



Financial DNA:

DNA Quality Life Performance: An Individual's Story of Building a Quality Life

July 2011

The New Performance Paradigm

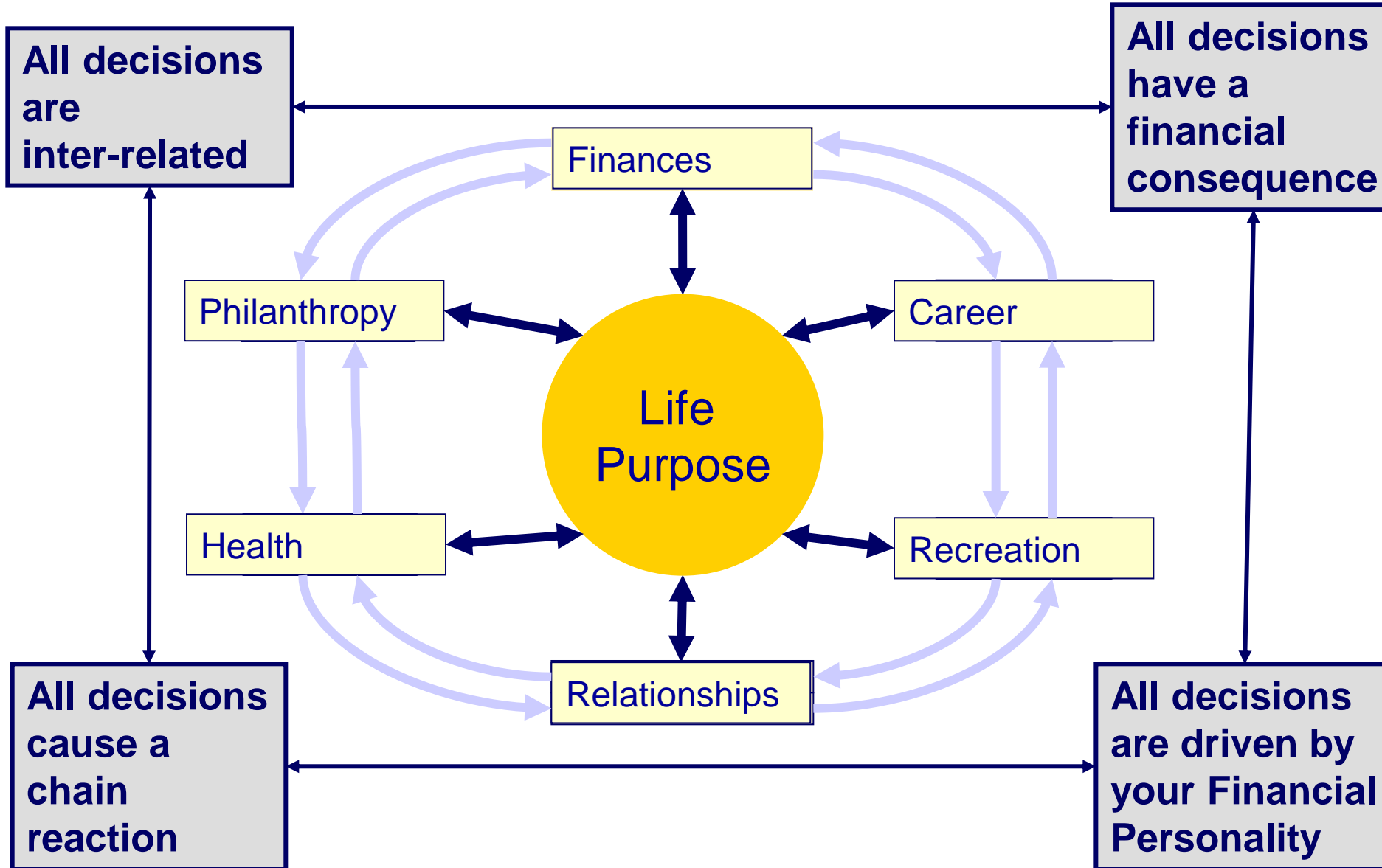
I was recently at an industry seminar presented by Hugh Massie from DNA Behavior International about:

1. **Learning:** “Quality Life Performance in the Behavioral Economy”.
2. **Message:** The key to building a Quality Life is to optimize the integration of your life and finances through discovering your life purpose.
3. **Issue:** Is the concept of shifting the financial planning focus from investment returns to understanding my talents and financial behaviors too soft?
4. **Validation:** Compelling research which demonstrates the inter-relationship between life and financial choices on your overall ability to live a Quality Life.



