



Financial DNA[®] Core Life Motivations Profile

Financial Planning Report for Debra Tarigan

Providing key behavioral insights into how you naturally approach the financial planning process.

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Financial DNA[®] Financial Planning Report

Debra Tarigan

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Introduction

The goal of this report is to provide specific behavioral insights into how you will naturally approach the financial planning process. For your advisor, spouse, partner and family this will provide more guidance on how to manage your expectations. This report should not be relied upon in isolation for making decisions.

Core Financial Life Profile

We have prepared this Financial Planning Report based on your Core Financial Life Profile being the "Relationship Builder" profile which is one of our 10 unique profiles.

Relationship Builders naturally thrive when given the opportunity to help, encourage, or co-operate with others. They are loyal to family, advisors and institutions and gain fulfillment by working with others to achieve goals. Their preference is to live in a stable environment and make decisions based on history and security.

Your Financial Planning Approach as a Relationship Builder Profile

1. Relationship Builders add value to any group environment; they build relationships with advisors, family members, associates and stakeholders. Relationship Builders can negotiate and converse well with a variety of different behavioral styles making them an asset to any family or group.
2. In building a financial plan the goals of the Relationship Builder will firstly focus on building a very stable family life. Their financial priorities will be towards their goal, education of their children and ensuring their quality of life is protected.
3. The Relationship Builder is naturally very cautious and will want to be protected from risks. An advisor will need to be very clear in their communication and management of risk. They need investments which will produce steady and relatively predictable results. Overall, they are likely to only commit to products that they know, understand and feel comfortable with.
4. Relationship Builders are peace makers and this natural talent is evidenced in their ability to resolve conflict. This inherent skill will be particularly valuable in leading a family discussion about finances or succession planning. As good listeners they will ensure all have the opportunity to have input into the debate and that every avenue is explored to enable the discussion to reach a consensus decision. However, where the conflict needing resolution directly involves them then they will often back away. This can then leave problems unresolved or allow others to have their way and leave them in an unsatisfactory position.

Key Questions for You to Consider as a Relationship Builder Profile

1. Have you considered ways in which you could make greater use of your inherent talents in order to identify those family members who are not fitting easily into the discussion or debate? What are the steps you would need to take to draw them in?
2. Is your need to build relationships, to encourage and to help others causing you to set aside exploring your own goals and venture opportunities? How do you balance reaching out to others with staying on top of your own investment portfolio? How are you managing conflicts over money issues?
3. Relationship Builders flourish when encouraging and investing into others. How often do you spend time investing in yourself? Describe how you do this?

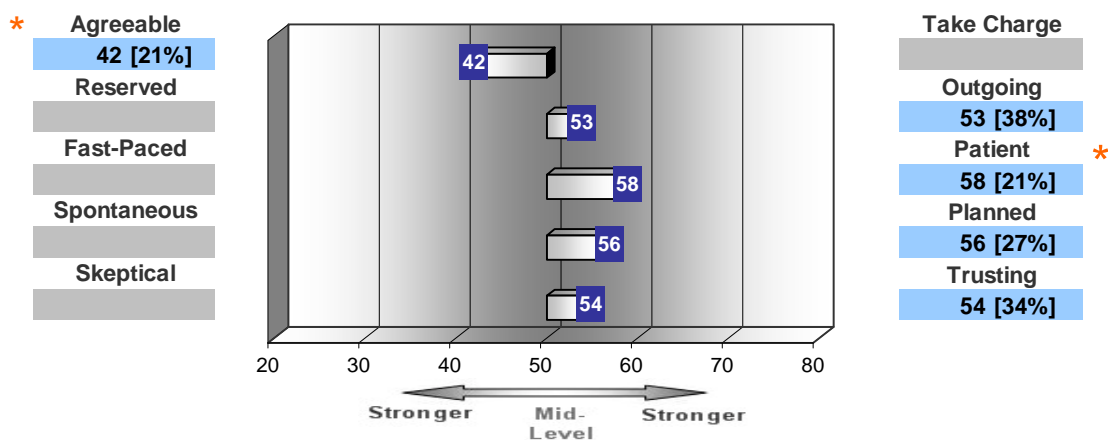
Interpretation of this Report

In reviewing the report, please note the following points:

- The profile report reflects your natural behavior only. This behavior will generally remain consistent over time as it is the core of who you are. However, the report does not reflect how you may from time to time modify your behavior in certain situations based on experiences, education and values.
- The graph below shows your scores for each behavioral factor in a range of 20 (left side) to 80 (right side). The “percentage score” in the brackets next to each score refers to the percentage of people in the population who score like you on this factor. Therefore, for each behavioral factor the closer your score is to 20 or 80 the lower your percentage score. Scores closer to 50 indicate a more moderate style that is typically more flexible in that behavioral factor.
- **To the extent you have strong profile factors over 60 and under 40, there is a higher chance the behavioral insights in this report will be more intensively displayed when you are making life and financial decisions over a period of time. Based on your profile scores, your 2 strongest profile factors are:**
 - * **Agreeable** - Cooperative, flexible in approach, fits in well
 - * **Patient** - Sympathetic, relationship-driven, supporting

