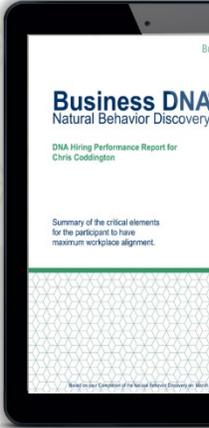
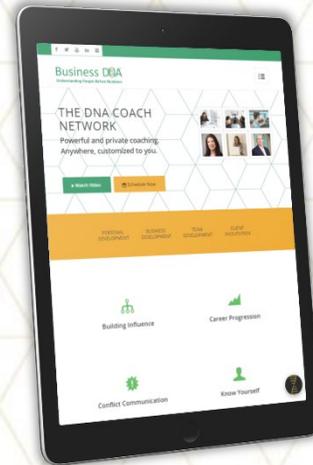
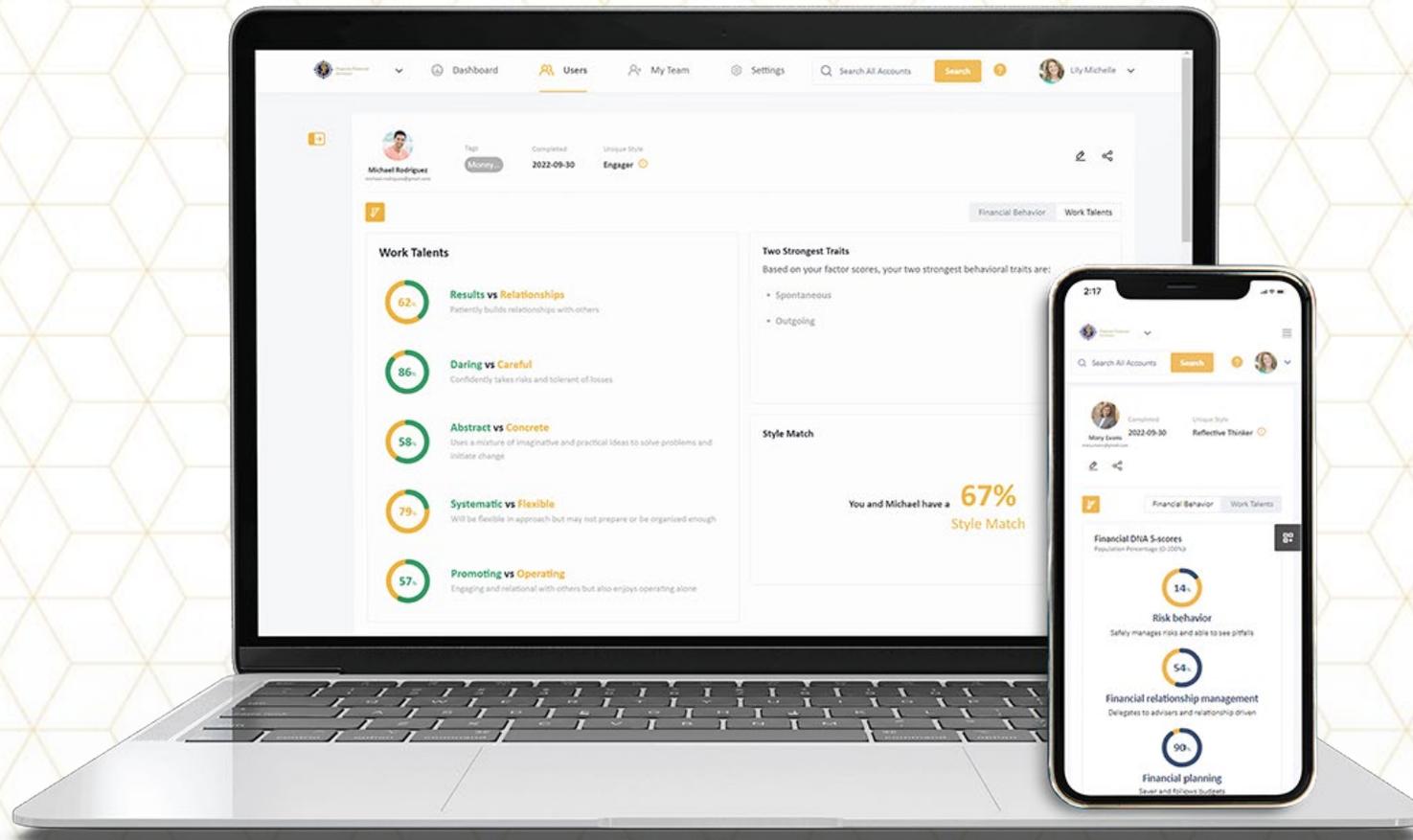


DNA Behavior[®]

The Behavior and Money Insights Company





Serving Your Clients as a Wealth Mentor

Using Financial DNA® For Guiding Your Clients At a Deeper Level Through the Financial Planning Life-Cycle

Transform the Financial Advisor Role to Wealth Mentor



Become a Wealth Mentor

“Wealth Mentoring” is a relational process that involves guiding others with wisdom to self-discover who they are and their priorities for a Quality Life through a mutual sharing of their life journey.

Moving from Advisor to Wealth Mentor

Traditional Advisory Approach:

- Financial Planning Technician
- Investment Manager
- Financial Education

Wealth Mentoring Role:

- Behavioral Guide
- Quality Life Guide
- Wisdom Transferor
- Collaborator
- Sounding Board



Wealth Mentor

The Wealth Mentoring Conversation Model

Empowering Advisors to Put Clients at the Center of the Financial Planning Conversation