Helen Jones
Financial Planning Client

The Financial Planning Goal: Life and Money Balance

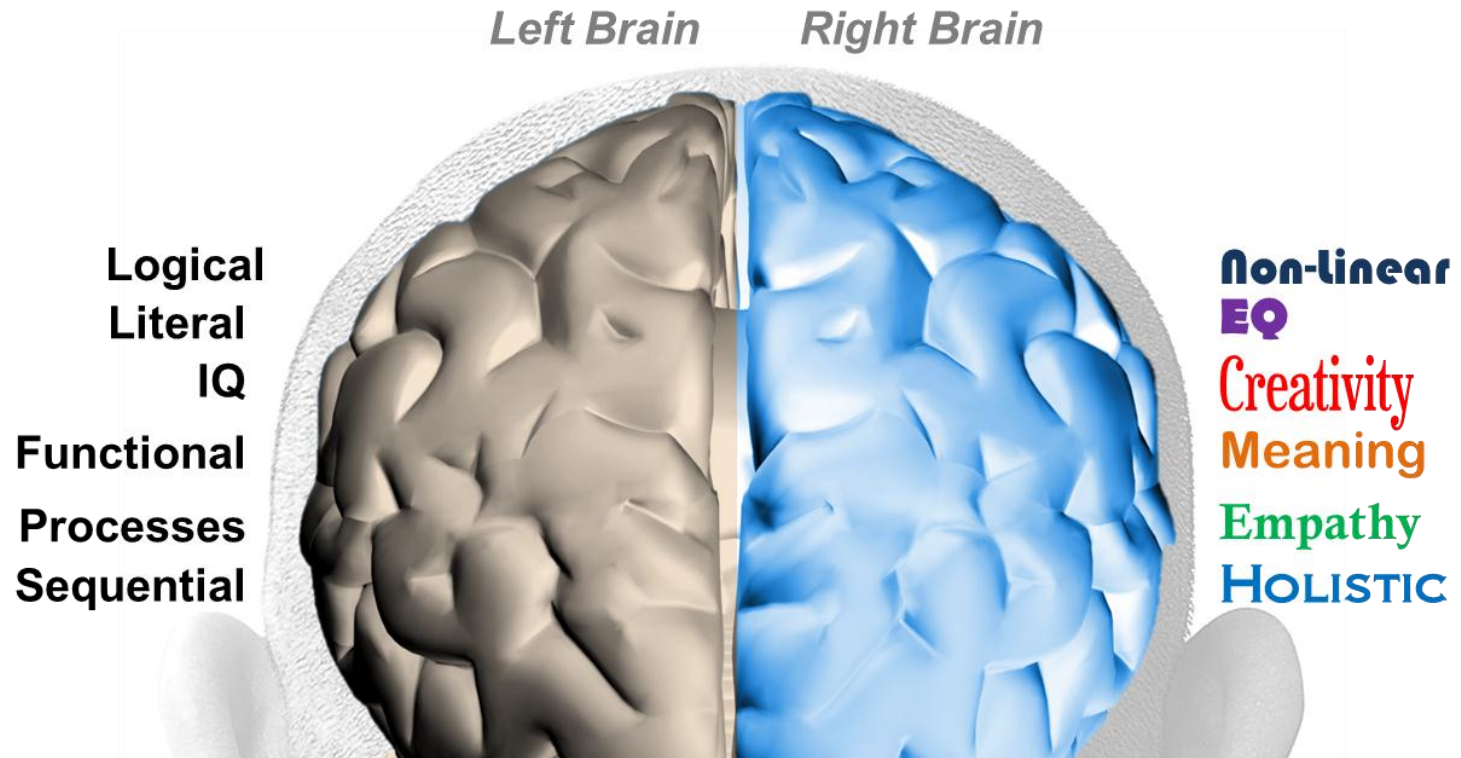


Human Performance Solutions for Building a Quality Life



Hugh said at DNA Behavior International, we help advisors provide customized life long experiences to guide individuals and families to discover their financial personality for building sustainable Quality Life Performance Plans.

Holistic Processes Open Up Opportunities for Meaningful Life Long Experiences.



Connecting to the right brain is key for unlocking life meaning, understanding emotions and to achieving stronger relational connections. The DNA Behavior approach is to use tangible discovery processes to discover and adapt to different “left brain” and “right brain” learning styles so customized life long experiences can be offered.

The Need to Move from Numbers to Human Behavior



Hugh explained that:

1. Focusing on budgets and returns helps achieve the first level of improved financial results.
2. However, in the New Behavioral Economy “behavior drives Quality Life Performance”.

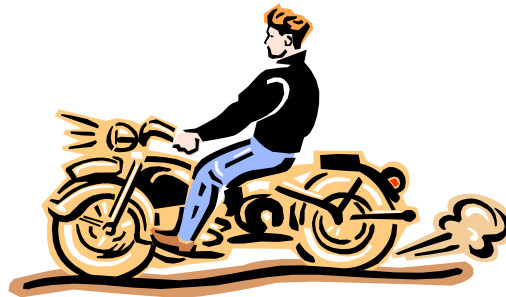
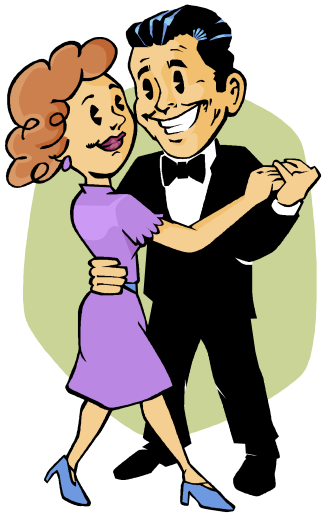
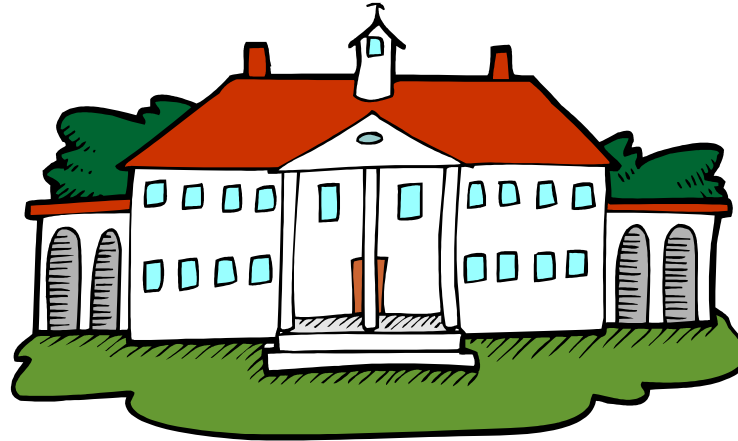
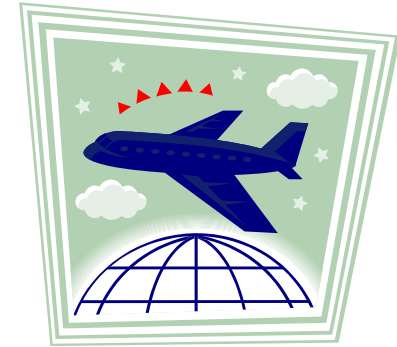
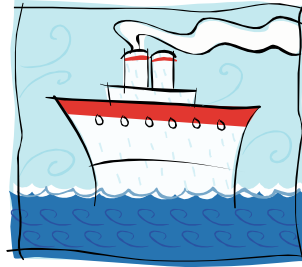
What is DNA Quality Life Performance?

