Financial DNA®
"Understanding People Before Numbers"

Financial DNA® Core Life Motivations Profile

Financial Planning Report
for
Frank Danielson

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

Date of Completion: **5/7/2009**

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Introduction

Frank, 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 understand your expectations and how to best serve you.

Core Financial Life Profile

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

Reflective Thinkers are analytical, logical, and philosophical in their search for 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.

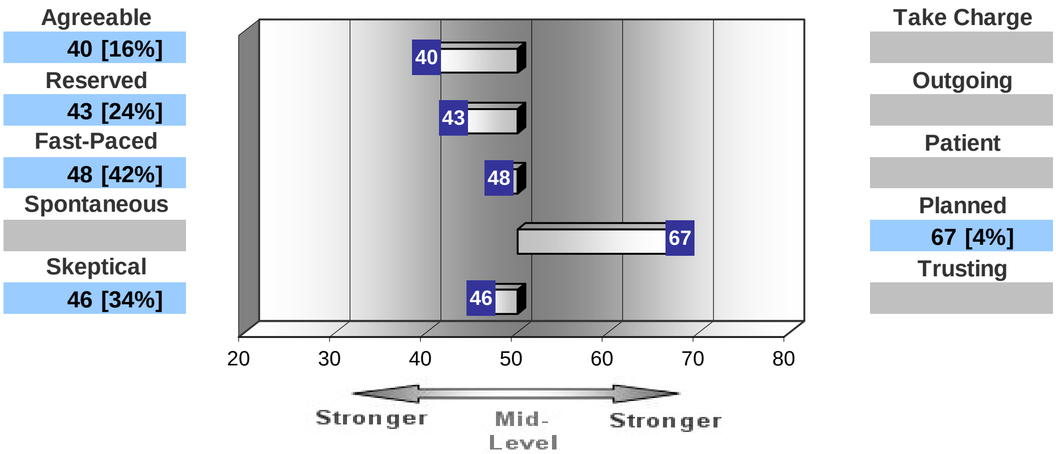
Interpretation

In reviewing the report, please note the following points:

- The report shows your T scores in a range from 20 to 80 which are measured on a bell curve.
- The closer a score is to 20 (left side) or 80 (right side) for a behavioral factor, the more progressively extreme the natural behavior is likely to be on each side.
- Scores closer to 50 indicate a moderate style that is typically more flexible in that behavioral factor.
- To the extent you have strong profile factor scores over 60 and under 40, it is more likely that the insights below will be more consistently and intensively displayed when you are making life and financial decisions over a period of time.
- 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. The lower your score the more intensive your behaviors in this factor.

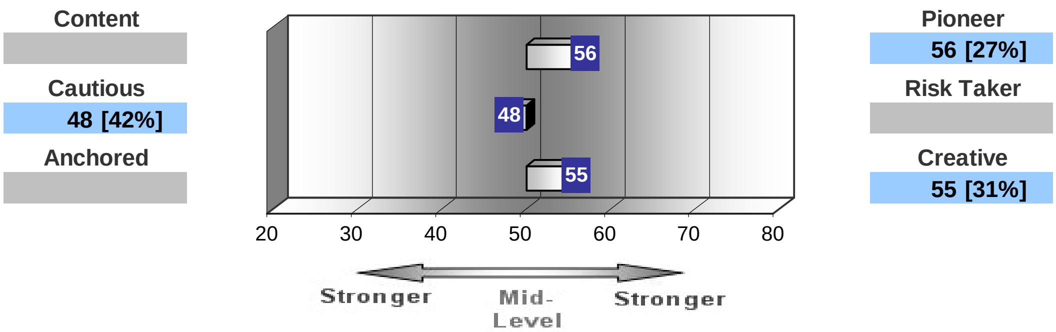
Core Financial Life Drivers

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

Based on the behavioral factors in your profile, your natural motivations, desires and approach for building a Quality Life are summarized in the table below.