<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>

Being a GREAT Wealth Mentor.... You Need To Listen



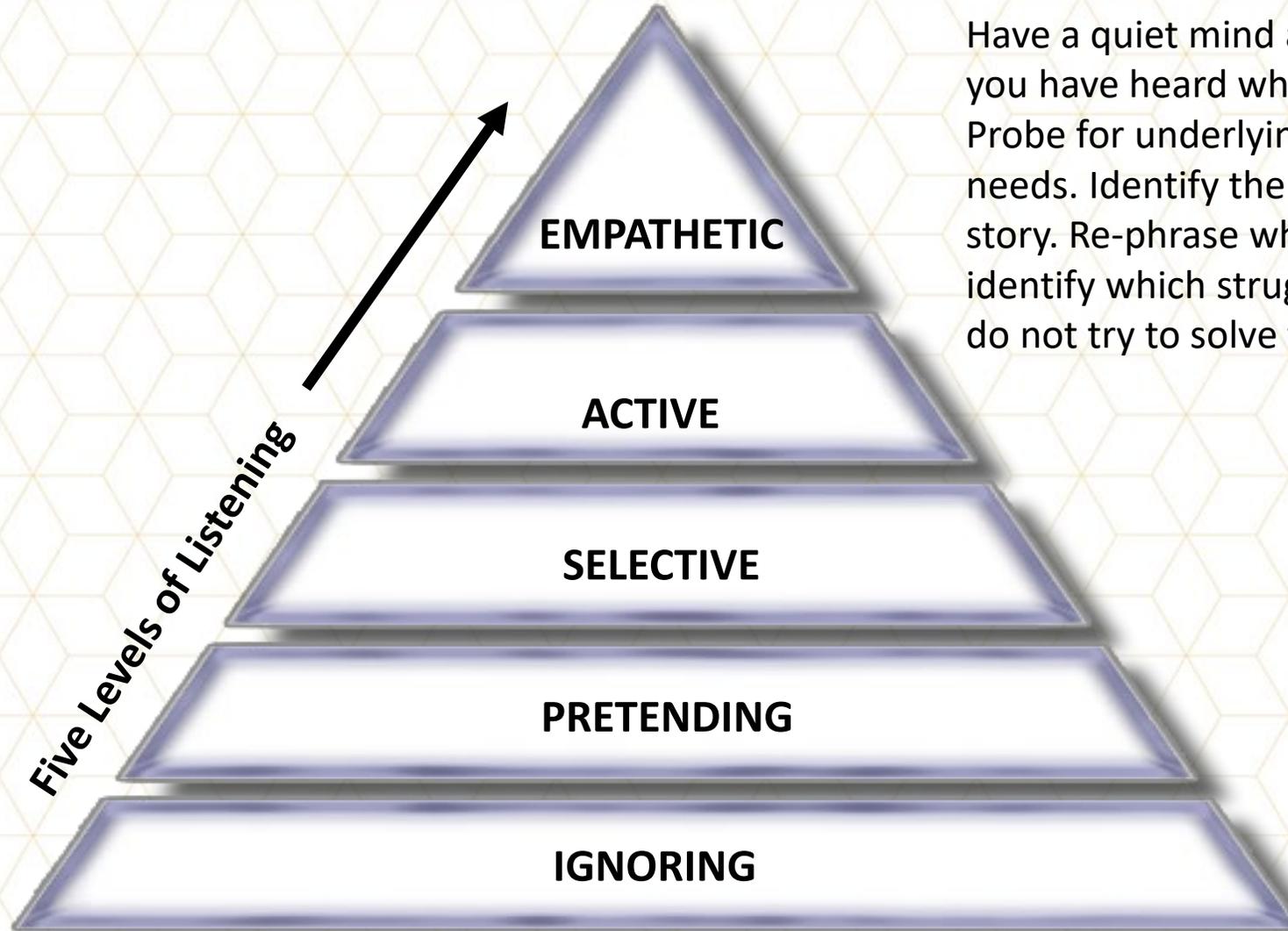
© Scott Adams, Inc./Dist. by UFS, Inc.

I am listening - what did you say?

<http://www.youtube.com/watch?v=bO-a-Yz4xA8&list=PL058A82A702A180CF&index=11>

What Level of Listener Are You?

Become a Level 5 Listener



Have a quiet mind as you listen. Show you have heard what is being said. Probe for underlying emotions and needs. Identify the struggle beneath the story. Re-phrase what you hear. Help identify which struggle is strongest but do not try to solve the problem.

