



## **Work Talent Report: Leon Morales**

Providing key insights into your unique work talents.

**Based on your completion of the Natural Behavior Discovery Process**

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# You Are An Initiator



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video

Initiators like to take bold, aggressive actions and create the rules.

## Ultimate Performance Guide

### How to communicate effectively for building a relationship

- Allow me plenty of freedom
- Use graphics and verbal communications
- Resist the temptation to prematurely edit my ideas
- Present me with opportunities
- Present me with the risks and return

### Knowing your strengths, you can increase your performance potential

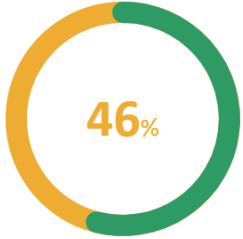
- Flexible, willing to adjust
- Works well with broad concepts
- Improvises or acts on the spot
- Ventures into new areas
- Faces danger comfortably

### Knowing your struggles, you can reduce your performance impediments

- May juggle too many ideas or tasks
- Can be too quick to decide
- May take unnecessary risks

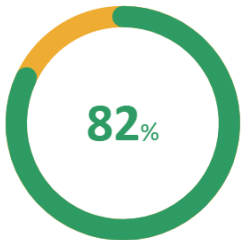
## Your Contrasting Work Talents

The shaded circles and scores below indicate your strength level as a percentage of the population with the corresponding descriptor in the same color.



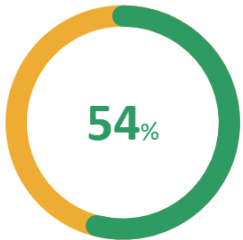
### **Results** vs **Relationships**

Patiently builds relationships with others



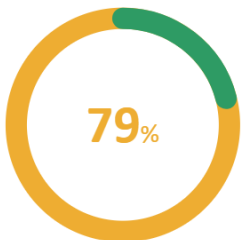
### **Daring** vs **Careful**

Confidently takes risks and tolerant of losses



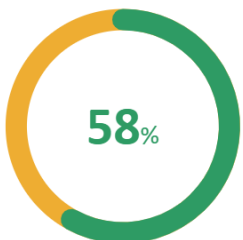
### **Abstract** vs **Concrete**

Uses a mixture of imaginative and practical ideas to solve problems and initiate change



### **Systematic** vs **Flexible**

Will be flexible in approach but may not prepare or be organized enough



### **Promoting** vs **Operating**

Engaging and relational with others but also enjoys operating alone



## Your Desired Tasks Based on Talents

**Below you will find a prioritized list of tasks you would likely enjoy based on your natural talents**

- Taking bold action
- Confidence in new situations
- Building consensus
- Comfortable meeting people
- Directing people
- Handling objections
- Setting goals
- Influencing opinions
- Making quick decisions
- Questioning



# **Financial Behavior Report: Leon Morales**

Providing key insights into your unique financial behaviors.

**Based on your completion of the Natural Behavior Discovery Process**

Powered by DNA Behavior

# You Are An Initiator



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## Financial Behavior Overview

### How to communicate effectively for building a relationship

- Allow me plenty of freedom
- Use graphics and verbal communications
- Resist the temptation to prematurely edit my ideas
- Present me with opportunities
- Present me with the risks and return

## Behavioral Biases

Your two strongest Behavioral Biases in making decisions are:

### Over Confidence



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### Fear of Regret



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These are the behavioral biases that influence how you make decisions which may get in the way of rational decision-making. Discuss with your advisor strategies to help you manage your instincts in your financial plan.

## Market Mood



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Market Mood helps identify your natural style to make financial decisions. It helps advisors manage your market fear so that you can achieve your goals. Use Market Mood to open up discussions with your advisors to share your feelings (such as fear, caution or excitement) about the market movements and the effects they might have on your financial performance.

People like you are **Comfortable** with the current market conditions.