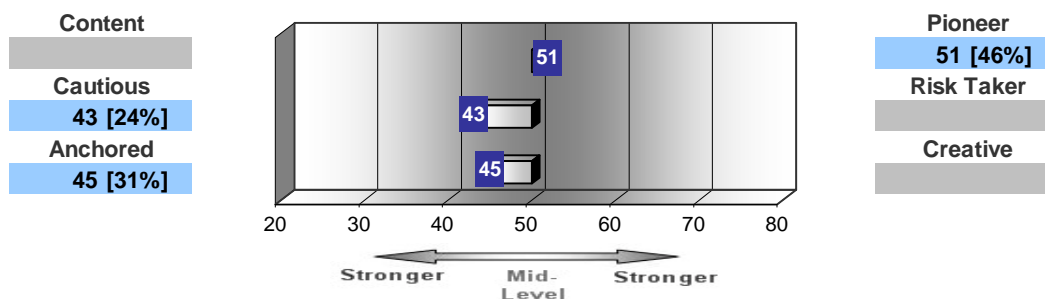
Core Financial Life Drivers

The following 5 factors representing your Core Financial Life Drivers provide specific insights into your natural talents, strengths and struggles and how you communicate. Overall, these factors will indicate your natural desire to build relationships and also your motivations to getting results. If you have scores which are high on Take Charge, Fast-Paced, Planned and Skeptical you will be more result and task-focused. If you have scores which are high on Agreeable, Outgoing, Patient and Trusting you will be more relationship focused.



Financial Life Planning Drivers

The following 3 factors representing your Financial Life Planning Drivers are also core to how you make life, financial and business decisions. However, these factors focus more specifically on your motivations for growth and/or balance in your life. If you have scores high on Pioneer, Risk Taker and Creative then this will indicate desires to maximize, set goals, take opportunities, innovate and to expand your horizons. If you have scores high on Content, Cautious and Anchored then you will be more interested in life balance and following tried and tested ways.



Quality Life Behavioral Attitudes

Your natural motivations, desires and approach for building a Quality Life are often influenced by the strongest traits in your natural behavioral style. Based on the two strongest behavioral factors shown in your profile graphs on page 3 of this report, your primary Quality Life Behavioral Attitudes are summarized in the table below.

	Core Life Attitude 1 Agreeable Factor	Core Life Attitude 2 Patient Factor
Communication	Draw out	Soften up
Quality Life Outlook	Passive	Relationships
Activity Passion	Team work	Building community
Life Values	Fitting in	Kindness to others
Strength	Cooperative	Relates well
Blind-spot	Too hesitant	Expects guarantees
Wealth Creation Philosophy	Practical	Generous
Money Attitude	Cautious	Security
Financial Goal Setting	Achievable	Safety first
Planned Giving Motivation	Local giving	Charitable

Financial Planning Insights

Based on combinations of the behavioral factors in your profile graph shown on page 3 of this report, your natural approach to financial planning is set out in the table below.

Financial Planning Insights	
Sets the Agenda:	MEDIUM
Relationships:	HIGH
Results:	LOW
Risk Propensity:	MEDIUM
Risk Tolerance:	MEDIUM
Setting Goals:	MEDIUM
Pursuing Goals:	MEDIUM
Comfort with Change:	LOW
New Idea Driven:	LOW
Financially Organized:	MEDIUM
Need for Information:	MEDIUM
Spender:	MEDIUM
Need for Control:	LOW

Advisor/Client Compatibility

Successful advisor-client relationships can be developed from any combination of behavioral style, providing there is commitment and mutual understanding.

The graph below shows, for the Relationship Builder profile, those persons with whom you will most easily work with because you are generally closer in relationship style, and hence minimal behavioral modification required. Also, it shows those Core Financial Life Profiles with whom you will have to more closely review how you each adapt because there are greater differences, and hence more behavioral modification required.

Adapting your behavior to work with another person requires concentrating more on your level of self-awareness when you are with that person. However, when a person is different from you there are also many benefits because of their different perspectives. While recognizing that natural behavior is important, also sharing common values, beliefs and attitudes is important for building a successful relationship.