Listening to Drill Below The Surface

What You See Is Not What You Get 90% of the Time

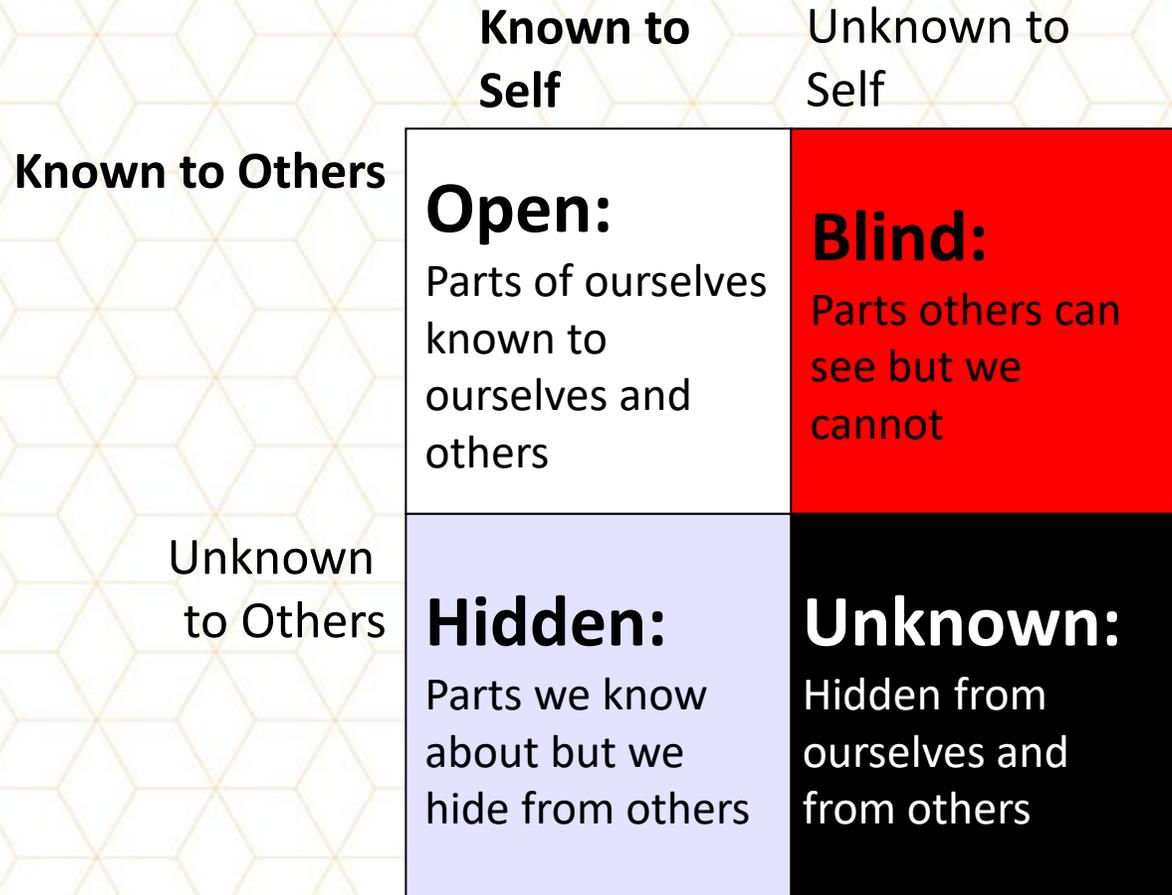
10%: Observable Story



90%: Hidden Inner Struggle



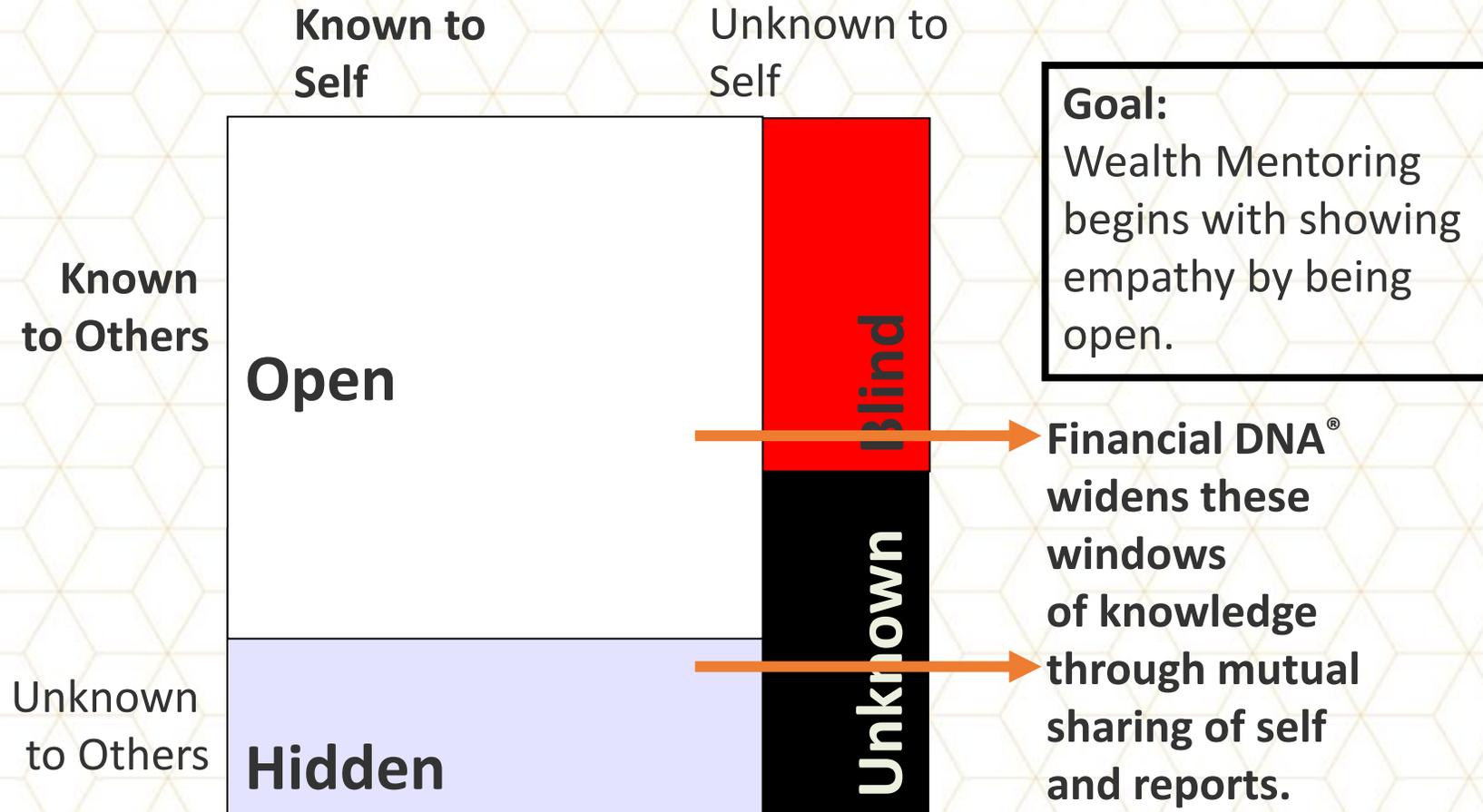
The 'Johari' Window



Success Formula:
Develop the
'Knowing Me,
Knowing You'
foundation.

© Joseph Luft and Harry Ingham

The Goal: Knowing Me Knowing You



© Joseph Luft and Harry Ingham

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**

The Platinum Rule of Money Energy Conversations

Ask the right questions, Keep the conversations safe, Manage emotions

Discover your authentic identity and life purpose



Imagine a painted picture of living your quality life

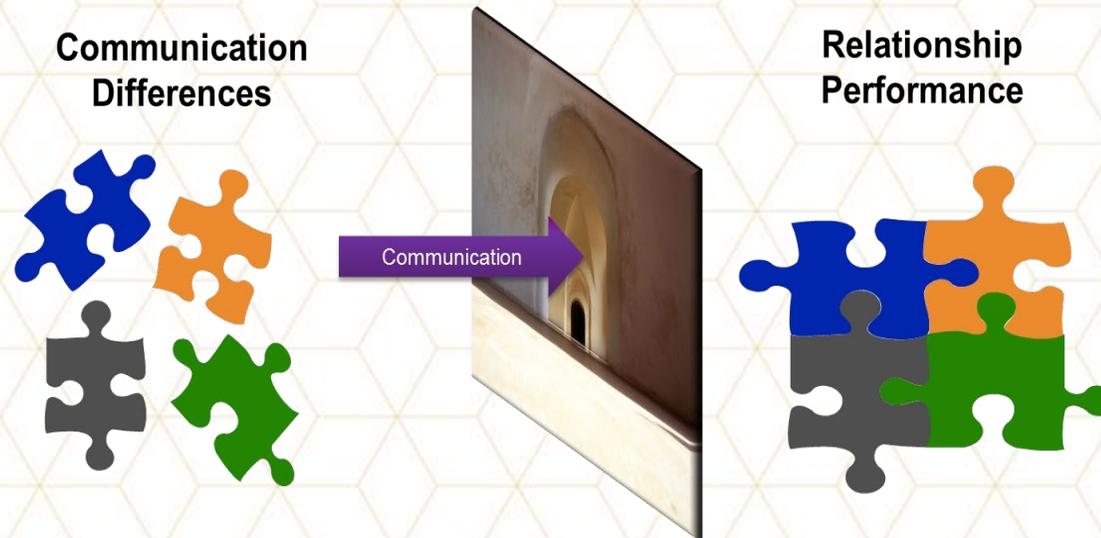


Establish the meaning and role of money in your life



The Platinum Rule of Relationships

“Do unto others as they would like to be done unto”



Adapt your communication style to others the way they like it

1. **Relationally driven people** will naturally prefer to tap into their feelings, desires and emotions.
2. **Results driven people** will naturally prefer to tap into their logical thoughts, goals and results.

Summary of Four Communication Styles

Communication Keys for Behaviorally Smart Conversations			
Communication Style	Strengths	Struggles	What They Want
Goal-Setting (Allow Them to Discuss It)	Speaks Directly and Candidly	Could Be Too Forceful, Abrupt, Interrupting	Provide Options, Get to Bottom Line, Present Opportunities
Lifestyle (Allow Them to See It)	Open and Engaging	May Be Too Transparent and Uninhibited	Openly Express Views, Verbalize Provide Broad Facts
Stability (Allow Them to Feel It)	Shows Empathy and Warmth	May Compromise Too Much and Be Too Diplomatic	Keep it Relaxed, Speak Softly, Share Your Feelings
Information (Allow Them to Read It)	Provides Specifics and Details	May Be Too Serious, Modest, Not Interactive	Provide Facts, Provide Specifics, Demonstrate Transparency

