



Financial DNA® Core Life Motivations Profile

Financial Planning Report for Janet Gilray

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

Date of Completion: 5/7/2009

Financial DNA[®] Financial Planning Report

Janet Gilray

5/7/2009

Introduction

Janet, 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 "Strategist" profile which is one of our 10 unique profiles.

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.

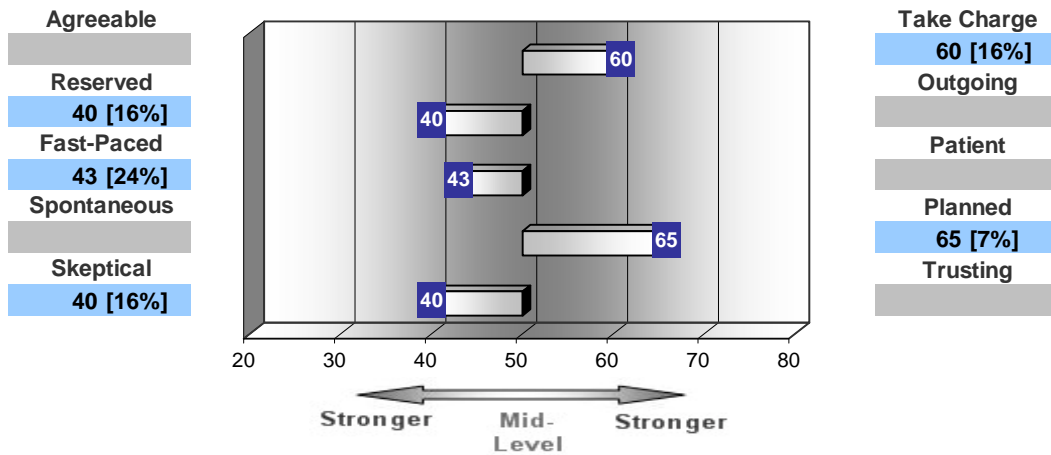
Interpretation

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.

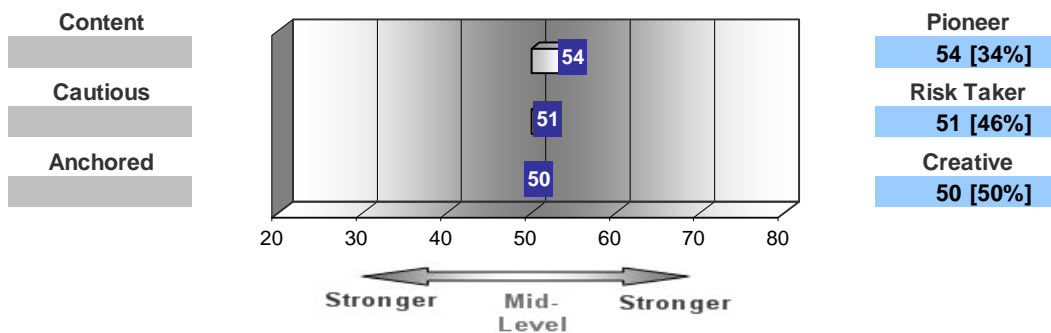
Core Financial Life Drivers

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 Take Charge
Communication	Give information	Provide options
Quality Life Outlook	Persistence	Decision-making
Activity Passion	Research	Influencing
Life Values	Reliability	Determination
Strength	Analytical	Visionary
Blind-spot	Fear of shortage	Over extends
Wealth Creation Philosophy	Structured	Growth
Money Attitude	Save it	Builder
Financial Goal Setting	Rational	Setting the direction
Planned Giving Motivation	Transparency	Philanthropic

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:	<i>MEDIUM</i>
Relationships:	<i>LOW</i>
Results:	<i>HIGH</i>
Risk Propensity:	<i>MEDIUM</i>
Risk Tolerance:	<i>MEDIUM</i>
Setting Goals:	<i>MEDIUM</i>
Pursuing Goals:	<i>MEDIUM</i>
Comfort with Change:	<i>MEDIUM</i>
New Idea Driven:	<i>MEDIUM</i>
Financially Organized:	<i>HIGH</i>
Need for Information:	<i>HIGH</i>
Spender:	<i>LOW</i>
Need for Control:	<i>HIGH</i>

Typical Financial Planning Strengths

Strategists are goal orientated, precise, analytical, assertive, confident, prepared, and they insist on quality results. They have a good eye for detail and push to get transactions completed correctly. They have the strategic foresight to be able to say 'no' to opportunities that they feel may have unreasonable risks or be under-researched.