The Definition of DNA Quality Life Performance

More confidently and wisely making committed decisions towards optimizing the balance of your life and finances for building a Quality Life.

This is achieved through understanding your financial personality and that of family members.

What is a Quality Life for YOU?



Defining Your Quality Life

A Quality Life is different for every person. How YOU define it will depend on your unique Financial DNA.

One definition is that a Quality Life means successfully integrating finances into a balanced life, and in so doing, having the courage to live according to your unique design, in harmony and without regret.



A Certified Wealth Mentor to Guide You



Hugh asked: Who is your behavioral guide for the Quality Life Journey?
“Wealth Mentoring” is a relational process that involves guiding others with wisdom to self-discover who they are and their priorities for a Quality Life through a mutual sharing of their life journey.

The Role of Wealth Mentor

After some research and asking other financial advisors I was referred to Chris Coddington, the President and Founder of Pegasus Financial Services.

Chris explained that he is the Wealth Mentor of his clients to:



1. Build a trusted relationship for guiding them to build Quality Life Performance.
2. Personally transform their “inner game” so that they discover their life purpose and make decisions aligned to their financial personality.
3. Provide unique customized life long experiences for each client.
4. Achieve the right repeatable actions for building a Quality Life using predictable DNA Behavior insights and performance measurement.

The Quality Life Performance Challenges

Clarity of purpose builds confidence.



Build a Quality Life Performance Plan.

1. Developing your strengths for increased personal and financial performance.
2. Identifying the blind-spots that are getting in the way of your success.
3. Having the insights to openly relate to others on their terms.
4. Building the framework to identify your purpose for setting Quality Life Goals.
5. Understanding the steps you need to take to be more confident in your decisions.
6. Having the confidence to choose between the many options in your life.

Addressing Quality Life Performance Challenges



Chris asked me 3 powerful questions to address “changing the balance” for optimizing the integration of my life and finances:

1. *Do you have the clarity to confidently choose between the many options in your life?*
2. *Do you have sufficient time to live a quality life and the capacity to build your wealth?*
3. *Do you have a road map for the next stage of your life journey?*

If you do not, it will be hard to make committed decisions for building sustainable Quality Life Performance.

The DNA Behavior Message

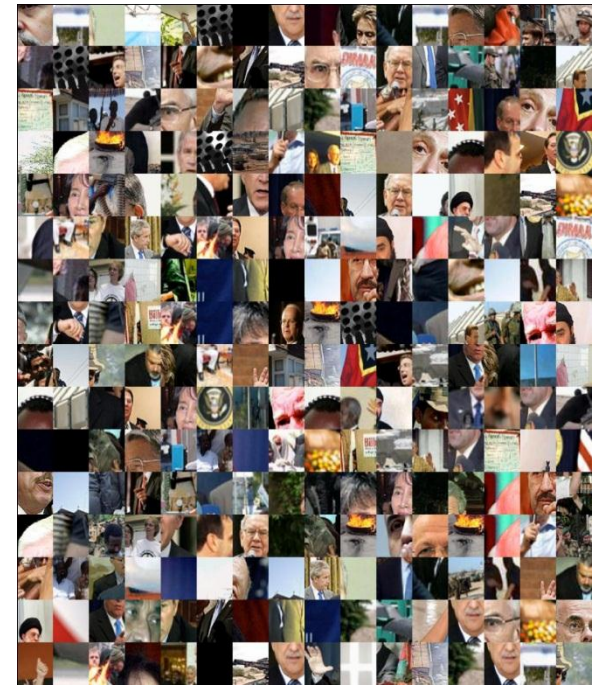
Chris re-explained to me what the presenter had been saying this way:

Products and markets are the same. However, individuals perform differently and require unique experiences.

To perform in this environment, you need to understand and match your unique innate behaviors and preferences to an optimal balance of your life and finances, and to choosing the right solutions for living that balance.

Therefore, to improve performance you need to self-discover your unique financial personality which is the foundation to building a Quality Life Performance Plan and a Behavioral Investment Policy Statement.

Knowing yourself and others is difficult, but critical.



The DNA Performance Solutions Transform Quality Life Performance.