	Core Life Attitude 1 **Planned**	Core Life Attitude 2 **Agreeable**
Communication	Give information	Draw out
Quality Life Outlook	Persistence	Passive
Activity Passion	Research	Team work
Life Values	Reliability	Fitting in
Strength	Analytical	Cooperative
Blind-spot	Fear of shortage	Too hesitant
Wealth Creation Philosophy	Structured	Practical
Money Attitude	Save it	Cautious
Financial Goal Setting	Rational	Achievable
Planned Giving Motivation	Transparency	Local giving

Financial Planning Insights

Based on the behavioral factors in your profile, your natural approach to financial planning is set out in the table below.

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

Typical Financial Planning Strengths

Reflective Thinkers tend to be logical, organized, conscientious, thorough, analytical and prepared. They are focused and strive for high standards, precision and integrity in the completion and conduct of their financial planning and investment transactions. They excel at uncovering underlying issues, establishing methodologies, questioning the status quo and, as long as they have sufficient knowledge and experience, working with complicated transactions and investment structures.

Typical Financial Planning Struggles

Reflective Thinkers can be very sensitive and may feel more disappointment than most people when truth is not followed or their ideals are violated. Their high standards and personal expectations can drive them towards perfectionism. They may appear aloof or cold, may underestimate themselves or hesitate to articulate their opinions. Reflective Thinkers' highly analytical approach can cause them to ignore the feelings of others.

Investing Style

Because of their desire for perfectionism, Reflective Thinkers will have very high standards in relation to the quality of investment opportunities. They will generally gravitate towards investments that have a proven track record, and have quality information available. They usually have a medium-level approach to risk and security, and will take calculated risks as long as they are confident in their knowledge of the transaction in question.

Required Style of Financial Advisor

Reflective Thinkers are primarily concept and task-orientated people who strive to understand how and why things are the way they are. To this end they will require very detailed information to support investment advice. They will value an advisor who can present objective, well-researched advice, but who can also see the bigger picture. They will perform well with advisors who give them time to process and digest information, and who will focus with them on the task at hand until completion.

Product and Transaction Needs

Reflective Thinkers need frequent periods of uninterrupted time to consider new transactions, develop creative solutions and ponder before making decisions. Once they are convinced of the logic or analysis behind a course of action, they will switch to it without hesitation, and remain committed to it as long as it satisfies their standards.

Financial Planning Stress

Changes without explanation and the failure to be included in the planning process cause stress for the Reflective Thinker, as well as schedules being rushed to the point of compromising quality. They are stressed by unexpected or unforeseen events in their dealings, and need to be apprized of all potential dangers before embarking on a transaction.

Self Awareness

Reflective Thinkers should look for opportunities to move ahead with a good solution, rather than delay too long seeking the ideal solution. They will improve their effectiveness by having the confidence to voice their concerns and opinions, which are usually very well analyzed.

Money Management Style

Reflective Thinkers have a rational and measured approach to money management, and are good budgeters and savers. They will typically be very controlled in their spending, and will administer their personal finances with great care.

Financial Fears

Reflective Thinkers fear appearing incompetent, or being asked to make transaction decisions without time to prepare adequately. They fear being ridiculed by others, or being forced into an illogical course of action.

Communication Style

Reflective Thinkers communicate through the logical presentation of thoroughly analyzed ideas and facts. They may appear quiet and withdrawn, and may need encouragement to share their ideas, especially with a large group. When they do so, however, they will add significant value by offering precise, logical and well thought-out advice.

Measure of Success

Reflective Thinkers feel successful when they have adequate time and resources to present quality outcomes, think in depth and work on complex issues. They also feel successful when their detailed research and analysis is taken into account by advisors or investment partners.

Preferred Relationship with Advisors

Reflective Thinkers will respect their advisor’s qualifications, and seek their opinion on detailed, expert matters. They will expect their advisor to have researched all investment opportunities thoroughly, and will need time to absorb and read the research themselves before they will feel comfortable committing to a transaction. They appreciate advisors who will allow them time to analyze and research before committing to an investment, and who will focus on their need for high-quality, secure investments.

