



## Financial DNA<sup>®</sup> Core Life Motivations Profile

### Financial Planning Report for Ray Glicksohn

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

**Date of Completion: 18-February-2009**

# Financial DNA<sup>®</sup> Financial Planning Report

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18-February-2009

## 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 "Influencer" profile which is one of our 10 unique profiles.

*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.*

## Your Financial Planning Approach as a Influencer Profile

1. The inherent behavior of the Influencer is the ability is to persuade and convince others. This behavior would be particularly valuable in influencing group or family discussions though it needs to be tempered with wisdom in order to avoid 'enthusiasm' taking over the debate. Remember successful planning requires the input of a variety of behavioral types.
2. It is natural for Influencers to stimulate conversation based on their vision. They can quickly set ambitious goals based on their vision and are able to carry others along with them. Further, Influencers look for the quickest route to deliver financial success and build their lifestyle. However, this behavioral style may also bring resistance to those whose decision making is more contemplative.
3. The Influencer will be prepared to take financial risks to achieve their goals quickly and they will understand some times this will mean losses. However, because they can be emotional and impulsive they may make decisions too quickly to get into an opportunity. Also, they may sell too early not recognizing a temporary downturn or slow down is part of the journey to growth.
4. Influencers need to get to the bottom line quickly. Too much reliance on detail and the small print will frustrate them. However, learning how to pay attention to detail will be valuable to ensuring their enthusiasm is reigned in and that their spontaneity does not lead them into making poor financial choices.
5. With the ability to draw people together, Influencers can quickly harness appropriate skills and talents in order to implement plans and ideas. They are able to channel diverse skill sets into delivering successful outcomes. They are multi-taskers and will need to be presented with a range of investment opportunities to hold their attention. All information should be presented to them in a summary format with the bottom line clearly demonstrated.

## Key Questions for You to Consider as an Influencer Profile

1. Influencers have a strong desire to be seen as successful. What is motivating the goals you set? Are you being driven by image? How do you relate your financial and business goals to the quality of your family life? Why is money important to you?
2. As an investor are you devoting sufficient time into choosing the best advisors? Getting this right for you and your behavioral style will ensure that you make effective and successful decisions in terms of your finances. What might be the limitations in your own decision making style? Describe the behavioral style of an advisor, coach or mentor you think would be most beneficial to you.
3. How would you handle associates or family members whose decision making style in terms of financial planning and investment opportunities was uncertain and slow? Is your enthusiasm intimidating to quieter and more reflective behavioral styles? Would their procrastination affect you? What steps do you think you would need to take to help them get to a place of confidence in their decision making?

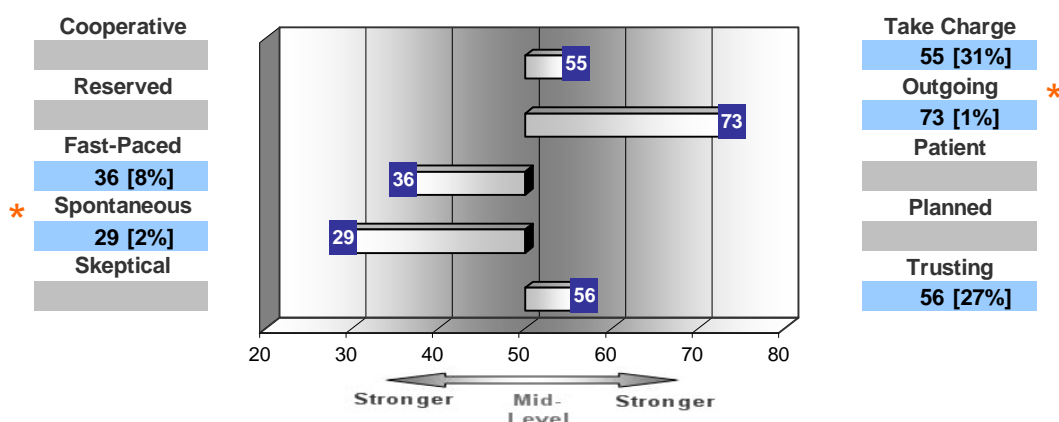
## Interpretation of this Report

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:**
  - \* **Outgoing** - Enjoys new ideas, expresses view, uses a networking approach
  - \* **Spontaneous** - Free-flowing, high level approach, instinctive

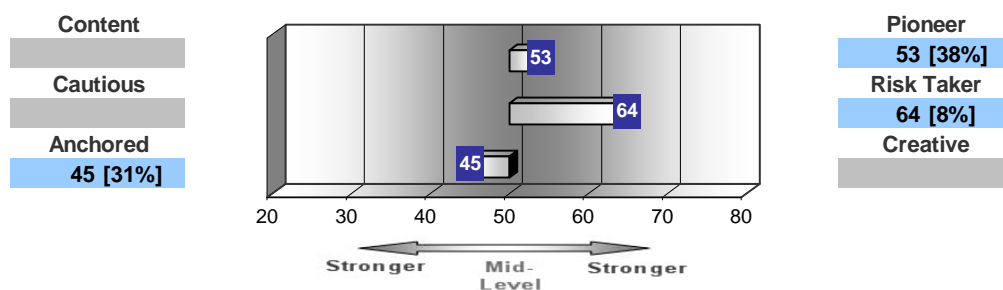
## Core Financial Life Drivers

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 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 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 <b>Outgoing Factor</b>	Core Life Attitude 2 <b>Spontaneous Factor</b>
<b>Communication</b>	Verbalize	Provide broad facts
<b>Quality Life Outlook</b>	Fun loving	Flexibility
<b>Activity Passion</b>	Communication	Improvisation
<b>Life Values</b>	Enjoyment	Freedom
<b>Strength</b>	Openness	Instinctive
<b>Blind-spot</b>	Expensive tastes	Impulsive
<b>Wealth Creation Philosophy</b>	Lifestyle	Flamboyant
<b>Money Attitude</b>	Status seeking	Spend it
<b>Financial Goal Setting</b>	Affluence	Needs clear boundaries
<b>Planned Giving Motivation</b>	Connections	Fun

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

## Your Relationship Management Summary

The Relationship Management Summary in the table below has been prepared based on your Influencer 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
Initiating, wants to set the agenda	Good at meeting and communicating with people	May be controlling and not know it
Places high priority on achieving goals	Good at promoting ideas and opportunities	Underestimates work needed to achieve goals
Speaks directly	Works with broad concepts	Can be overly optimistic
Sees the strategic/future potential	Improvises and operates without procedures	Can be impulsive

Your Relationship Keys	
Remember my need for control	Remember my need for fun and/or excitement
Give direct answers; get to the point	Transfer talk to an action plan
Move quickly to the bottom line	Allow for plenty of freedom
Offer options so I can decide	Expect/encourage my out-of-the-box thinking

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](mailto: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](mailto:inquiries@financialdna.com) for more information and access to these programs.