The Painted Picture of Your Quality Life

The Painted Picture

Chris asked me to imagine:

Transforming my life and finances in 3 years time whereby I was able to live a purposeful life and have sufficient planned free time to do what I enjoy with who I love, and have sufficient capability to earn the income to live the life of my dreams.

What impact would this have on me and my family living an improved Quality Life?



Transforming Financial Planning to a Quality Life Experience

Chris explained the DNA “understanding people before numbers” approach changes the balance in your life and financial planning and also in all your relationships. Our desire is you will say the following about the experience:



Changing the Balance™



I feel comfortable in being guided to self discover and share information

I am liberated by the knowledge of my true life and financial motivations

I feel heard and understood by my advisor and family members

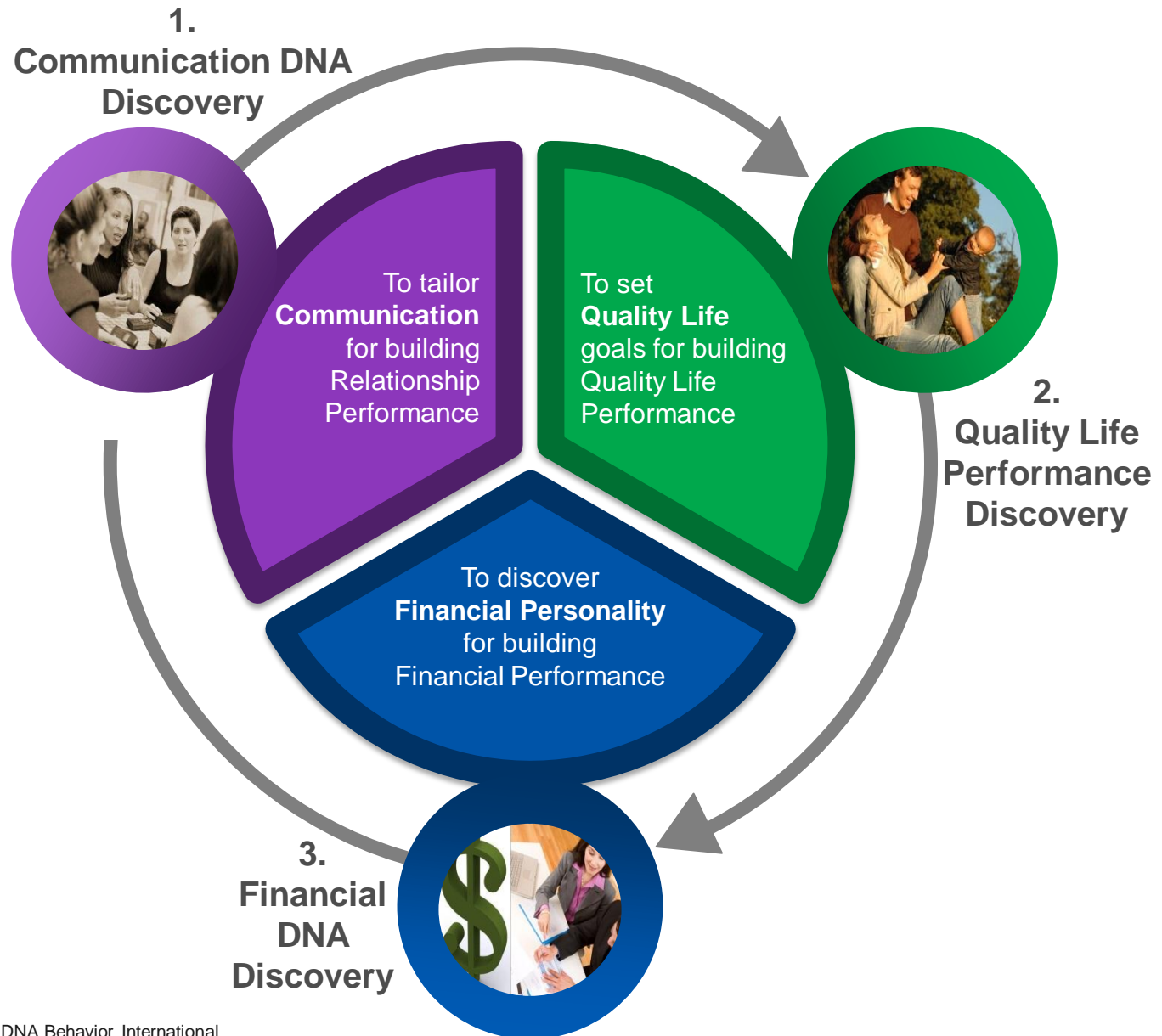
I am satisfied the best solution has been tailored to who I am