Approach to the Financial Advisory Process

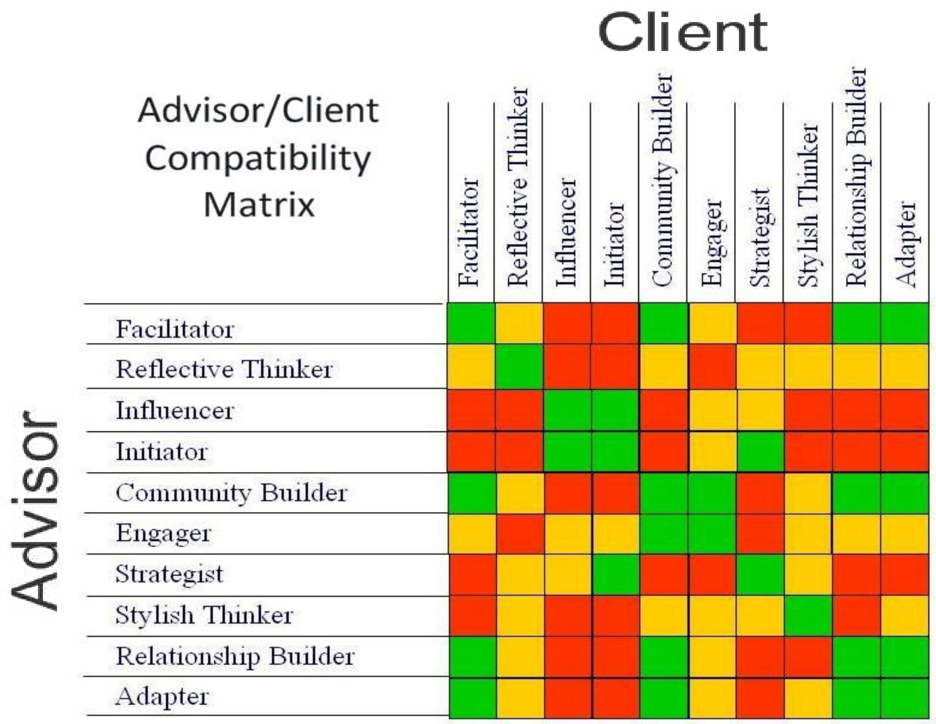
Reflective Thinkers are conscientious about their financial dealings, and will focus on them and monitor them regularly. They will master new skills or knowledge privately before sharing it with advisors or investment partners, and will avoid embarrassment through meticulous preparation. Their success stems from their commitment to truth and accuracy, and having the time to process the logic behind decisions.

Advisor/Client Compatibility

A strong long-term relationship with your advisor can be built with commitment and mutual understanding. Successful advisor-client relationships can be developed from any combination of behavioral style.

The graph below shows, for the Reflective Thinker profile, those persons with whom you will most easily work with because you are generally closer in relationship style. Also, it shows those Core Financial Life Profiles for whom you and the advisor will have to more closely review how you each adapt because there are greater differences. 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 the natural behavior is important, also sharing common values, beliefs and attitudes is important for building a successful relationship.

As an advisor, you must be aware of your impact on your clients, and this will be particularly important for those who you are different to. Also, it is important in building your advisory team to serve the client that you recruit people with different behaviors. You will then have diversity in perspectives and more balance in the overall advisor-client relationship.



Reflective Thinker

Typically Works Easily With:
Reflective Thinker

Review How You Adapt:
Influencer, Initiator, Engager

Minimal modification required
Some modification required
More modification required

Note: We can provide you with communication keys to modify your behavioral style in the areas which have yellow and red boxes.

Your Relationship Management Summary

Based on your profile, you would naturally prefer your advisor, spouse, partner, family and others in your life recognize the following when relating to you:

Your Unique Strengths		Your Unique Struggles
Speaks tactfully	Organized and scheduled	May be hesitant to offer opinions
Cooperative - promotes stability	Accurate with details	Tends to underestimate self
Moves cautiously into new areas	Analyzes before deciding	Perfectionistic to avoid mistakes
Focused - likes to do one thing at a time	Conducts research to determine facts	May focus on details and miss the bigger picture

Your Relationship Keys	
Create a relaxed environment	Consider my need for accuracy and detail
Encourage my input	Present specifics - facts, figures, data
Be an active listener	Honor my need for structure, schedules, rules
Remember to focus on the practical	Look for ways to minimize the risks

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 Natural Behavior Summary Report.
- In addition, you can obtain your Wealth Mentoring Report for 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-making preferences, based on your upbringing, education and environment.

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.