## Performance Keys

### Knowing your strengths, you can increase your performance potential

- Flexible, willing to adjust
- Works well with broad concepts
- Improvises or acts on the spot
- Ventures into new areas
- Faces danger comfortably

### Know your struggles, you can reduce your performance impediments

- May juggle too many ideas or tasks
- Can be too quick to decide
- May take unnecessary risks

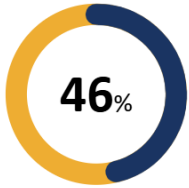
## 5 Key Financial Behavior Insights

The shaded circles and scores below indicate your strength level as a percentage of the population with the corresponding descriptor in the same color.



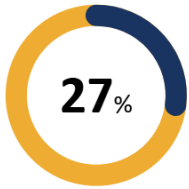
### **Risk Behavior**

Risk taker and tolerant of losses



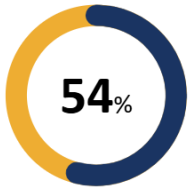
### **Financial Relationship Management**

Delegates to advisers and results driven



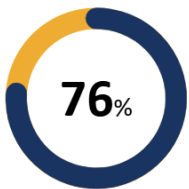
### **Financial Planning Management**

Desire to spend and appreciates spending freedoms



### **Wealth Building Motivation**

Prefers flexible goals and is often ambitious



### **Financial Emotional Intelligence**

Likely to recognize and balance emotional impulses with logic



## Risk Propensity and Risk Tolerance

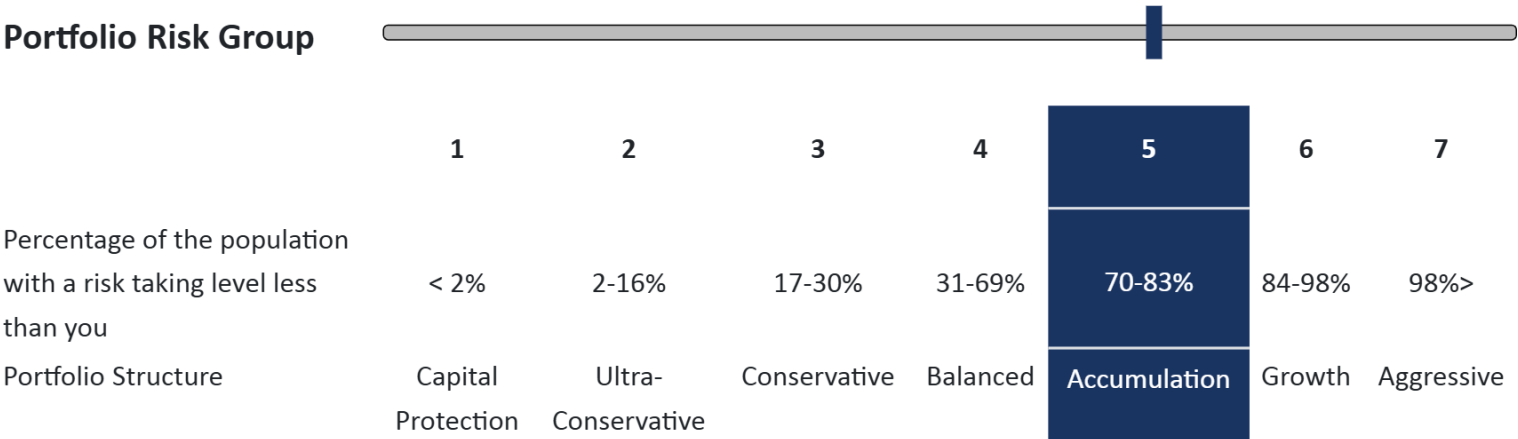
Based on combinations of your behavioral factors, your natural approach for risk propensity and risk tolerance are set out below:

Insight	L/M/H	Population % (0-100%)
Risk Propensity for Taking Chances	MEDIUM	69%
Risk Tolerance for Living With Losses	HIGH	76%

### Natural Behavior Portfolio Risk

The Natural Behavior Portfolio Risk Group that should be considered as a starting point in determining the structure of your investment portfolio is indicated below. The Portfolio Risk Group shown below has been determined based on the blend of your Natural Behavior Risk Propensity and Risk Tolerance Scores as summarized in the table above.