I am confident that the right choices have been made

I am emotionally committed to the decisions I have made

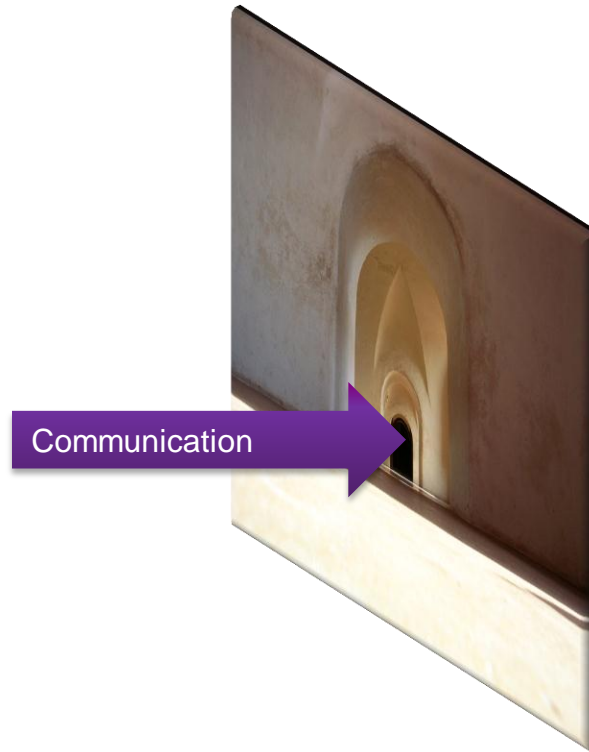
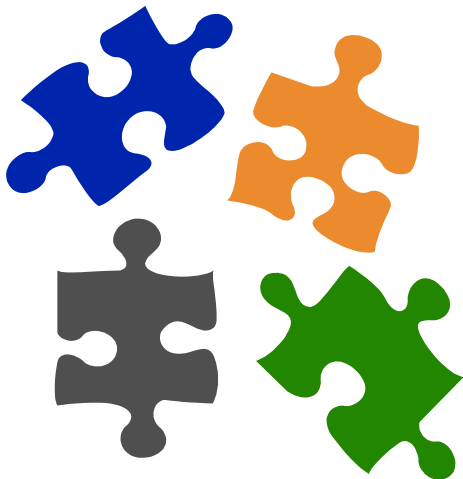
I now have a financial plan to build a Quality Life

3 Steps to Customizing Life Long Financial Planning Experiences

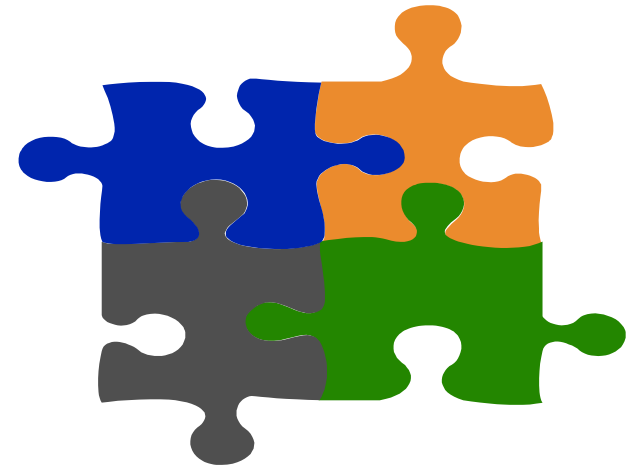


Communication Opens Quality Life Performance

Chris said the gateway to the entrance is narrow and fragile. Getting through is hard and staying there is even harder.



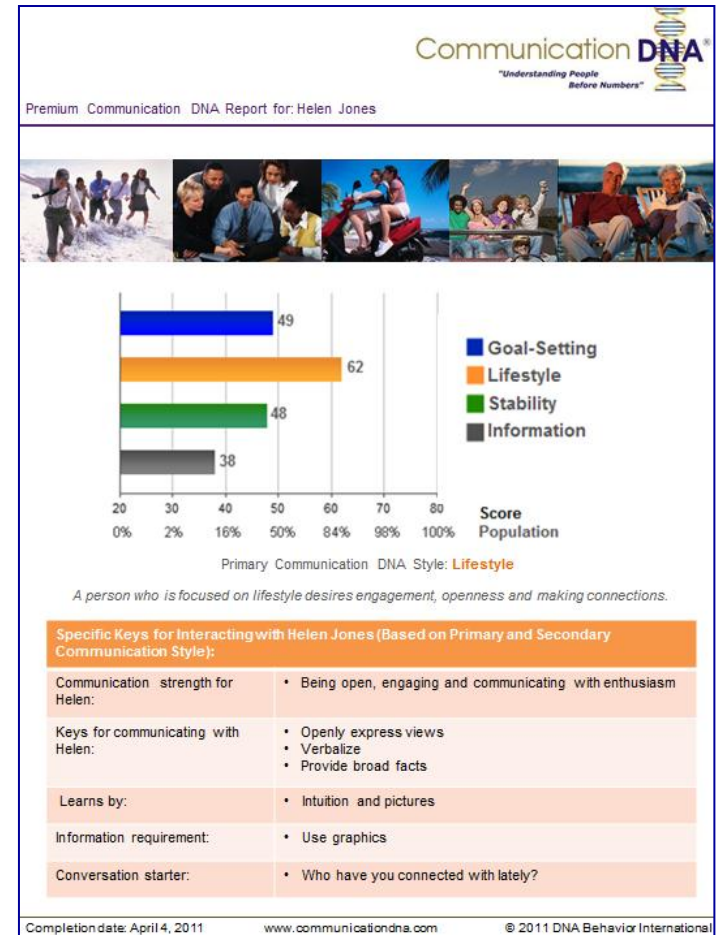
Quality Life Performance



Emotionally Engage Clients to Stimulate Performance

I asked Chris, How do I get started?. Chris explained the first step is for me to complete my Communication DNA Discovery:

1. 2-5 minutes to complete
2. Specific insights on how you wish to be communicated with
3. Identifies key life and financial motivations
4. Build greater trust in all of your relationships with family members and advisors.



