



Core Life Motivations Profile

Financial Planning Report for Tony Morgan

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

Date of Completion: 3-September-2010

Introduction

The goal of this report is to provide specific behavioural 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 fulfilment 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 behavioural 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?

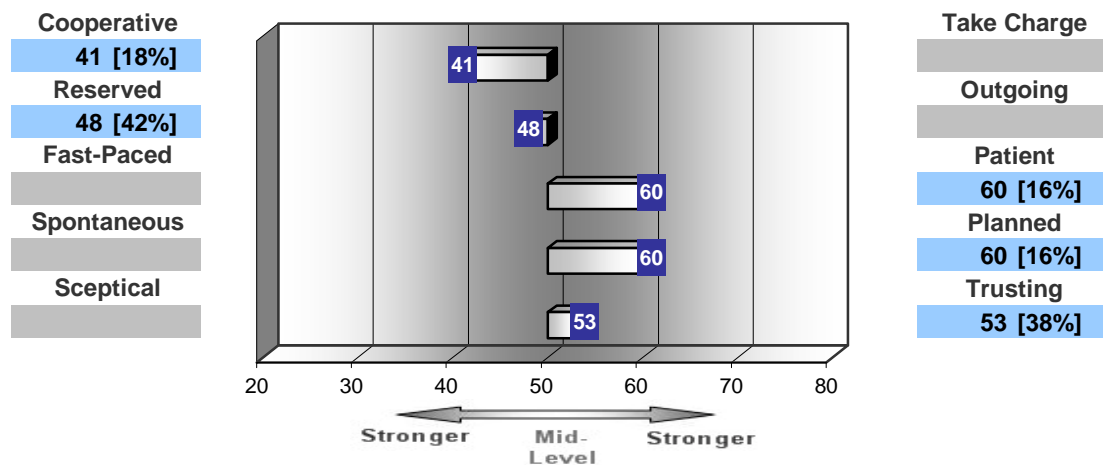
Interpretation of this Report

In reviewing the report, please note the following points:

- The profile report reflects your natural behaviour only. This behaviour 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 behaviour in certain situations based on experiences, education and values.
- The graph below shows your scores for each behavioural 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 behavioural 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 behavioural factor.
- **To the extent you have strong profile factors over 60 and under 40, there is a higher chance the behavioural 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:**
 - * **Anchored** - Prefers proven methods, solution driven, focused on execution
 - * **Cautious** - Seeks stability, prefers following proven paths

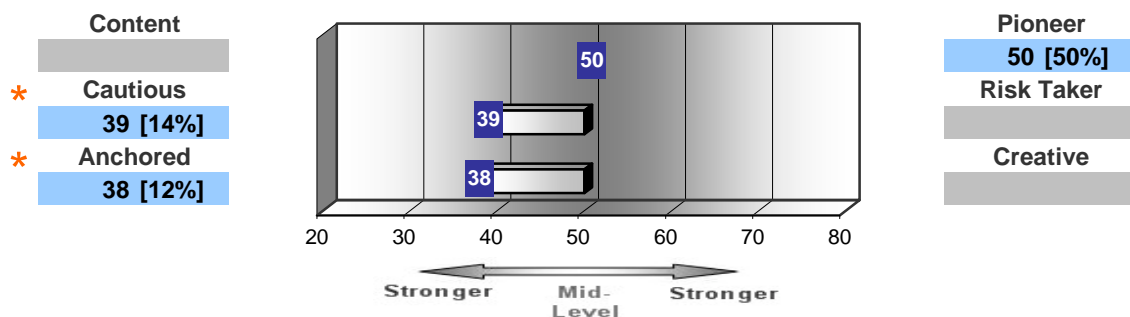
Core Financial Life Drivers

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 Sceptical you will be more result and task-focused. If you have scores which are high on Cooperative, 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 maximise, 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 Behavioural Attitudes

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

	Core Life Attitude 1 Anchored Factor	Core Life Attitude 2 Cautious Factor
Communication	Be practical	Show safety zone
Quality Life Outlook	Experiential	Preserving
Activity Passion	Execution	Compliance
Life Values	Consistency	Being careful
Strength	Implementer	Steady
Blind-spot	Too fixed	Conservative
Wealth Creation Philosophy	Proven approach	Consistent
Financial Attitude	Realistic	Security
Financial Goal Setting	Tangible	Safety first
Planned Giving Motivation	Established opportunities	Status Quo