Based only on your Natural Behavior Risk Score, your Portfolio Risk Group is **Group 5**.



Your Overall Portfolio Risk Group that is ultimately used in the Financial Plan and Investment Policy Statement will also be influenced by other factors. Prior to determining your final Portfolio Risk Group, please review the following with your advisor to determine the portfolio that is most suitable for you.

- Your goals and current financial capacity as shown in the Investment Portfolio Risk Reward Analysis table in Appendix Section 1.
- Learned risk behavior motivations that have evolved from circumstances, experiences, and education as shown in the Potential Learned Behavior Risk Motivations Table in Appendix Section 2.

## Appendix: Consideration Factors for Final Portfolio Risk Group Determination

### 1. Review The Investment Portfolio Risk Reward Analysis

We recommend that you review with your advisor the Investment Portfolio Risk Reward Analysis table that is provided below to assess the appropriate Overall Portfolio Risk Group. The Overall Portfolio Risk Group that is used in the Financial Plan and Investment Policy Statement should be selected based on understanding the investment portfolio returns needed to achieve your goals (item 1 in the table below) and with respect to your current financial capacity (items 2 to 4 in the table below).

Portfolio Risk Group	1 Capital Protection	2 Ultra-Conservative	3 Conservative	4 Balanced	5 Accumulation	6 Growth	7 Aggressive
1. Investment Portfolio Return Aim (Without Borrowing)	In Line with Cash Deposits	In Line with or slightly better than cash deposits	Excess of deposits and possibly beats inflation	Average returns higher than deposit rates and inflation	Above average returns and higher than deposits or inflation	Significantly higher than deposits and inflation with high return potential over the long term	The highest return potential over the long term
2. Average Portfolio Fluctuation Based on 5 Year Data of Monthly Pricing	0% to ±0.5%	±0.5% to ±2%	±2% to ±5%	±5% to ±10%	±10% to ±15%	±15% to ±25%	±25% or greater
3. Potential Short Term Portfolio Loss (Based on Outer Limits)	-1%	-4%	-10%	-20%	-30%	-50%	Far greater than -50%
4. Risk of Expected Loss	Very Low Risk	Low Risk	Low to Medium Risk	Medium Risk	Medium to High Risk	High Risk	Very High Risk

The guidelines provided in this table are based on research from a range of relevant international investment body sources.

### 2. Review Your Potential Learned Risk Behavior Motivations

The Overall Portfolio Risk Group that is used in the Financial Plan and Investment Policy Statement should also be selected based on understanding the potential motivations that influence your Learned Risk Behavior. The Learned Risk Behavior reflects how the Natural Risk Behavior identified in this report may be currently adapted in your complete financial personality by circumstances, experiences and education. We recommend that you review with your advisor the Potential Learned Risk Behavior Motivations table that is provided below to assess the appropriate Overall Portfolio Group.

Potential Motivations	May Invest Higher Than Natural Risk Behavior	May Invest Lower Than Natural Risk Behavior
1. Market Perception	Bullish	Bearish
2. Goal Setting Attitude	Ambitious	Conservative
3. Financial Decision-Making Confidence	High	Low
4. Age	Retirement in 10+ Years	Close to Retirement
5. Financial Experiences	Good-“Rags to Riches”	Poor-“Riches to Rags”
6. Life Experiences	Positive Feeling	Negative Mood
7. Values and Beliefs	Belief in taking risk builds wealth	Belief that investments are for life security
8. Financial Education	High Investment Knowledge	Low Investment Knowledge