How to Adapt to Different Communication Styles

Communication DNA Style	Goal-Setting Advisor	Lifestyle Advisor	Stability Advisor	Information Advisor
When working with Goal-Setting Communication DNA Styles	<p>Minimal modification required:</p> <ul style="list-style-type: none"> • Present goals • Focus returns • Offer options 	<p>Some modification required:</p> <ul style="list-style-type: none"> • Move more quickly to the bottom line • Minimize enthusiasm • Recognize they may not enjoy small talk 	<p>Significant modification required:</p> <ul style="list-style-type: none"> • Be more direct • Keep conversations formal • Recognize they may come across as cold 	<p>Some modification required:</p> <ul style="list-style-type: none"> • Avoid unnecessary details • Present the big picture • Recognize they may be put off by too much detail too soon
When working with Lifestyle Communication DNA Styles	<p>Some modification required:</p> <ul style="list-style-type: none"> • Provide graphics • Explain how bottom line will impact lifestyle • Recognize they may be bored with formal meetings 	<p>Minimal modification required:</p> <ul style="list-style-type: none"> • Invite to social events • Set boundaries to keep focused • Engage in small talk 	<p>Some modification required:</p> <ul style="list-style-type: none"> • Be more energetic • Express emotion and allow them to express views • Recognize they may focus on possibilities not certainties 	<p>Significant modification required:</p> <ul style="list-style-type: none"> • Be more interactive • Avoid jumping into facts and research too soon • Recognize they may lose focus if the lifestyle benefit is not clear
When working with Stability Communication DNA Styles	<p>Significant modification required:</p> <ul style="list-style-type: none"> • Soften the tone • Follow up regularly to ensure they are comfortable • Recognize they may feel pressured if not given enough time and warmth 	<p>Some modification required:</p> <ul style="list-style-type: none"> • Speak more calmly • Create a relaxed environment • Recognize they may not enjoy impersonal environments 	<p>Minimal modification required:</p> <ul style="list-style-type: none"> • Offer feelings • Express emotions and ask that they share theirs • Provide instructions 	<p>Some modification required:</p> <ul style="list-style-type: none"> • Lighten up meetings • Ask how they feel about the facts • Recognize they may want a guarantee of security
When working with Information Communication DNA Styles	<p>Some modification required:</p> <ul style="list-style-type: none"> • Have research available • Demonstrate how risks are minimized • Recognize they may need to retreat and think to make decisions 	<p>Significant modification required:</p> <ul style="list-style-type: none"> • Concentrate on being reliable • Focus on being structured • Recognize they may get irritated by imprecise communication 	<p>Some modification required:</p> <ul style="list-style-type: none"> • Provide action steps • Focus more on facts than feelings • Recognize they may appear to be unexpressive 	<p>Minimal modification required:</p> <ul style="list-style-type: none"> • Offer detailed research • Ask if more information is needed • Stay focused on the practical

The Financial DNA[®] Journey Map

Personalize the Financial Planning Process

Natural Behavior Discovery



Communication, Financial Behavior



Advisor Client Match



Market Mood



ONBOARDING: KYC, DISCOVERY, PLANNING AND MONITORING



ENHANCED WEALTH MENTORING OPPORTUNITIES



Money Energy Discovery



Quality Life Goals Discovery



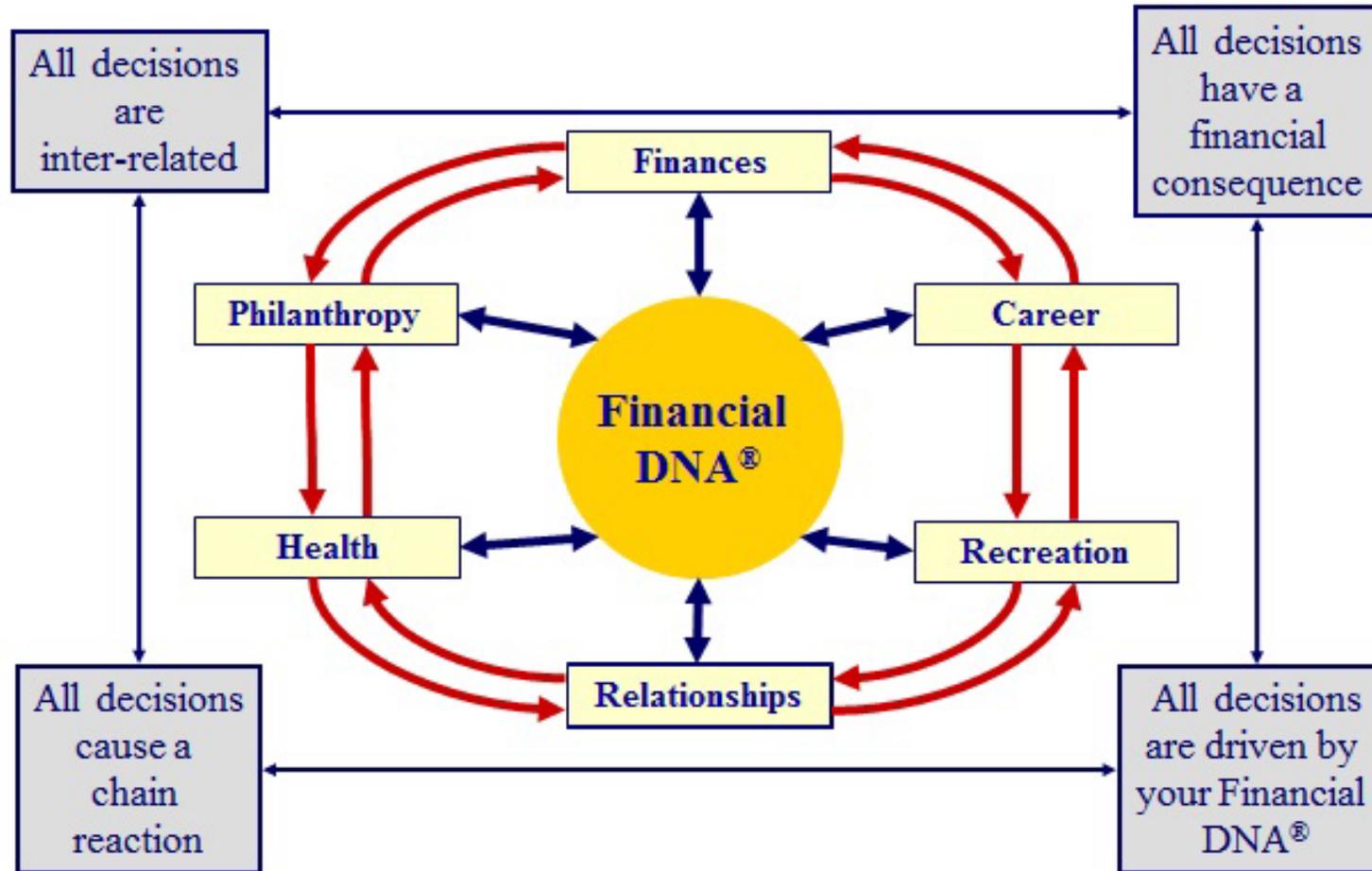
FDNA Learned Behavior Discovery



Managing Family Continuity

Your Financial DNA[®] Impacts Every Decision

The Key to Increasing Your Money Energy is Integrating Your Relationship to Money into all Aspects of Your Life



Assessing Your Quality Life, Priorities and Goals

Understand Your Level of Internal Alignment



- Financial DNA®**
- Performance Pathway
 - Engagement of Others
 - Confidence
 - Wisdom