Advisor/Client Compatibility Matrix		Client										Relationship Builder
		Facilitator	Reflective Thinker	Influencer	Initiator	Community Builder	Engager	Strategist	Stylish Thinker	Relationship Builder	Adapter	Typically Works Easily With: Facilitator, Community Builder, Relationship Builder, Adapter
Advisor	Facilitator											Review How You Adapt: Influencer, Initiator, Strategist, Stylish Thinker
	Reflective Thinker											
	Influencer											
	Initiator											
	Community Builder											
	Engager											
	Strategist											
	Stylish Thinker											
	Relationship Builder											
	Adapter											

	Minimal modification required
	Some modification required
	More modification required

Please consider the following communication keys to modify your behavioral style for those persons you have red and yellow boxes with:

1. Relationship Builders thrive on developing relationships. The Relationship Builder will benefit from a calm environment which enables good communication and allows for their input. Further they need to establish processes for setting clear expectations. Without these boundaries Relationship Builders are likely to be taken advantage of by more outgoing and dominant behavioral styles.

2. A mature Relationship Builder will know how to moderate their behavioral style when communicating with a more private or reflective person. Building a relationship with more reserved people may take time as they need to be able to trust new relationships before committing to them.

3. The Relationship Builder's inherent need for security and stability will provide a good balance for those who are likely to take risks to achieve their goals. Building a relationship with others whose profile is more strategic or goal driven may provide the Relationship Builders with the skills and the confidence to undertake riskier ventures than they might otherwise do. Nevertheless, the risks need to be minimized.

4. Relationship Builders have a great way of peeling away the layers of formality and can easily create a healthy platform of communication between many dissimilar and diverse behavioral styles. This aspect of their communication style will be invaluable when they are part of a family group decision making process.

Your Relationship Management Summary

The Relationship Management Summary in the table below has been prepared based on your Relationship Builder unique profile. This information is very powerful for self-coaching and also for others being more aware of who you are and how to adapt to you. The Unique Strengths are your primary talents which if used appropriately will help you in performing to your greatest potential, with the least stress. The Unique Struggles are behavioral traits which can arise from over using your unique strengths. We encourage you to use your strengths and manage your struggles such that they do not become weaknesses and get in the way of your maximum performance. Further, your advisor, spouse, partner, family and others in your life should be aware of these Strengths and Struggles when relating to you.

Your Unique Strengths		Your Unique Struggles
Speaks tactfully	Compassionate and warm	May be hesitant to offer opinions
Cooperative - promotes stability	Engaging and a good listener	Tends to underestimate self
Moves cautiously into new areas	Patient, willing to wait	May compromise too much
Focused - likes to do one thing at a time	Works at a steady pace	Often resists change

Your Relationship Keys	
Create a relaxed environment	Remember my need to avoid conflict
Encourage my input	Soften the tone of communication
Be an active listener	Use written policies and procedures
Remember to focus on the practical	Present information, plus your feelings/emotions

The Relationship Keys indicate how you wish to be communicated with by others. If others communicate with you on these terms then an enhanced relationship can be developed and maintained with you.

Disclaimer

The purpose of this instrument is educational. It is designed to help people identify their natural behavioral strengths. The Financial DNA Core Life Profile should not be used to identify, diagnose, or treat psychological, mental health, and/or medical problems. Additionally, if used to evaluate personnel, the user should seek adequate legal counsel to ensure compliance with applicable local, state and federal employment laws. The user assumes sole responsibility for any actions or decisions that are made as a result of using this aid to self-discovery. By using the Financial DNA Core Life Profile you expressly waive and relinquish any and all claims of any nature against Financial DNA Resources, any affiliated companies, and/or their employees arising out of or in connection with the use of this survey.

Additional Reports

- If you would like to learn more about your life and financial decision making behavior and to get further guidance, please review your Wealth Mentoring Report.
- Your Wealth Mentoring Report will provide in-depth behavioral information to guide you in building your relationship with money and enhancing your quality life.
- For more information, please email us at inquiries@financialdna.com.

Next Steps

1. Financial Directions Profile

This profile is stage 2 of the Financial DNA Discovery Process and uncovers your learned financial behavior and decision- A key outcome of this stage of the process is the Financial DNA Behavior Analysis, which compares your natural behavior (i.e. from the Financial DNA Core Life Motivations profile) with your learned financial behavior, and this provides a more robust platform to establish your financial plan.

2. Quality Life Insights Profile

This profile is stage 3 of the Financial DNA Discovery Process and uncovers a number of your quality life drivers which in addition to your financial behaviors are foundational to your life purpose and setting your goals. The key areas uncovered are passion, vision, values, needs and wants and the environment in which you are in now and from which you have come.

3. Further Education

We have a number of education programs available for investors and financial advisors to enhance understanding of what the profiles mean and how to use them on a daily basis. Please contact us at inquiries@financialdna.com for more information and access to these programs.