Improving Your Quality Life

1. I said to Chris I want to be your client. What is the next step?
2. Chris explained the next step was for me to complete my Quality Life Discovery to measure the current balance of my life and finances, and discover my natural DNA behaviors.
3. He said the reasons his own Quality Life had improved over the past 10 years were:
 - Focusing on using his strengths 80% of the time;
 - Managing the struggles to get out of his own way; and
 - Building better relationships via open strengths based communication
4. I was really convinced I could trust Chris when he shared with me the “DNA Ultimate Performance Guide” from his profile.



Improving Results Using the DNA Ultimate Performance Guide

Let's see how this would work. We start with the Advisor...

Chris, Take Charge Visionary Advisor

|  | Relationship Keys |
|---|---|
| | <ul style="list-style-type: none">•Remember my desire to make decisions•Give me direct answers; get to the point•Move quickly to the bottom line•Offer up options & recommendations for a decision |
| Unique Strengths Insights | Unique Struggles Insights |
| <ul style="list-style-type: none">•Takes the lead, wants to set the agenda•Eager to take on new challenges•Sees the strategic /future vision•Speaks candidly | <ul style="list-style-type: none">•May be uncomfortable taking direction from others•May over commit to what goals can be achieved |

By Chris knowing his DNA Behavior style, he will improve his advisory performance on a sustainable basis by:

1. *Using his strengths to get on his **Performance Pathway***
2. *Openly relating to others to increase **Emotional Engagement***
3. *Higher personal self belief to build **Confidence***
4. *Managing his struggles to exercise **Wisdom***

Build a Quality Life Performance Plan Based on Your Unique Financial Personality.




The key to building a Quality Life is to discover the optimal integration of life and money for you based on your life purpose. Through Quality Life Performance Discovery our distinctive approach is to measure your current level of Quality Life Performance in 7 key areas and build a customized plan to achieve your Quality Life Goals.

The Quality Life Performance Plan Workbook

DNA Behavior[®]
"Understanding People
Before Numbers"

**DNA Quality Life
Performance Plan Workbook**
Make The Right Choices for Building a
Quality Life



Based on the Philosophy of Understanding People Before Numbers

Name: _____ DNA Behavior International
5901-A Peachtree
Dunwoody Rd.
Suite 150
Atlanta GA 30328

Date: _____ Phone: 770 274 0311
www.dnabehavior.com

Please note: This workbook is intended to be facilitated by a Certified Wealth Mentor in conjunction with the Financial DNA[®] Profiles.

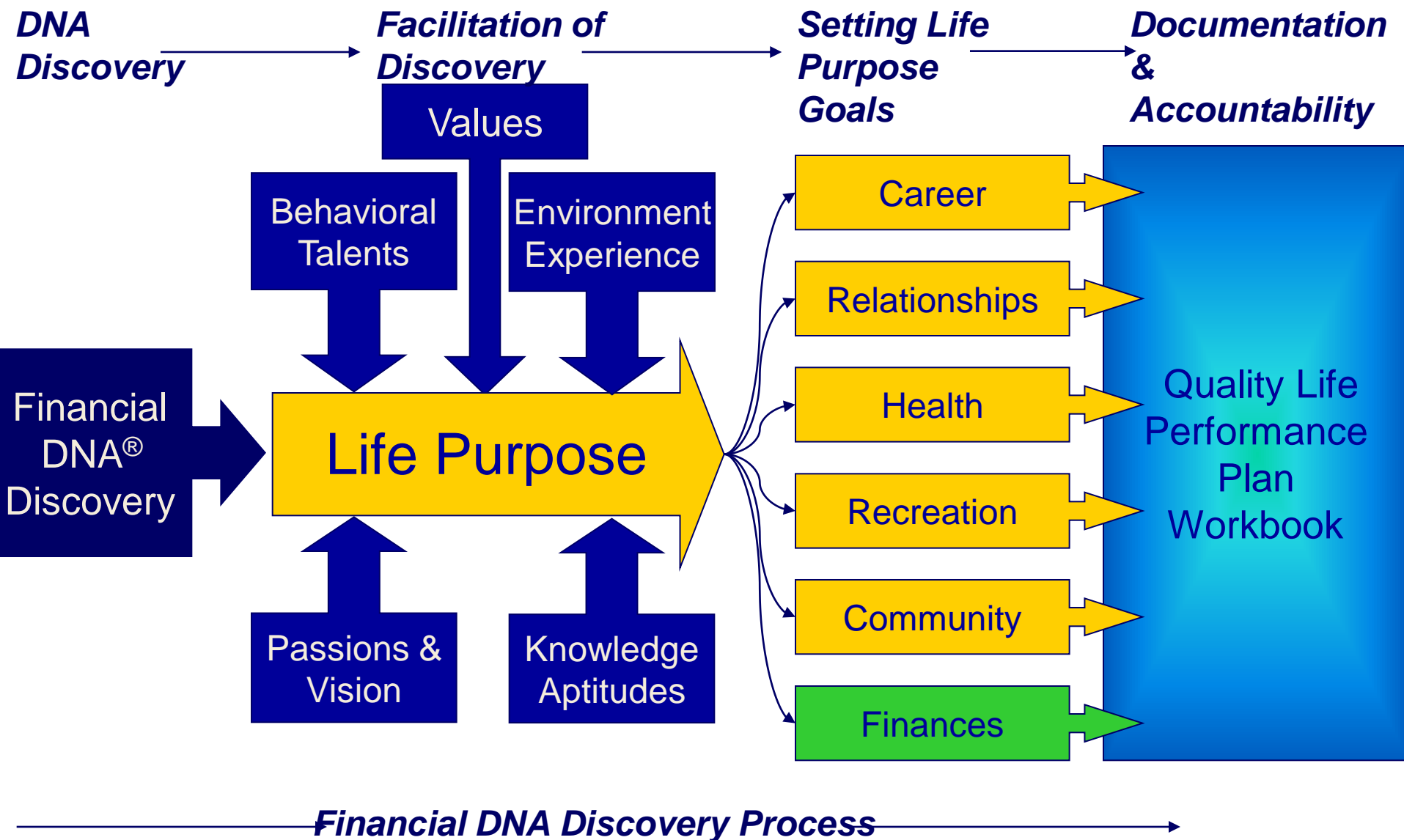
- 1. Provides a structured framework for documenting Financial DNA Discovery.**
- 2. Creation of an actionable plan based on life purpose goals for achieving Quality Life Performance.**
- 3. Questions and exercises for self discovery of what is a Quality Life for you.**
- 4. Quality Life Decision-Making Framework for making major life and financial decisions.**