- Understand Influences**
- Environment
 - Values
 - Education

The Five Primary Steps for Holding Money Energy Conversations



Discovering Your Identity Based on Life Purpose

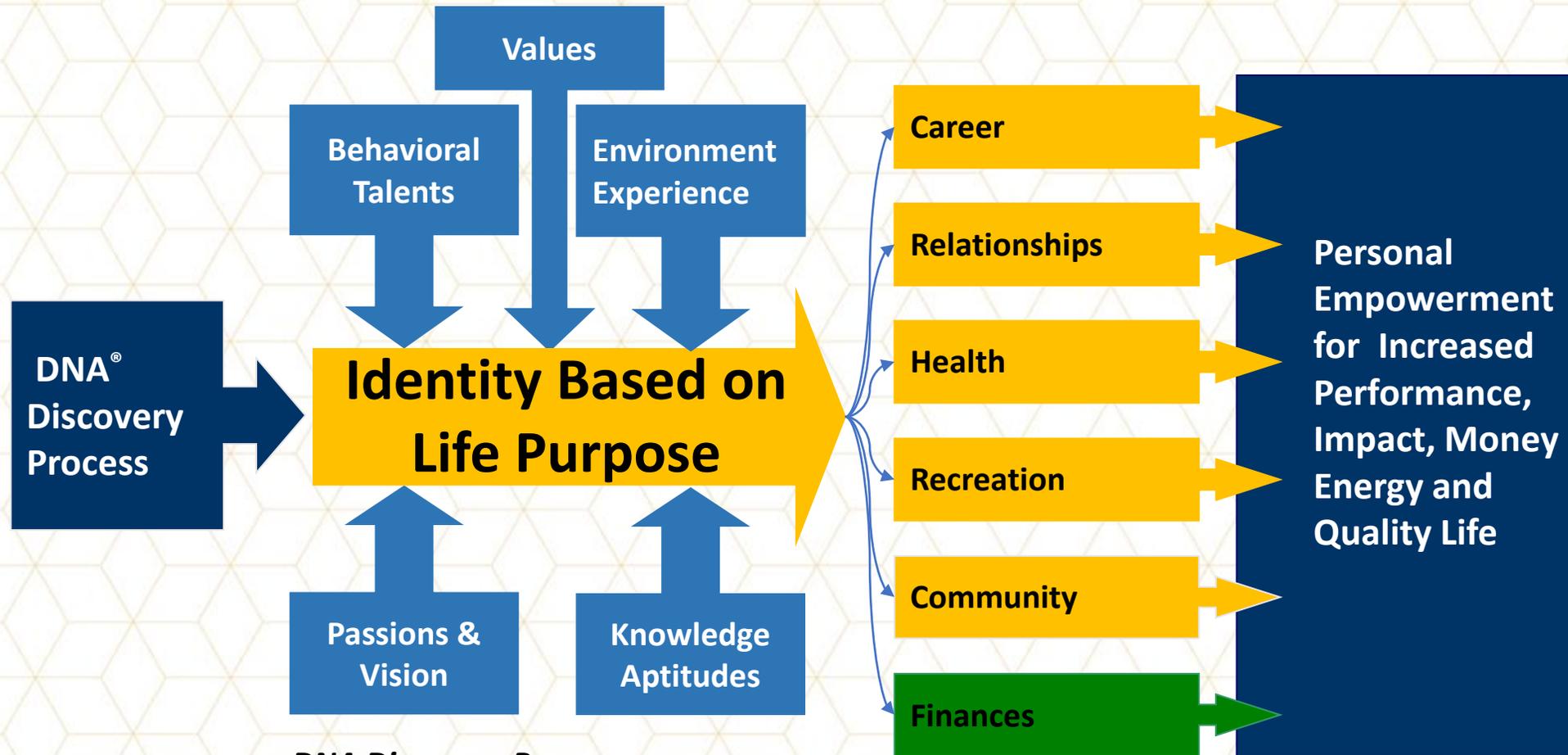
What is Your “Why”? What Are You Called To Do? What is Your Being?

