



Financial DNA® 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: 2/18/2009

Financial DNA[®] Financial Planning Report

Ray Glicksohn

2/18/2009

Introduction

Ray, 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 "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.

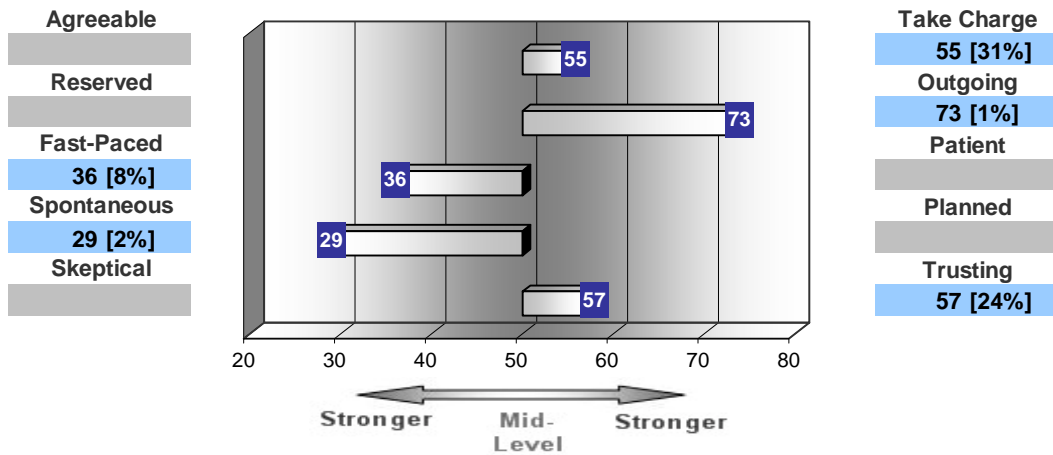
Interpretation

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.

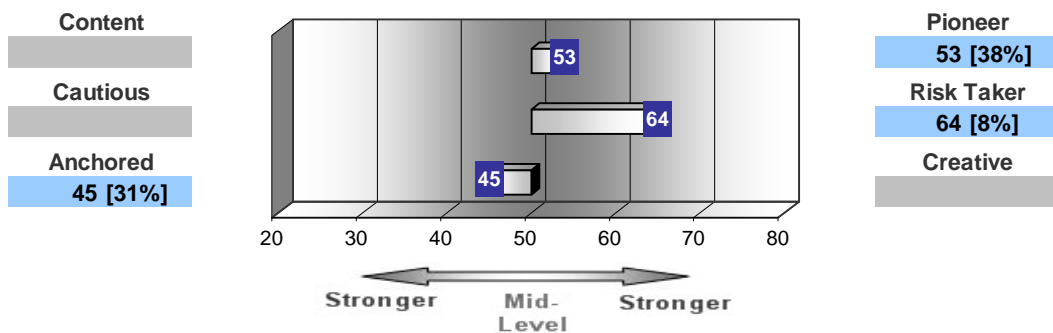
Core Financial Life Drivers

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

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

Typical Financial Planning Strengths

The Influencer is typically outgoing, bold, optimistic, fun loving, competitive, confident, assertive and a visionary. Influencers excel through having the freedom to define goals and by influencing their Advisors, family and other investing partners to reach those goals.

Typical Financial Planning Struggles

Influencers may experience struggles, such as getting carried away with enthusiasm, being poor listeners, over-estimating themselves and others, possessing unrealistic optimism, being cynical or appearing to use others too much. They may find it difficult to operate effectively in a situation where they are required to focus for long periods on detailed figures or research.

Investing Style

Typically driven towards reaching goals as quickly and successfully as possible, Influencers have a matter-of-fact investment style and will matter-of-factly settle on whichever transaction or strategy will help them reach their investment goals as fast as possible. They are impatient and will expect investments to perform immediately. They will quickly become frustrated with any investment that is not seen to be performing, and will switch to a new opportunity, strategy or advisor without hesitation if they feel their current arrangements are not meeting their expectations. They are typically very confident in their own abilities and in the investments they commit to.

Required Style of Financial Advisor

Influencers relate well with people but, under pressure, will give priority and focus to the task. Influencers need an advisor who will succinctly explain their options, lay out the reasoning behind each option and leave the final decision-making to them. They will achieve the best results with an advisor who will curtail their natural inclination to engage in too many transactions at once, but who will keep them informed of emerging opportunities on an ongoing basis.

Product and Transaction Needs

Influencers need mobility and prefer to be engaged in multiple transactions, however their enthusiasm can cause them to commit to too many transactions at once. They seek a constant flurry of activity, variety and change. They are open to new, innovative transactions and projects, and will quickly liquidate any asset that is not living up to their expectations.