Purpose Directs Performance

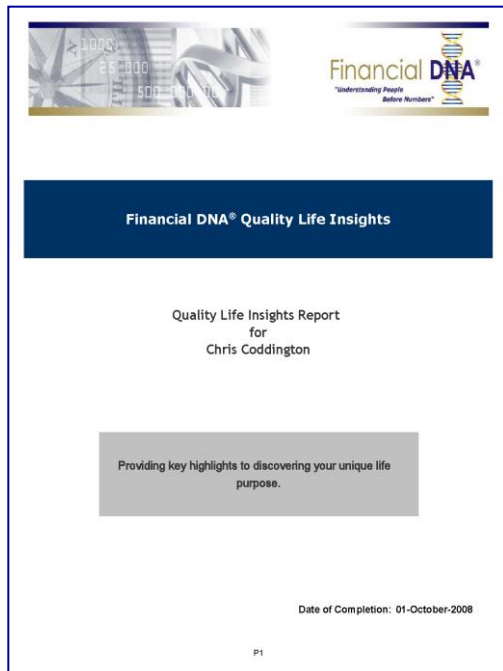


Knowing your life purpose provides the clarity for why you exist and therefore will play a significant role in focusing you in the right direction for sustainable performance.

Building a Quality Life Performance Plan



Quality Life Performance Discovery



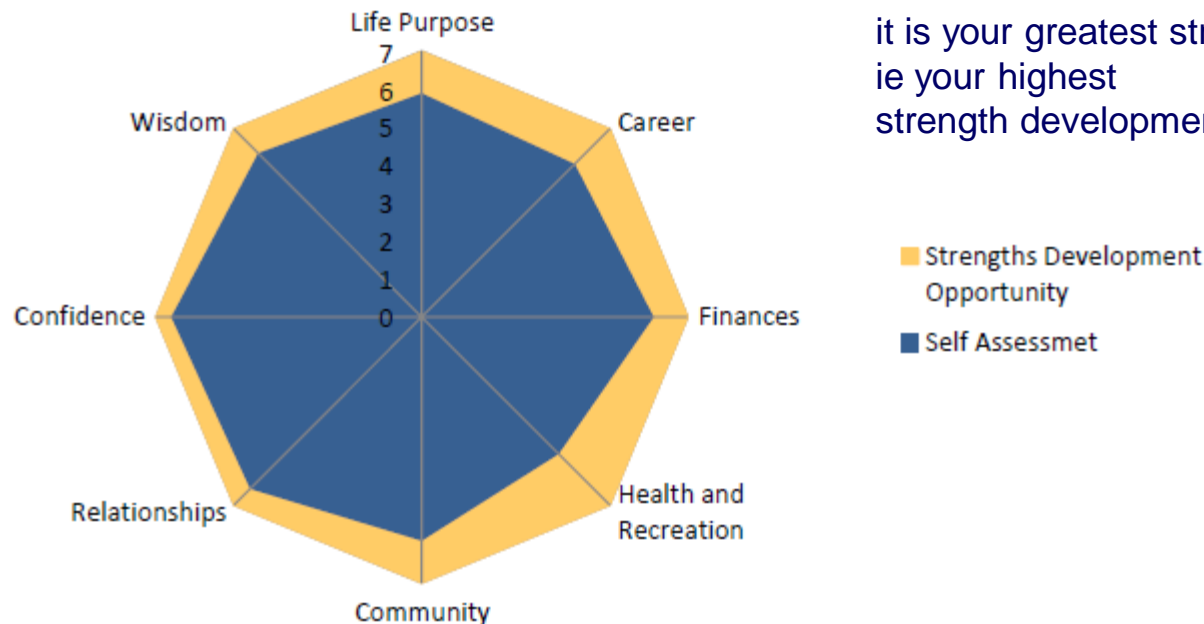
DNA Quality Life Performance Report

1. Measurement of your Quality Life Performance, identifying strengths and struggles
2. Provides a framework for behavioral change, including financial behaviors
3. Basis to identify your life purpose
4. Uncovers the influences on your financial life and financial decision-making of your :
 - Career
 - Relationships
 - Health
 - Recreation
 - Community
 - Finances