DNA Discovery

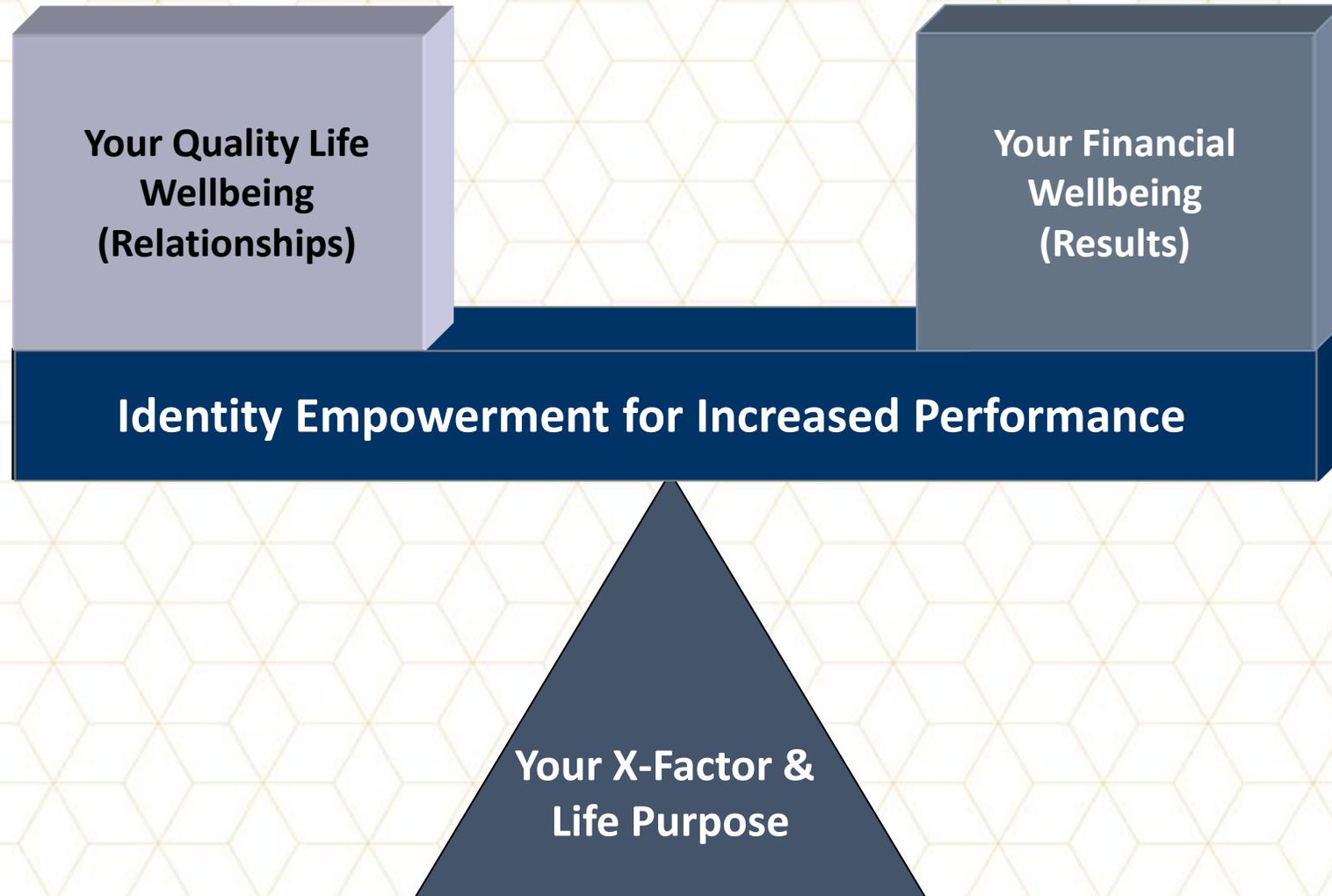
Facilitation of Discovery

Setting Quality Life Goals

Outcomes

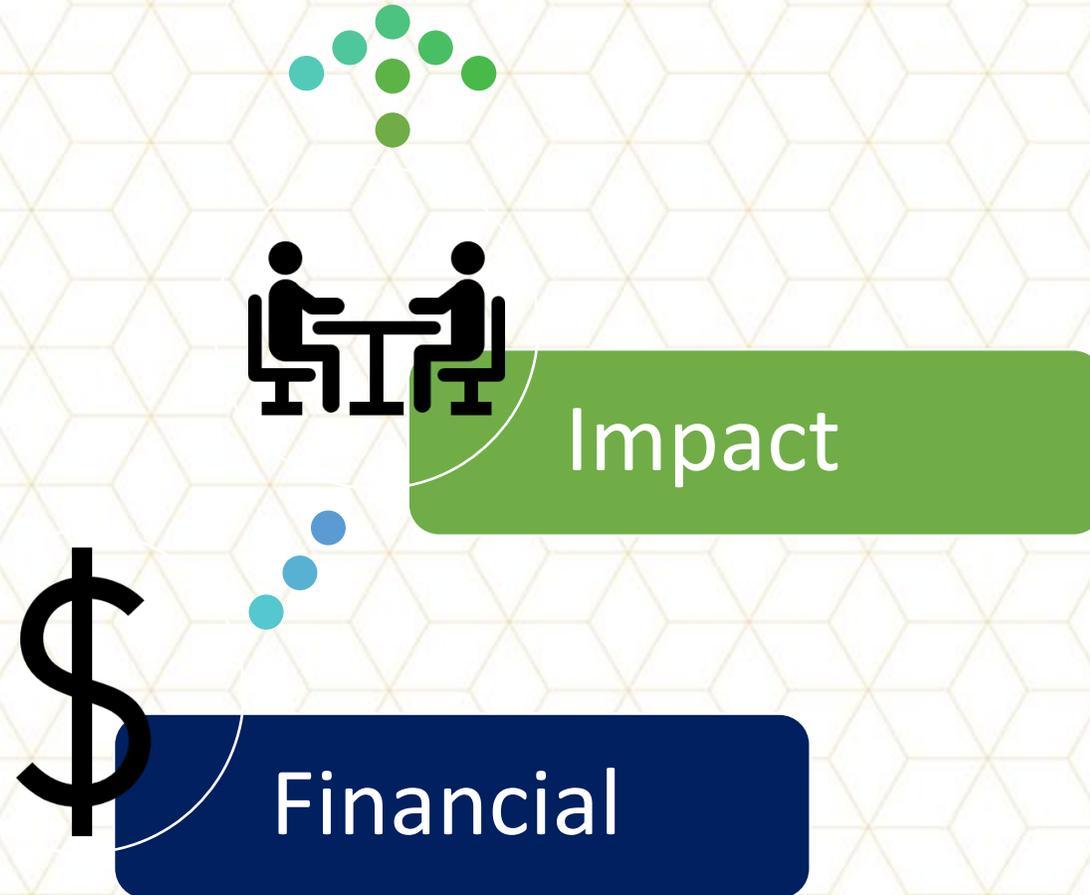


Identity Alignment Outcome: Increased Money Energy



What Is Your Number for Measuring Success?

Measure Your Impact on Business, Community, Relationships



Behavioral Modification

What Changes Will You Make To Change Your Future Reality?

The Challenge:

**YOU
are in the way of
your own
performance**

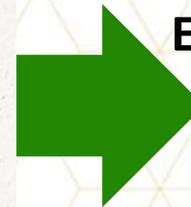
Lack of Direction
Relationship Gaps

Fear
Poor Choices



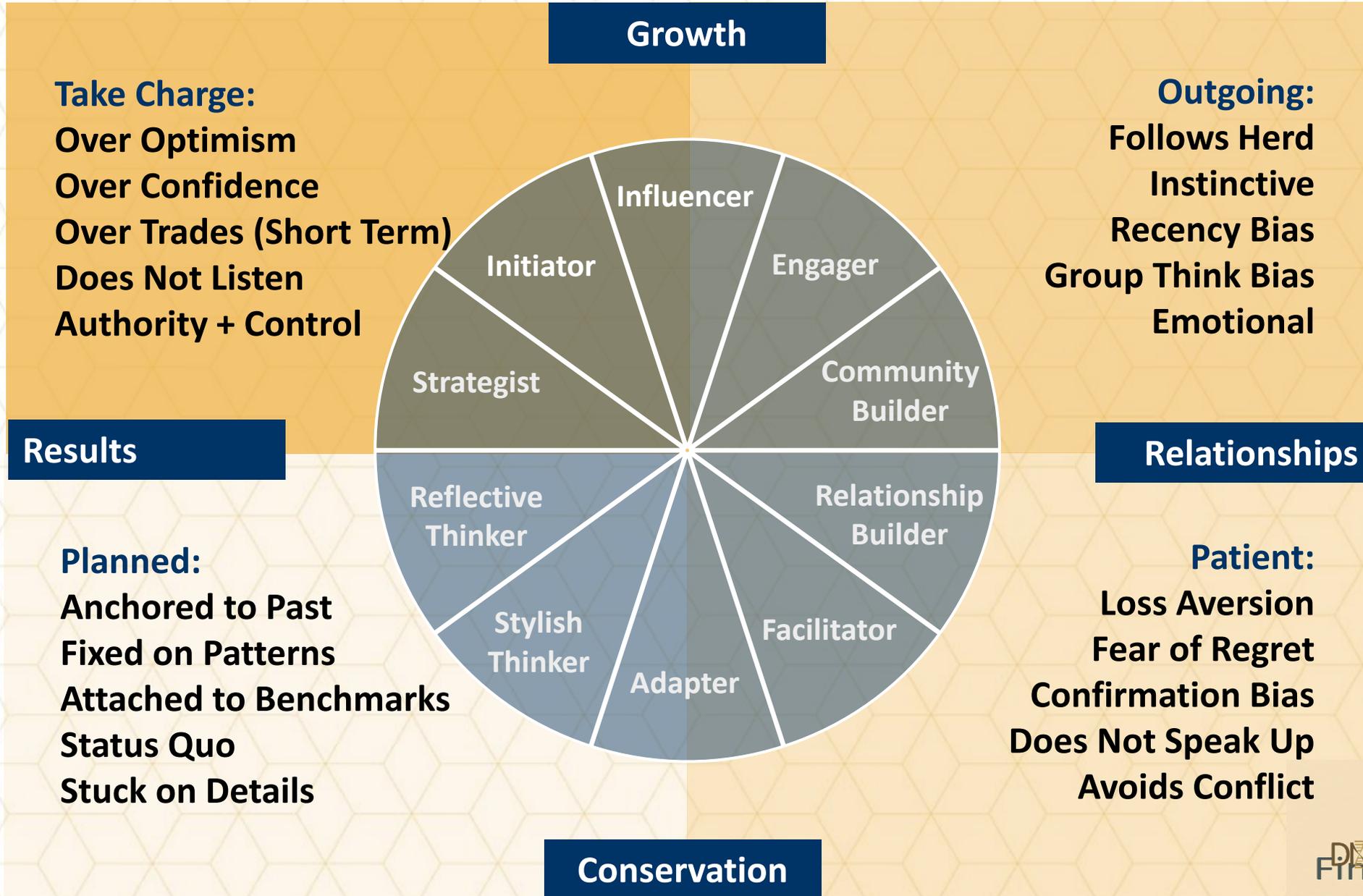
The Change Opportunity

Performance, Impact, Money
Energy, Quality Life



- Right Life Direction
- Engagement of Others
- Confidence
- Wisdom
- Resilience
- Optimism

