



Work Talent Report: Leon Morales

Providing key insights into your unique work talents.

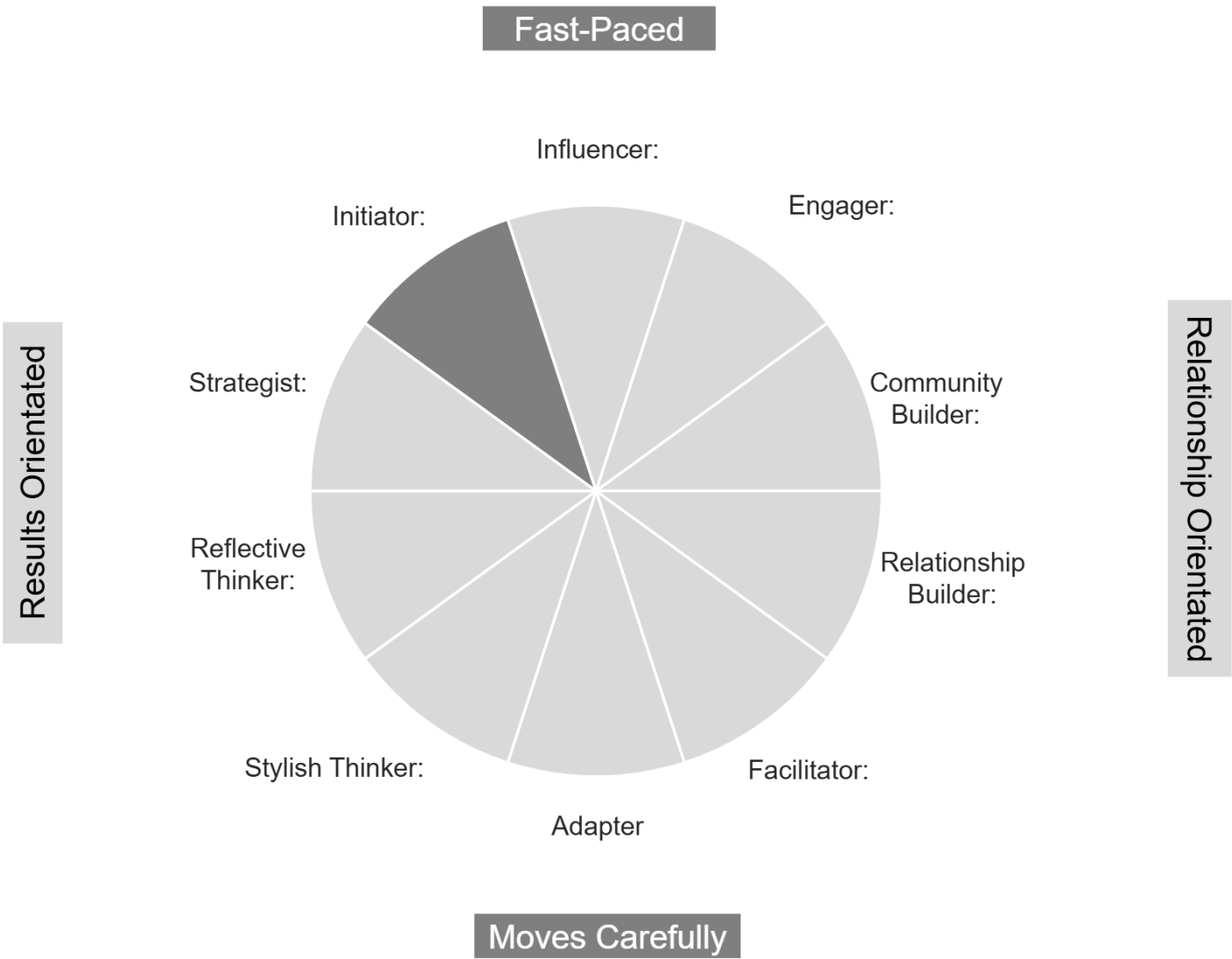
Based on your completion of the Natural Behavior Discovery Process

Powered by DNA Behavior

Your DNA Result is

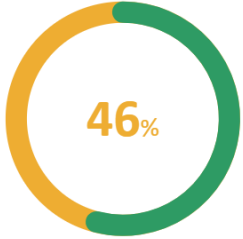
You Are An Initiator

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



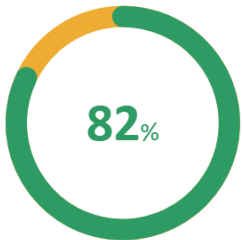
Your Contrasting Work Talents

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



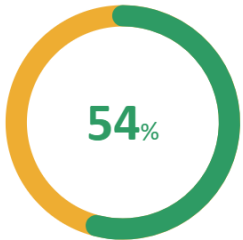
Results vs Relationships

Patiently builds relationships with others



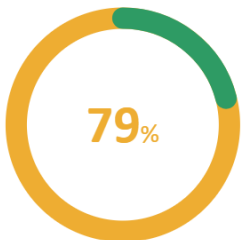
Daring vs Careful

Confidently takes risks and tolerant of losses



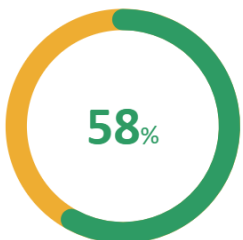
Abstract vs Concrete

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

This section provides a concise summary of your report for quick review. More indepth results and information are provided in the remaining sections.