Financial Planning Stress

Confining routines, handling detailed information and research, over-commitment of time and lack of access to people create stress for Influencers. They will also be frustrated with advisors they feel are not implementing solutions quickly enough, or who appear to be inefficient or unsure of their advice. If they are investing with associates or family members, Influencers may become stressed by having to accommodate others' decision-making processes, especially if they are not as confident, objective or quick-minded as the Influencer investor.

Self Awareness

Influencers should temper their expectations of investments, advisors and any third parties they invest with. They can benefit by setting boundaries on their commitments and optimism by developing realistic views on the amount of effort required by others and themselves to obtain goals. They are very confident in their own abilities, and can be dismissive of others' points of view, especially if they feel contradicted.

Money Management Style

Influencers may tend towards spendthrift behaviour in certain circumstances, largely due to their enthusiasm and spontaneity. They may find the process of saving a tedious process and as such find it difficult to have the patience to focus on savings as a means of attaining wealth creation goals. However, they can be motivated to save through their determined, goal-driven nature, providing they are excited enough about an investment goal in order to work diligently towards it.

Financial Fears

Influencers fear the loss of control over any aspect of their life, including their finances. They may strive to build wealth as a means to taking control (even in non-financial areas), and often fear losing that control more than losing money per se. They also place significant importance on their reputation and standing with others. However, because they like to make decisions quickly and may struggle with detail, they may leave themselves open to making mistakes.

Communication Style

Influencers communicate directly with enthusiasm, optimism and energy. They are usually emphatic and motivational in their communication, and negotiate well in difficult or conflict situations. Because of their enthusiastic, relational nature they may digress from the topic at hand, but on the whole prefer to be efficient and focused in their communication. They can feel frustrated by advisors who are too painstaking or indirect in their communication, and expect to be informed of the key facts or 'bottom line' as succinctly as possible.

Measure of Success

Influencers like to be recognized as people who attain challenging goals and noteworthy achievements, and who have realized their full potential in whatever field they choose to focus on.

Preferred Relationship with Advisors

Influencers respond well to strong, confident advisors they respect. However, they will confront advisors that, in their opinion, have offered poor or weak advice or who lack commitment to the client's objectives. They are quite relational and enjoy building rapport with their advisors, but will quickly lose respect for advisors who don't follow through on their promises, promise more than they or an asset can realistically deliver, or who will not answer their questions directly. Influencers are typically stressed and frustrated by having to deal with detailed research and fine-print, so they will appreciate an advisor who can summarize the main features, benefits and risks of an opportunity for them to base their decision on. They will expect all investment risks to be articulated for them, and their advisor needs to make sure the Influencer client fully understands and accepts all potential risks before they commit to any transaction or strategy.

Approach to the Financial Advisory Process

Influencers easily grasp large visions and will enjoy working with an advisor who can help them determine and then work towards specific goals. Expect them to use their verbal skills and high energy to mobilize resources, get results, and generate new ideas. Once they have determined their investment strategy they will expect their advisor to implement solutions quickly. They will appreciate being informed of investment opportunities as they emerge, however their enthusiastic nature may cause them to commit to more than they can realistically handle.

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 Influencer 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.

Advisor/Client Compatibility Matrix		Client									
		Facilitator	Reflective Thinker	Influencer	Initiator	Community Builder	Engager	Strategist	Stylish Thinker	Relationship Builder	Adapter
Advisor	Facilitator	Green	Yellow	Red	Red	Green	Yellow	Red	Red	Green	Green
	Reflective Thinker	Yellow	Green	Red	Red	Yellow	Red	Yellow	Yellow	Yellow	Yellow
	Influencer	Red	Red	Green	Green	Red	Yellow	Red	Red	Red	Red
	Initiator	Red	Red	Green	Green	Yellow	Green	Red	Red	Red	Red
	Community Builder	Green	Yellow	Red	Red	Green	Red	Yellow	Green	Green	Green
	Engager	Yellow	Red	Yellow	Yellow	Green	Green	Red	Yellow	Yellow	Yellow
	Strategist	Red	Yellow	Yellow	Green	Red	Red	Green	Yellow	Red	Red
	Stylish Thinker	Red	Yellow	Red	Red	Yellow	Red	Green	Red	Yellow	Yellow
	Relationship Builder	Green	Yellow	Red	Red	Green	Yellow	Red	Red	Green	Green
	Adapter	Green	Yellow	Red	Red	Green	Yellow	Red	Yellow	Green	Green

Influencer

Typically Works Easily With:
Influencer, Initiator

Review How You Adapt:
Facilitator, Reflective Thinker,
Community Builder, Stylish
Thinker, Relationship Builder,
Adapter

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	
Initiating, wants to set the agenda	Good at meeting and communicating with people
Places high priority on achieving goals	Good at promoting ideas and opportunities
Speaks directly	Works with broad concepts
Sees the strategic/future potential	Improvises and operates without procedures

Your Unique Struggles
May be controlling and not know it
Underestimates work needed to achieve goals
Can be overly optimistic
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

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.