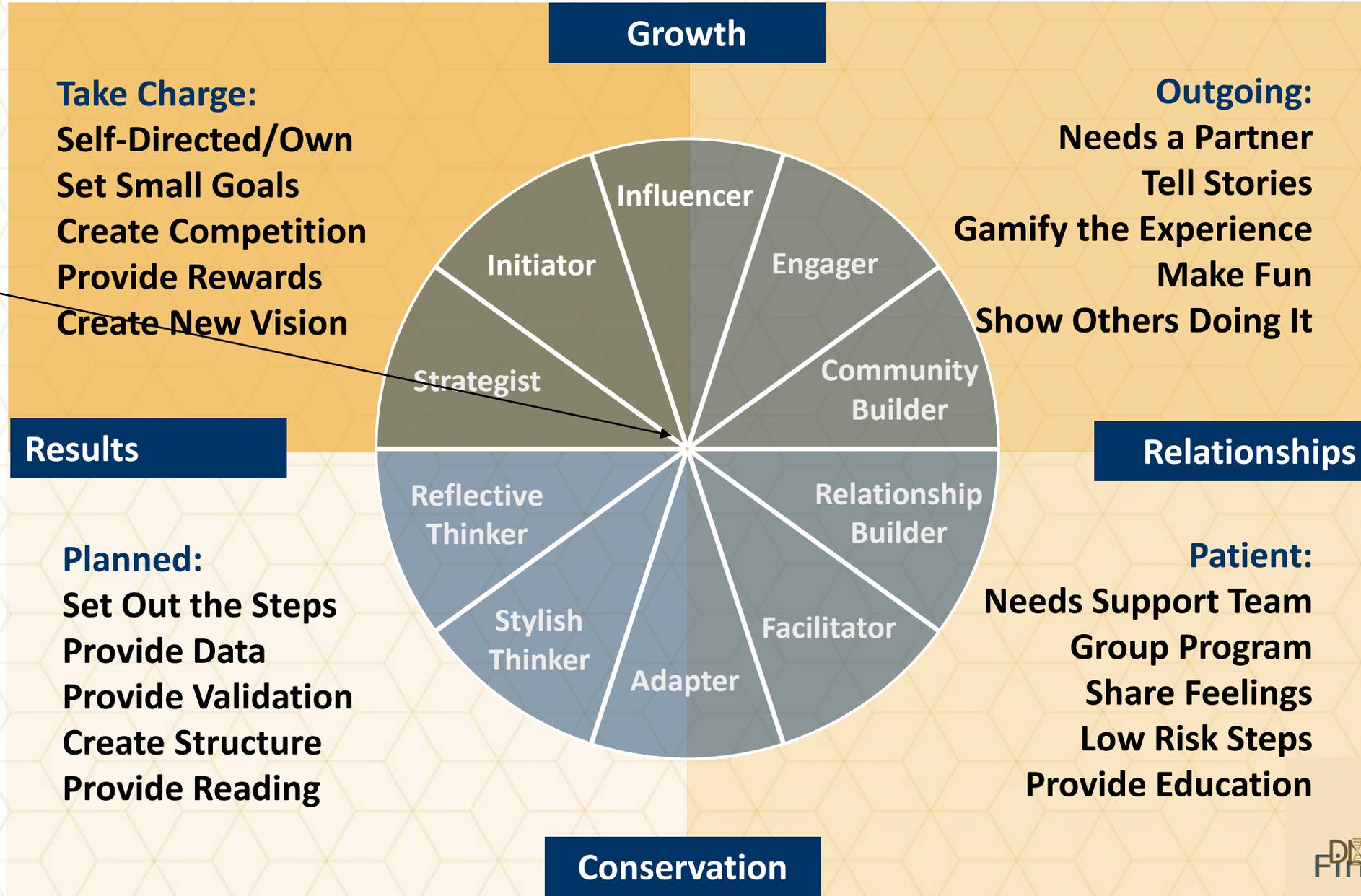
Potential Behaviors and Biases to Navigate When Guiding Clients



Amenability to Behavioral Change

Very Difficult to Change (Hard Wired)	Very Hard But Modification Doable	Relatively Easy to Change With Training
Intelligence	Communication Style	Education
Integrity	Strategic Skills	Political Savvy
Creativity	Pragmatism	Customer Focus
Conceptual Ability	Goal Setting	First Impression
Assertiveness	Analytical Capability	Coaching
Energy Flows	Authenticity	Training
Enthusiasm	Leadership Style	Running Meetings
Competitiveness	Listening	Presentation Skills
Determination	Team Player	Standards of Excellence
Courage	Persuasiveness	Negotiation Skills
Resilience	Conflict Management	Judgment
Initiative	Risk Taking	Self Awareness
Independence	Organization/Planning	Life Balance

Change Management Approach to Build Happiness Success and Health



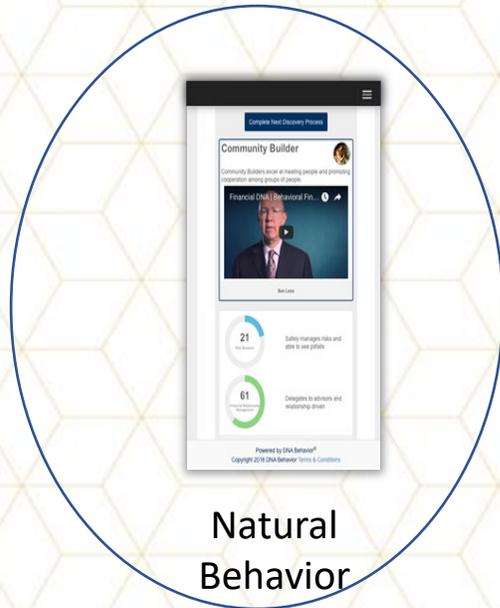
Must Have Inner Motivation to Build New Habits

Using DNA Insights to Align Your Heart and Mind

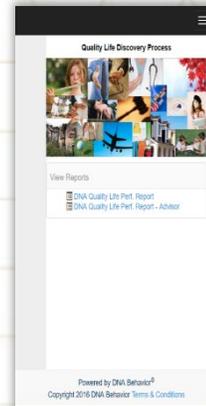
Manage the Results vs Relationships Tension to Make Quantum Leaps