Typical Financial Planning Struggles

To others, Strategists may come across as rigid, cold, pushy, stubborn, insistent and can be overly attentive to detail. In their desire to achieve results, Strategists may become critical, judgmental and insistent on doing things their way.

Investing Style

Strategists have a determined and goal-driven approach to investing. Once they have decided their desired goals, they will then determine how to reach them in the most efficient manner. They consider all risk/return issues very carefully, and will only be comfortable committing to opportunities that they have researched thoroughly. They will have little tolerance for investments that are not living up to expectations, and will not hesitate to alter their portfolios if any aspects of it are failing to meet their goals.

Required Style of Financial Advisor

Since they are primarily orientated towards goals and tasks, Strategists prefer having ample time to think through and focus on the transaction at hand, however they will collaborate with advisors and investment partners if that is required to produce results. Because they require comprehensive detail they will expect their advisors to provide recommendations that are backed up by quality research.

Product and Transaction Needs

Strategists prefer a mixture of financial transactions, as long as they can make consistent progress toward their goals and their high standards for quality are met. They need evidence and reasoning to commit to an opportunity, and will change if they feel their strategic plan is not being met.

Financial Planning Stress

Strategists get stressed by perceived disorganization in others, being hindered from achieving results, or being unable to control either the quality or direction of their environment. They are also stressed by investment 'surprises' that have not been analyzed or prepared for, as they will expect their advisor to have apprised them of all possibilities before committing to a transaction.

Self Awareness

Strategists can improve their results by realizing the total effort required by advisors and investment partners to reach the high expectations and goals to which they aspire. Because of their need for control and precision, they are often reluctant to delegate responsibility and tasks.

Money Management Style

As their profile name implies, Strategists are very planned and deliberate in their money management style, and approach spending, saving and debt with a considered and well thought-out approach.

Financial Fears

Strategists fear losing control of their financial outcomes, not meeting goals, and having the solution to a problem without the ability to implement it. They also fear being forced into a disorganized environment or into a decision without thorough background information. Because of their highly methodical nature, they also fear financial 'surprises' and will research diligently before committing to a transaction to ensure all possibilities have been accounted for.

Communication Style

Strategists can be gifted and animated communicators when dealing with an area they are passionate about. They analyze situations carefully before stating their opinions, and as a result they strongly believe that what they are saying is absolutely correct and the right direction to take. Because they think through the consequences of their words before speaking they are usually very diplomatic, but under stress they may come across as overly harsh or blunt.

Measure of Success

Strategists enjoy achieving goals correctly, efficiently and without undue time wasting. They like to be proven right and they like to be in control.

Preferred Relationship with Advisors

Strategists usually like to be in charge because they believe they see the larger vision and they have a conceptual plan to make it happen. They perform well with advisors whose organization skills and discipline they respect. They are likely to require strategic advice from their advisors, as well as meticulously prepared research, ongoing monitoring of investment performance and introduction to high-quality investment opportunities as they arise. They will expect to be made aware of any significant developments in their financial strategy, and require their advisors to back up all recommendations with high-quality research.