Financial Planning Insights

Based on combinations of the behavioural 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		
Insight:	T-Score	Pop %
	(0-80)	(0-100%)
Sets the Agenda:	35	7%
Relationships:	56	73%
Results:	45	31%
Risk Propensity:	41	18%
Risk Tolerance:	39	14%
Setting Goals:	45	31%
Pursuing Goals:	62	88%
Comfort with Change:	37	10%
New Idea Driven:	36	8%
Financially Organised:	60	84%
Need for Information:	57	76%
Spender:	43	24%
Need for Control:	37	10%

Advisor/Client Compatibility

Successful advisor-client relationships can be developed from any combination of behavioural 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 behavioural 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 behavioural modification required.

Adapting your behaviour 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 behaviour is important, also sharing common values, beliefs and attitudes is important for building a successful relationship.

Advisor/Client Compatibility Matrix		Client										<div style="background-color: #003366; color: white; padding: 2px; font-weight: bold;">Relationship Builder</div> Typically Works Easily With: Facilitator, Community Builder, Relationship Builder, Adapter
		Facilitator	Reflective Thinker	Influencer	Initiator	Community Builder	Engager	Strategist	Stylish Thinker	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 require
	Some modification required
	More modification required

Please consider the following communication keys to modify your behavioural 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 behavioural styles.

2. A mature Relationship Builder will know how to moderate their behavioural 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 minimised.

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 behavioural styles. This aspect of their communication style will be invaluable when they are part of a family group decision making process.

The DNA Relationship Management Guide in the table below has been prepared based on your Relationship Builder unique profile. This information is very powerful for indentifying the environment you wish to work in, and for self coaching. Also, by sharing this information with others you will learn how to honor them by more effectively adapting to their needs.

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. You also need to be prepared to honor how others wish to be communicated with by understanding their communication style.

Your Relationship Keys	
Create a relaxed environment	Remember my need to avoid conflict
Encourage my input	Soften the tone of communication
I appreciate it when people are active listeners	Use written policies and procedures
Remember to focus on the practical	Present information, plus your feelings/emotions

Your Unique Strengths	
Speaks tactfully	Compassionate and warm
Cooperative - promotes stability	Engaging and a good listener
Moves cautiously into new areas	Patient, willing to wait
Focused - likes to do one thing at a time	Works at a steady pace

Your Unique Struggles
I may be hesitant to offer opinions
At times I underestimate myself
I may compromise too much
I often resist change

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 Unique Strengths and Unique Struggles when relating to you.

Disclaimer

The purpose of this instrument is educational. It is designed to help people identify their natural behavioural 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 behaviour and to get further guidance, please review your Wealth Mentoring Report.
- Your Wealth Mentoring Report will provide in-depth behavioural 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 behaviour and A key outcome of this stage of the process is the Financial DNA Behaviour Analysis, which compares your natural behaviour (i.e. from the Financial DNA Core Life Motivations profile) with your learned financial behaviour, and this provides a more robust platform to establish your financial plan. In this next step a "Behavioural Investment Policy Statement" can be prepared by your financial advisor.

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 behaviours 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.

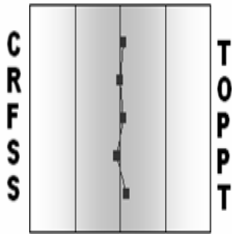
In this next step you will build a Quality Life Performance Plan with your financial advisor.

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.

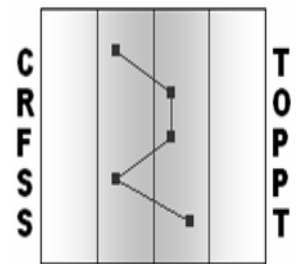
10 Core Financial Life Profiles

Adapter



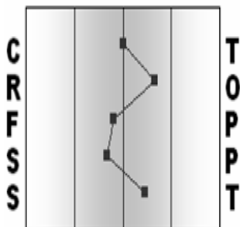
Adapters are unique in that they have the unusual ability of being able to adapt to the needs of their environment, and displaying whatever behaviours are necessary for success. They are very versatile and will generally partner well with others. They can generally perform well many tasks relating to financial planning and managing their financial affairs, and operate most effectively when they have very clearly defined expectations and boundaries

Community Builder



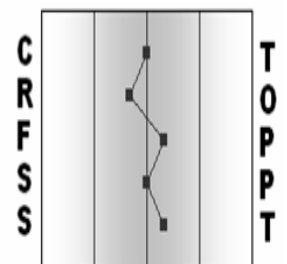
Like their profile name suggests, Community Builders excel at promoting harmony and co-operation. Their natural inclination is to help and support others to carry out an activity or transaction. They are attentive to both people and tasks, and influence others through empathy and supportiveness. Once convinced of a course of action, they will encourage others, operate diligently and collaborate to achieve the goal. They seek harmonious relationships that are appreciative and empathic towards one another.