The Family of Financial DNA Discovery Processes and Reports for Wealth Mentors



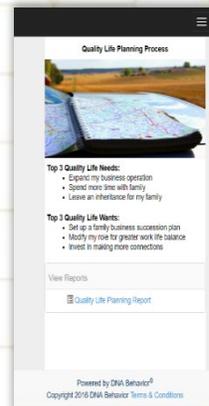
Natural Behavior



Quality Life Performance

Question	Rating
1. Possible Inflation - Are your savings secure enough to pay for your immediate living needs and those of your heirs?	5
2. Margin of Safety - Do you have cash reserves for 12 months of living expenses put away in a reserve fund?	6
3. Secure Long-Term Savings Choice - Do you have any long-term guaranteed revenue streams from investments and contracts?	6
4. Debt Management - Do you have a debt management program in place so that your life could continue out of control by default?	6
5. Capital Flow - Do you have the financial capacity to pay for your long-term needs beyond 12 months and unforeseen events of your program for the future?	7
6. Opportunistic Fund - Do you have funds set aside to make investments as short notice when opportunities arise?	7
7. Retirement Fund - Is your retirement planning on track to meet your goals and are you fully capitalizing on the opportunities to make contributions to your retirement fund?	6

Money Energy Opportunities



Quality Life Planning

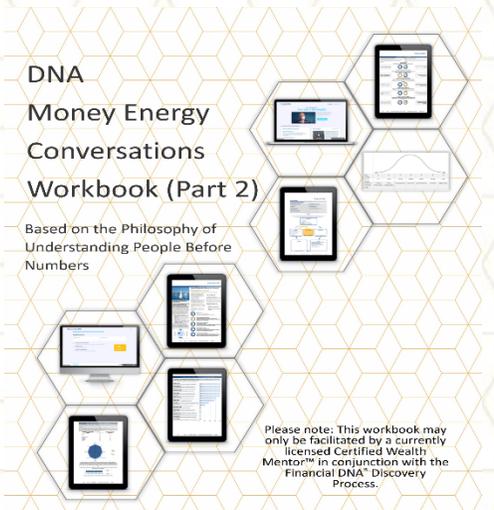
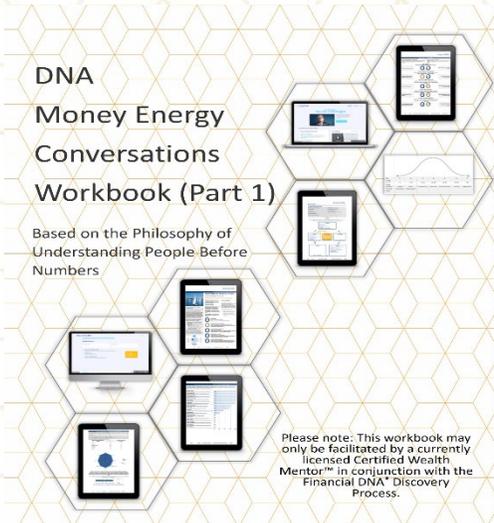


Quality Life Goals



Learned Behavior

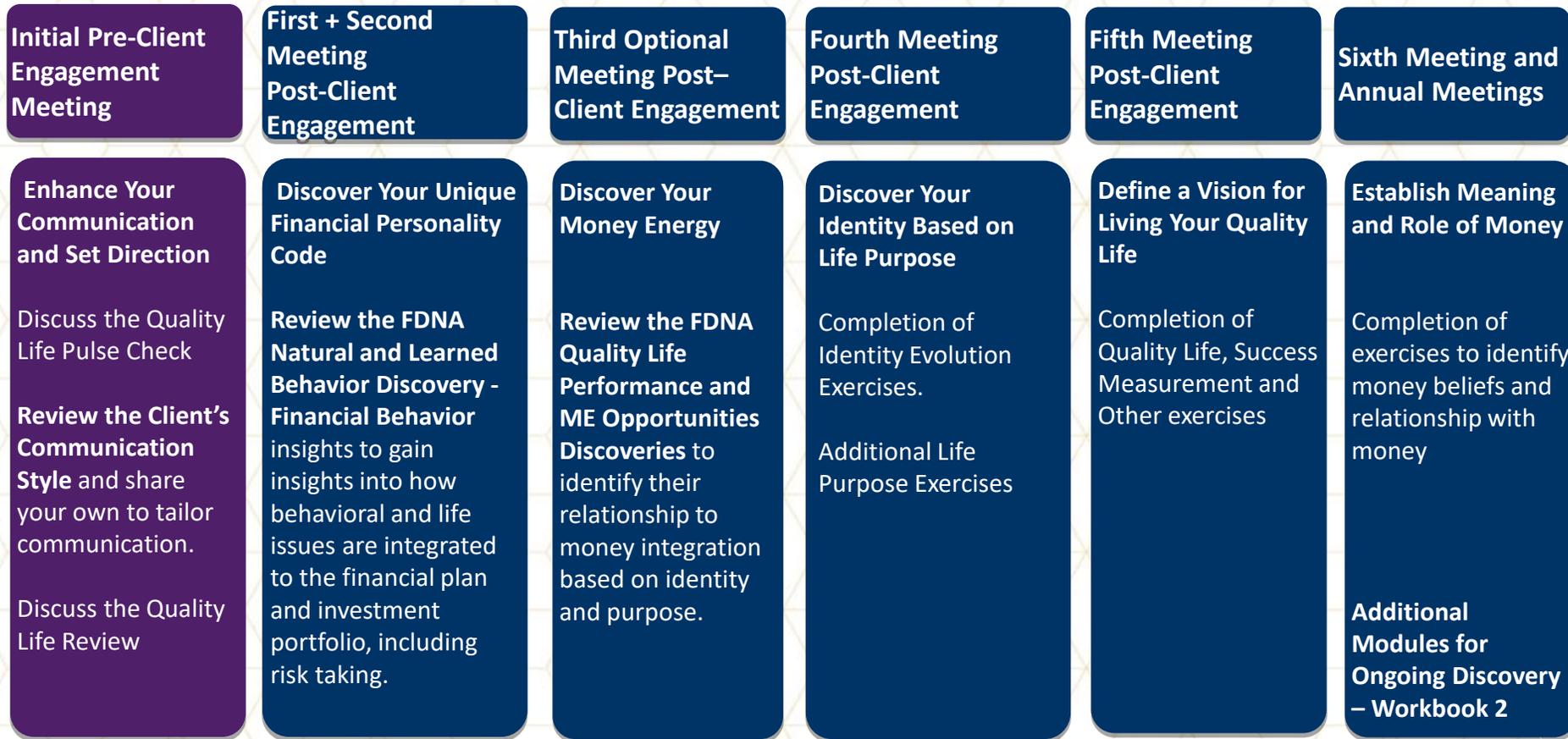
The DNA Money Energy Conversations Workbooks Used by Wealth Mentors



1. Workbook 1 – Used Upfront:
 - Provides a structured framework for documenting the Client’s Financial DNA Discovery in a comprehensive Wealth Mentoring Process (Workbook 1).
 - Process for identifying who the client is, their identity, and life purpose for building a healthier relationship to money, and setting Quality Life Goals to better integrate money across all areas of their life.
2. Workbook 2 – Used Ongoing:
 - Provides exercises for deeper self discovery of Life Purpose, what is a Quality Life for the client, setting goals.
 - Decision-Making Framework for making major life and financial decisions to live a Quality Life and build Money Energy.

The Money Conversations Series Wealth Mentors Follow Upfront Structured Series of Six 1hr Meetings Post Engagement

Wealth Mentors Facilitating Financial DNA® Using Workbook 1



DNA Behavior[®]

Contact Us

For more information about DNA Behavior:

Contact:

DNA Behavior
Atlanta, GA
(866) 791-8992

✉ inquiries@dnabehavior.com

🌐 www.dnabehavior.com

