Values, Mission
Plan Adoption Communication Keys	Strengths and Struggles	Quality Life Performance – Alignment of Health, Career, Relationships, Community, Recreation, Finances, Purpose
Risk Behavior	Communication Keys and Information Needs	Quality Life Needs and Wants Prioritization
Financial Relationship Management: Delegate or Control	Investing Style and Portfolio Allocation	Couple and Family Member Differences
Financial Planning Management – Spending/Budgeting	Quality Life Behavioral Attitudes	Corporate Decision-Making
Wealth Building Motivation – Goal-Setting Motivation	Product & Transaction Needs	Workplace Motivations – Financial and Non-Financial
Financial Emotional Intelligence – Risk Composure	Financial Stress and Fears	Consumer Buying Patterns
Financial Behavior Capability – Ability to Grow Wealth	Measure of Success	Market Mood – Real Time Market Reactions
Multi-generational Advisor Engagement	Planned Giving Motivations	Succession Planning

# DNA Behavior Discovery Processes and Reports

Available on a Single Technology Platform

Discovery Process	Financial DNA	Business DNA	Communication DNA
<p><b>Step 1: DNA Natural Behavior Discovery</b></p> <p>To Know How A Person Should Perform and Their Automatic Biases Based on Who They Instinctively Are</p>	<p>For revealing different dimensions of a person's natural style for making life and financial decisions including their risk taking behavior. Reporting and Analysis:</p> <ul style="list-style-type: none"> <li>• Summary – Behavioral Biases, Quality Life Goals, Spending Pattern, Risk Profile, Biases</li> <li>• Financial Talent Highlights</li> <li>• Market Mood®</li> <li>• Behavioral Management</li> <li>• Couple Comparison Reporting</li> <li>• Wealth Mentoring</li> <li>• Family Group Reporting</li> </ul>	<p>For revealing different dimensions of a person's natural talents for business performance. Reporting: and Analysis</p> <ul style="list-style-type: none"> <li>• Summary – Workplace Insights and Attitudes, Performance Keys</li> <li>• Personal Business Talents</li> <li>• Team Member Comparison</li> <li>• Workplace Operations Style and Coaching</li> <li>• Hiring - Fit for tasks, roles, team and culture</li> <li>• Team Performance – Identifying Differences</li> <li>• Career Insights</li> </ul>	<p>For uncovering natural preferences for how employees and customers wish to be communicated with and served by others. Reporting and Analysis:</p> <ul style="list-style-type: none"> <li>• Consumer and Premium</li> <li>• Customized Meeting Guide</li> <li>• Customized Experience™</li> <li>• Client Service™</li> <li>• Sales Style Adaptation™</li> <li>• Advisor-Client Matching</li> <li>• Group Communication</li> <li>• Customized Messaging</li> </ul>
<p><b>Step 2: DNA Learned Behavior Discovery</b></p> <p>To Reveal Different Dimensions of A Person's Actual Performance and Preferences, and Align those to their Natural Behavior</p>	<p>Learned behavior and performance discovery processes and reporting:</p> <ul style="list-style-type: none"> <li>• Quality Life Discovery and Planning</li> <li>• Financial Personality Discovery</li> <li>• Behavioral Investment Policy Statement</li> </ul>	<p>Learned behavior and performance discovery processes and reporting:</p> <ul style="list-style-type: none"> <li>• Leadership 360° Discovery (or Employee, Sales, Advisor versions)</li> <li>• Executive Quality Life and Work Life Discovery</li> <li>• Career Life Discovery and Planning</li> </ul>	

# DNA Behavior Training

Practical Learning to Optimize Using Behavioral Management Solutions In Your Business