Engager



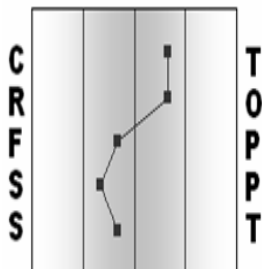
Engagers enjoy meeting new people, new situations and new environments. They use their people skills to build relationships and interact with an ever-widening circle of contacts. Engagers enjoy using their verbal skills and will be very outgoing. They approach situations enthusiastically, especially when they are passionate about the outcomes, and enjoy new opportunities and starting (rather than finishing) new projects and goals.

Facilitator



Facilitators combine the ability to get along with people with the determination to reach goals and accomplish tasks. This blend of behavioural strengths makes them well suited for situations where setting the agenda and recognizing the needs of other people are required. Further, consistency, reliability and persistence are important. They flourish in an environment where there is plenty of stability, group decision-making is needed and where they are recognized for the contribution they make.

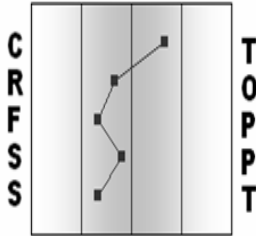
Influencer



Influencers usually have a unique blend of confidence, initiative and people skills. They are typically able to see the larger vision and then use their superior communication skills to motivate advisors, family or other investment partners towards accomplishing it. They will wholeheartedly invest time and effort into the financial planning and investment process, particularly strategies that they see significant potential in.

10 Core Financial Life Profiles - Cont

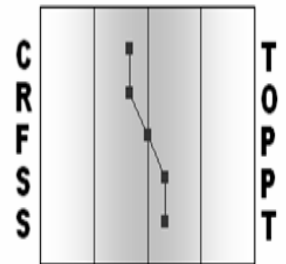
Initiator



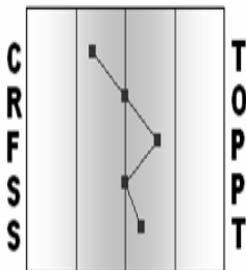
Initiators are people who create activity and set the pace. Due to their desire to lead, they quickly take charge by defining goals and delegating tasks. They are not afraid to take risks or strong action in order to achieve their desired results.

meaning, truth and purpose in all they do. They are particularly adept at drawing incisive conclusions from data and research. Their accuracy and precision is valuable in any finance or advisory setting, and they bring objectivity to decision-making processes.

Reflective Thinker



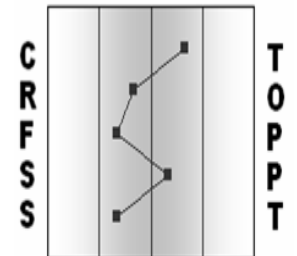
Relationship Builder



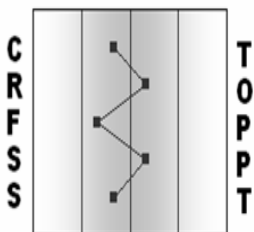
Relationship Builders naturally thrive when given the opportunity to help, encourage, or co-operate with others. They are loyal to family, advisors and institutions and gain fulfilment by working with others to achieve goals. Their preference is to live in a stable environment and make decisions based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

Strategists excel by blending their strong drive to reach goals with a desire for precision, accuracy, and quality. As a result, they are equipped to be strategic players in situations where achieving results is a priority. They have an ability to achieve ambitious goals and concentrate on matter-of-fact, practical issues. They also have a detached, impartial approach that enhances their ability to make difficult decisions.

Strategist



Stylish Thinker



Those with the Stylish Thinker profile demand leading, highly sophisticated advice. In making financial decisions they require precision, technical information and the latest trends that will fully inform them that they are getting the best solution or product available. They also like to be able to test ideas in discussions with other people. They will usually be strong in following through on their goals but may need some help in