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

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

Your Top Two Factors

Spontaneous

Your score on the Structured factor places you in the Spontaneous range. You are free-flowing, take a high-level approach, and rely on instinct.

Risk-Taker

Your score on the Risk factor places you in the Risk Taker range. You are venturesome, willing to take chances, and optimistic.

Factor Relationship

The above combination of these two traits indicates that you take risks without detailed research.

Your Desired Tasks Based on Talents

Below is a summary of the work tasks, roles, and environments you're most naturally motivated by.

Desired Tasks based on 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

Desired Team Roles

- Enforcement and Protection
- Recruiting
- Outside sales
- Business Promotion
- Relationship manager

Your Desired Tasks Based on Talents (Continued)

Desired Work Environment

- Flexibility
- New Experiences
- Risk taking
- Variety
- Challenges

Desired Work Rewards

- Time freedom
- Public contact
- Influence people
- Ability to make friends
- Additional vacation time

Unique Style Overview

This section provides a concise description of your unique behavioral style as it relates to work talent. Scan the QR code to access a video that offers further insights into your style, helping you understand its impact on your work talent behaviors and strategies.



Scan to watch video



Financial Behavior Report: Leon Morales

Providing key insights into your unique financial behaviors.

Based on your completion of the Natural Behavior Discovery Process

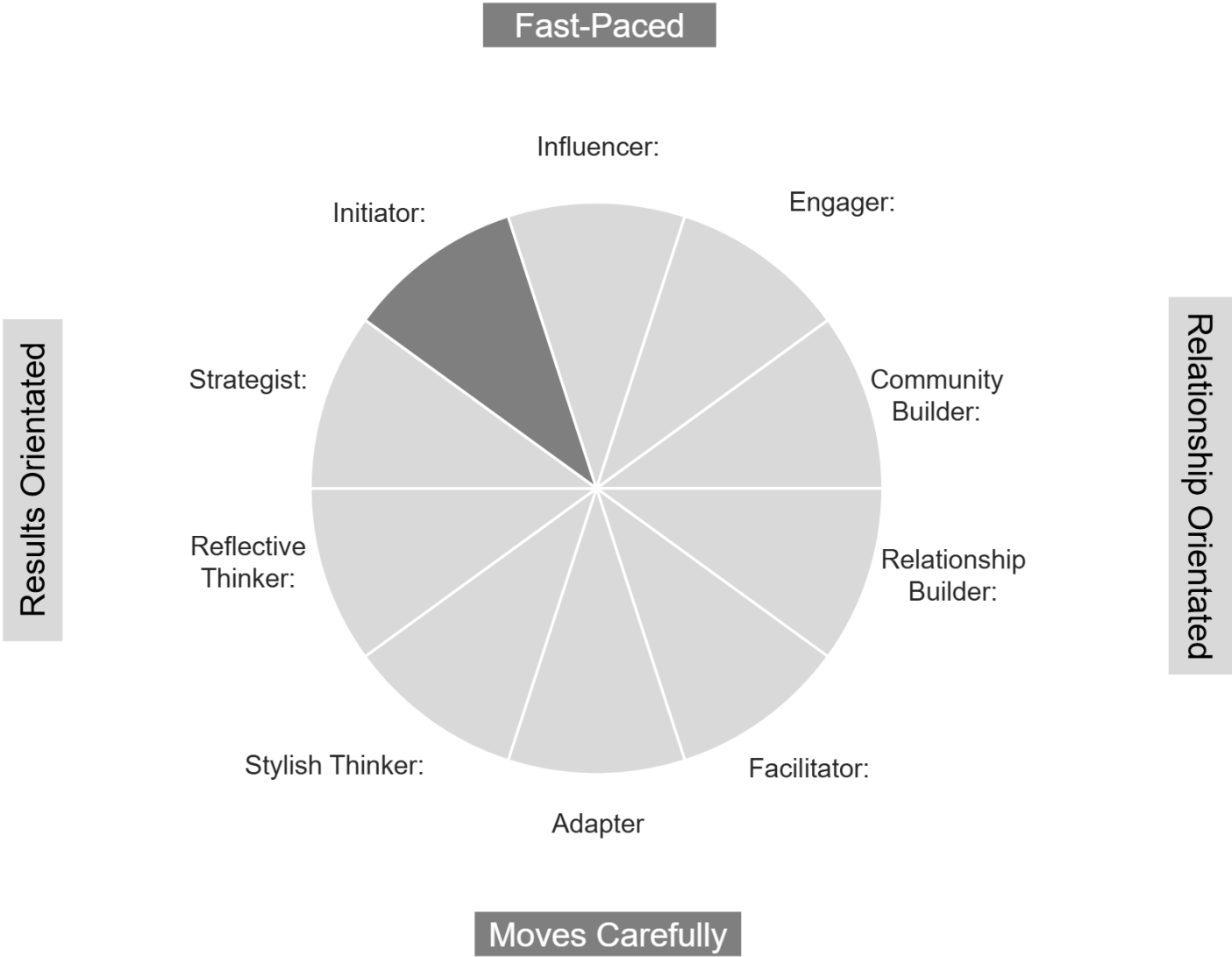
Powered by DNA Behavior

Your DNA Result is

You Are An Initiator

What is a Initiator?