Approach to the Financial Advisory Process

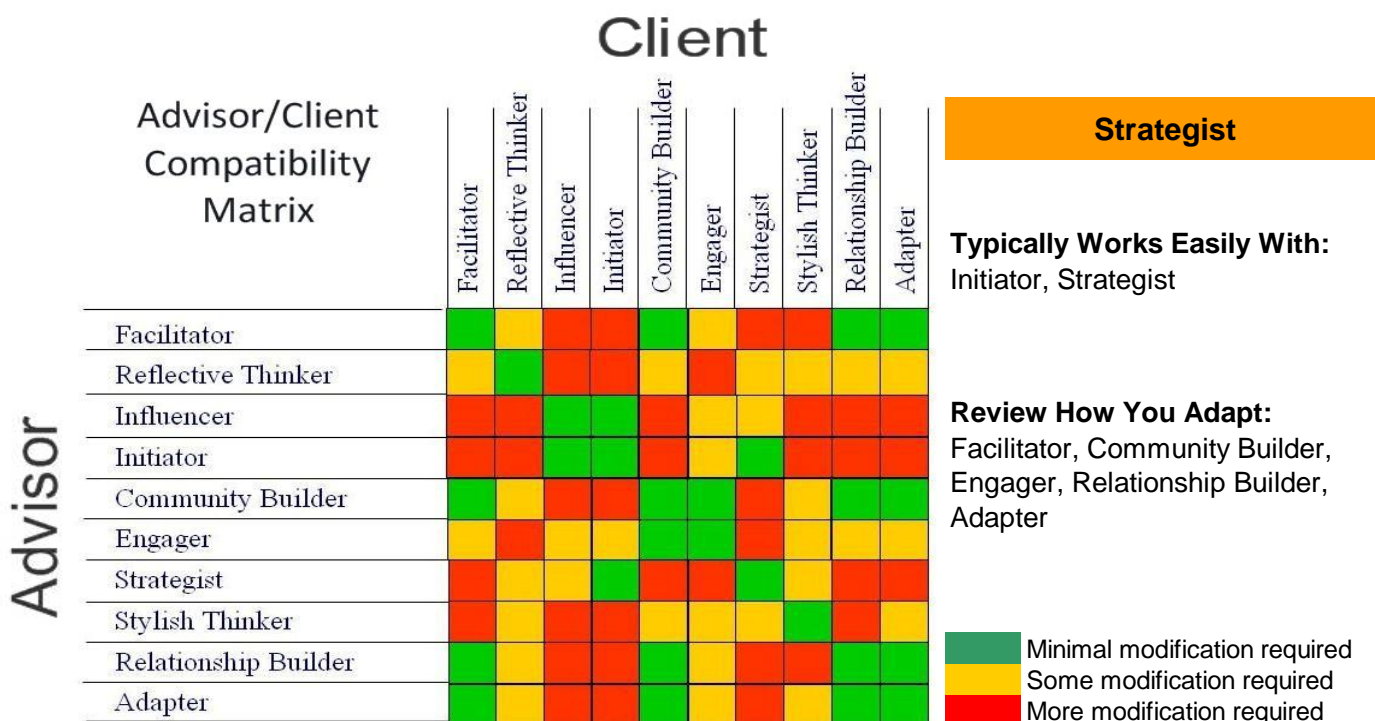
Strategists synthesize a broad array of facts, events and concepts in order to develop long-range plans and improve results. They typically see the larger vision well ahead of others and are often considered visionaries or entrepreneurs. They have the ability to succinctly determine objectives, and will expect their advisor to assist them in determining a strategic investment plan, and researching high-quality investment opportunities that will achieve their aims.

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 Strategist 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.



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	
Initiating, wants to set the agenda	Operates well in conflict
Places high priority on achieving goals	Works at a fast pace
Speaks directly	Analyzes before deciding
Sees the strategic/future potential	Conducts research to determine facts

Your Unique Struggles
May be controlling and not know it
Underestimates work needed to achieve goals
Sometimes too impatient
Perfectionistic to avoid mistakes

Your Relationship Keys	
Remember my need for control	Use summaries, bullets, and key points
Give direct answers; get to the point	Anticipate my immediate responses and quick fixes
Move quickly to the bottom line	Honor my need for structure, schedules, rules
Offer options so I can decide	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.