Financial DNA Training: Behavioral Finance and Wealth Mentoring	Business DNA Training: Talent Management and People Culture	Communication DNA Training: Building Relationships and Behavioral Marketing
Financial DNA Introductory Training and Specific Applications - webinars	Business DNA Introductory Training and Specific Applications - webinars	Communication DNA Introductory Training and Specific Applications - webinars
Online Videos	Online Videos	Online Videos
Financial Personality Management Training – 1 day classroom	Human Capital Management Training – 1 day classroom	Communication Effectiveness Training – half day classroom
Wealth Mentor Training – 2 day classroom	Business DNA Advisor Training – 2 day classroom	Communication DNA Advisor Training – 1 day classroom
Certified Wealth Mentor Implementation required for Financial DNA Certification – class room, coaching and webinars over 1 year (Bronze, Silver, Gold)	People Culture Implementation required for Business DNA Certification – class room, coaching and webinars over 1 year (Bronze, Silver Gold)	

# Why Use DNA Behavioral Solutions?

Leveraging Universally Applicable Behavioral Insights on our Omnichannel Behavior Tech Platform

Predictive Behavioral Insights

- DNA Behavior - 91% reliability of psychometric measurement providing 4 trillion unique combinations and >4000 insights to behavior + money
- DNA Energy - Cutting edge money and personal life energy measurement

Technology Powering Scalability

- Digital solutions enabling real-time use across all employees and clients
- Unique processes for matching people using >1000 benchmarks and >4000 data points

Customized Experiences and Relationships

- >1000 range of apps delivering personalized information
- Capability to build your own behaviorally powered solutions using the DNA API

Human Performance Acceleration

# Appoint a Chief Behavioral Sciences Officer

Leading a Dedicated Behavioral Sciences Division Accountable for Accelerating Business Performance Using Our Omnichannel Behavior Tech Platform

## Employee Engagement

- Workplace Motivation and Culture
- Organizational Development

## Client/Customer Behavior

- Behavioral Marketing Strategies
- Behavioral Biases and Money Influences

## Business Innovation

- Product and Solutions Transformation
- Data Analysis and Experimentation

# Behavioral Sciences Revenue Opportunities

Our Omnichannel Behavior Tech Platform is the Foundation to Many Different Sources of Scalable Revenue Generating Opportunities

## Online Products

- Retail Packages
- Enterprise Packages and Solutions
- 3<sup>rd</sup> Party Consultant Packages
- API - ISV Distribution
- Artificial Intelligence

## Value Added Services

- Data Analytics
- Consulting Solutions
- Performance Coaching and Training
- Custom Development

Acceleration

# The DNA Ecosystem

Communication

Financial

Business

DNA<sup>®</sup>

DNA<sup>®</sup>

DNA<sup>®</sup>

CCC ALLIANCE  
*A Limited Liability Company*

NORTHFIELD

TIGER 21  
SUCCESS IS WHERE WE BEGIN



NEXT  
Member FINRA/SIPC  
financial group

AdviserIQ

TPG

Ameritrade

AXA

REDTAIL TECHNOLOGY

charles SCHWAB

ADVICENT

InfOpinion

onesherpa  
*future confident*

DA VINCI  
GLOBAL CONSULTING, LLC

CONNECT



LEADING WITH HONOR

PETRI  
CONSULTING GROUP

BLACK RIVER WEALTH

RIDGELINE COACHING

CANNON

CONNECTED CONSULTANTS

Epic Culture  
*help you build an amazing company culture*

van de Voorde Consulting

Solutions

Alliances

Enterprise API

Business Integrators

Incubator API

DNA Accelerators

SCHWAB OpenView  
MarketSquare<sup>™</sup>  
PARTICIPANT

AMP

Advisors Ahead  
*The Bridge for Nextgen Financial Professionals*

salesforce

Veo<sup>®</sup>  
Integrated

Maximum Impact  
Partners<sup>™</sup>

ABN-AMRO

Broadridge

Questis

ARQ

Merit  
*Reinventing Financial Relationships*

Wired2Perform

BrilliantFIT

conversation artistry

Executive Velocity  
*we accelerate your leadership success*

# DNA Behavior<sup>®</sup>

## Contact Us

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For more information about DNA Behavior:

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