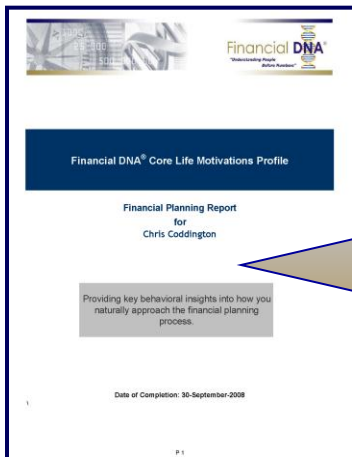
Quality Life Performance Discovery

Your Quality Life Performance Balance

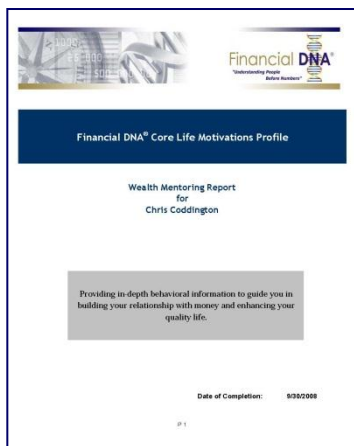
Chris said that this graph Shows the current balance Of your life across all 8 dimensions. While all 8 areas are important to your success, start by addressing the area closest to the center as it is your greatest struggle ie your highest strength development opportunity.



Natural Behavior Discovery for Quality Life Performance Planning



Financial Planning Report



Wealth Mentoring Report

| | Core Life Attitude 1 Fast-Paced Factor | Core Life Attitude 2 Risk Taker Factor |
|----------------------------|--|--|
| Communication | Get to the point | High returns |
| Quality Life Outlook | Change | Adventure |
| Activity Passion | Task focus | Being venturesome |
| Life Values | Logic | Take your chances |
| Strength | Rational | Has courage |
| Blind-spot | Impatient | Takes unnecessary risks |
| Wealth Creation Philosophy | Calculated | Optimistic |
| Money Attitude | High returns | Risk taker |
| Financial Goal Setting | Dynamic | Opportunistic |
| Planned Giving Motivation | Seeing outcomes | Create new opportunities |

Quality Life Behavioral Attitudes- Financial Planning Report

1. Identifies your natural life and financial decision-making behaviors
2. Helps to address your personal strengths and blind-spots
3. Identifies your natural risk tolerance for long term investment
4. Provides guidance on the steps to build a quality life

Our “Knowing Me Knowing You” Advisory Approach

Mutual Sharing of DNA Insights to Close the Relationship Gap



Client
Customer
Partner
Family Member
Employee

Complete DNA Discovery



**Increase
Self Awareness,
Engagement,
Confidence and
Wisdom**

| Relationship Keys | |
|---|---|
| Remember my desire to control outcomes | Use summaries, bullets, and key points |
| Give me 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 up options & recommendations for a decision | Look for ways to minimize the risks |

Advisor
Service Provider
Partner
Family Member
Employer/Leader



Complete DNA Discovery



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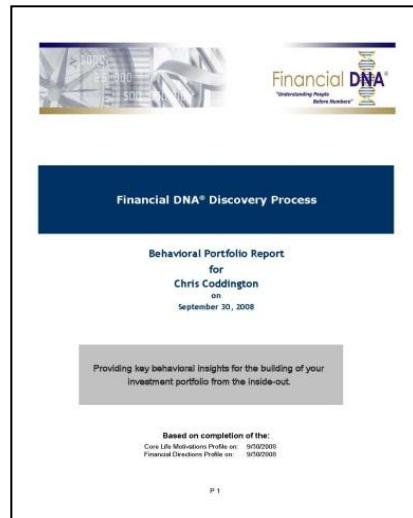
| Unique Strengths | |
|---|--------------------------------------|
| Initiating, wants to set the agenda | Operates well in conflict |
| Places high priority on achieving goals | Works at a fast pace |
| Speaks directly | Analyzes before deciding |
| Sees the strategic/future potential | Conducts research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

| Unique Struggles |
|--|
| I can be controlling and not know it |
| I may underestimate work needed to achieve goals |
| Sometimes I am too impatient |
| Sometimes I am a perfectionistic to avoid mistakes |

DNA Ultimate Performance Guide

for sharing **to connect with others** in conversations, business cards, CRMs, email and websites

Customize Service Experiences for Unique Individuals Based on DNA Insights



DNA Financial Performance Report

1. Identifies your complete financial personality based on your natural DNA Behavior and current preferred financial behaviors “in 18 Strands” based on your environment, life experiences and education.
2. Financial Behavior Analysis comparing both your natural DNA Behaviors and learned financial preferences for additional insights into your financial strengths and struggles.
3. Basis for Behavioral Portfolio Allocation.
4. Behavioral Investment Policy Statement prepared.

The DNA Performance Guarantee

Our Certified Wealth Mentors have proven results in helping **Investors improve their Quality Life Performance** through:

- Guiding investors to discover their life purpose and realize their human potential;
- Enabling investors to engage in open communication with others for enhanced relationships;
- Helping investors more confidently make the right choices and not make poor decisions in reaction to life and market events.



Climbing The RIGHT Mountain With Less Stress

Who is your Performance “Whisperer”?

1. To help you stay on the performance pathway
2. To improve your engagement of others
3. To keep you confident
4. To guide you to make wise decisions



Learn More About Our Programs

Our Programs for Investors:

- 1.DNA Relationship Performance
- 2.DNA Quality Life Performance
- 3.DNA Financial Performance

For more information, email:
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Main website:
www.financialdna.com