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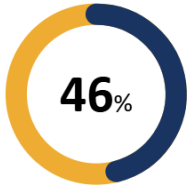
5 Key Financial Behavior Insights

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



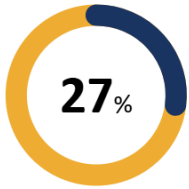
Risk Behavior

Risk taker and tolerant of losses



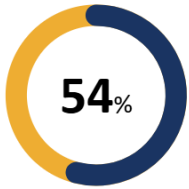
Financial Relationship Management

Delegates to advisers and results driven



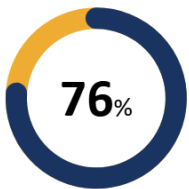
Financial Planning Management

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

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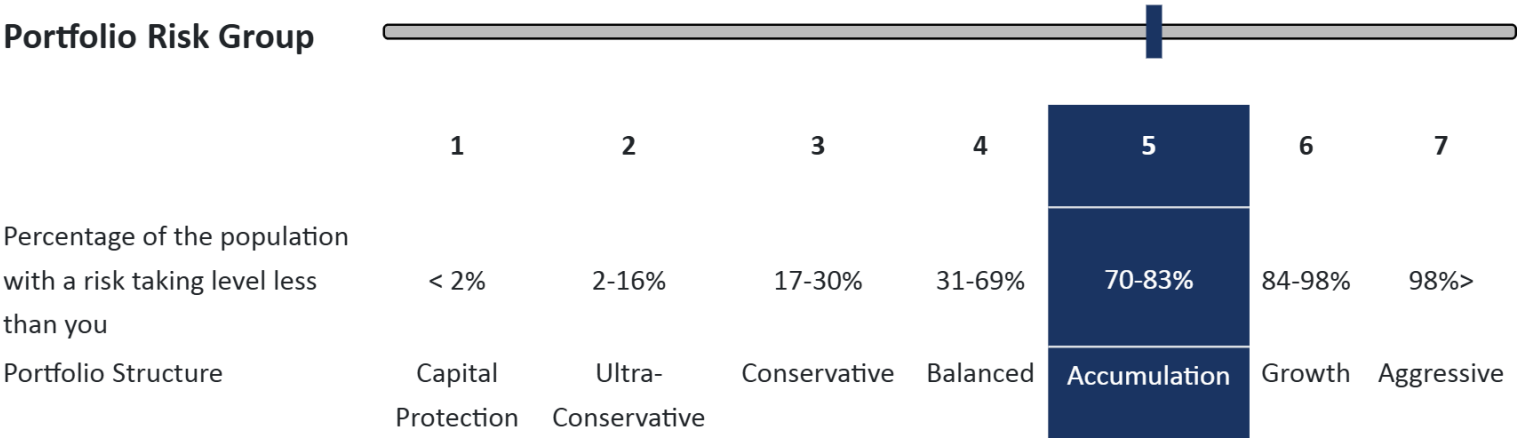
Based on combinations of your behavioral factors, your natural approaches to financial planning are set out below.

Insight	L/M/H	Population % (0-100%)
Sets the Agenda for the Planning Process	MEDIUM	58%
Patiently Builds Long Term Relationships	MEDIUM	46%
Focus on Bottom Line Results	MEDIUM	42%
Risk Propensity for Taking Chances	MEDIUM	69%
Risk Tolerance for Living With Losses	HIGH	76%
Sets Goals for Ambitious Plans	MEDIUM	58%
Pursues Goals to Stay Focused on the Plan	MEDIUM	31%
Comfort to Deal With Change and Make Decisions	MEDIUM	69%
New Idea Driven for Investing in Solutions and Products	HIGH	73%
Financially Organized and Follows Budgets	LOW	21%
Need for Information, Research and Analysis	MEDIUM	31%
Spending Desire on Lifestyle Items	HIGH	73%
Need for Control Over Financial Planning Decisions	MEDIUM	31%

Natural Behavior Portfolio Risk Group

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

Unique Style Overview

This section provides a concise description of your unique behavioral style as it relates to financial decision-making. Scan the QR code to access a video that offers further insights into your style, helping you understand its impact on your financial behaviors and strategies.



Scan to watch video

Behavioral Biases

Your two strongest Behavioral Biases in making decisions are:

Over Confidence



Scan to watch video

Fear of Regret



Scan to watch video

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



Scan to watch video

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.

