

Financial DNA® Natural Behavior Discovery

Summary Report for Frank Danielson

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



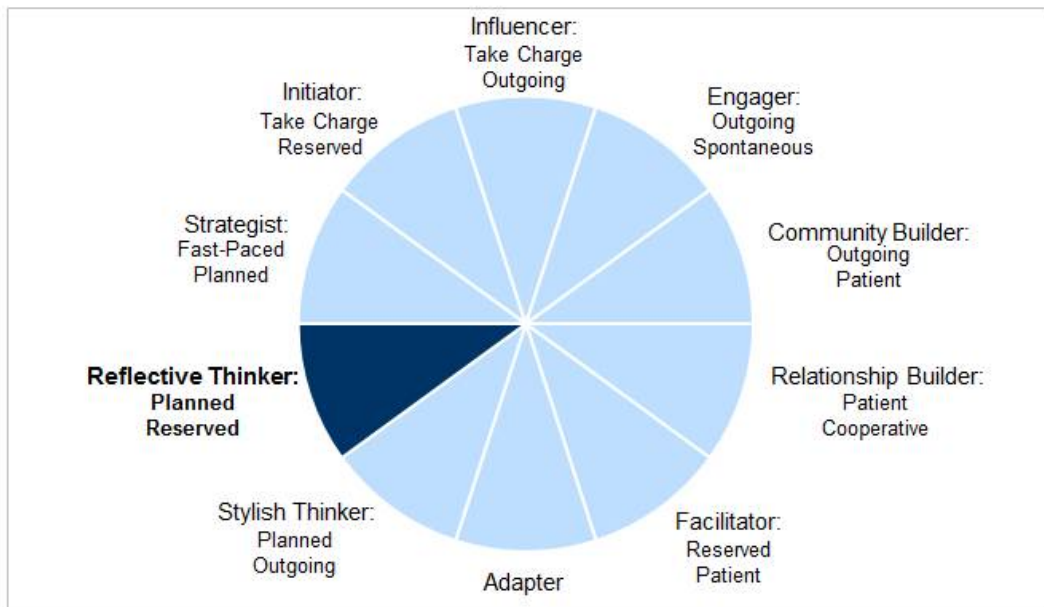
Based on your Completion of the Natural Behavior Discovery on: May 07, 2009

Financial DNA Natural Behavior Summary Report for: Frank Danielson
 Your DNA Natural Behavior Style: Reflective Thinker

Reflective Thinkers are serious, focused and analytical in their approach to everything they do. They enjoy thinking through problems and researching information. Their accuracy and precision is valuable in any group setting, and they bring objectivity to decision-making processes. Typically, they will prefer to follow guidelines in completing tasks and will expect cooperation to be given.

Summary of DNA Natural Behavior - The 10 Unique Styles

The graph below shows the 10 DNA Natural Behavior Styles in relation to one another. Your DNA Natural Behavior Style is highlighted in the graph. This will help you to see your natural behavior similarities and differences to other styles more clearly.



Based on your factor scores, your 2 strongest behavioral factors are:

- * **Planned** - Structured, task focused, analytical in approach
- * **Cooperative** - Cooperative, flexible in approach, fits in well

The behavioral biases associated with these factors are:

- * **Planned** - Pattern Bias: Desires order in the face of chaos by looking for predictable patterns in markets
- * **Cooperative** - Disposition Effect: May sell winners and hang on to losers for too long

Your Performance Strengths	Your Performance Struggles
<p><i>Knowing your strengths, you can increase your performance potential.</i></p> <ul style="list-style-type: none"> • Organized and orderly • Good at following processes and procedures • Analyzes before deciding • Follows established agenda • Promotes stability through cooperation 	<p><i>Knowing your struggles, you can reduce your performance impediments.</i></p> <ul style="list-style-type: none"> • Tends to be inflexible or too fixed • Can be perfectionistic to avoid mistakes • Can be unassertive or timid

Your Performance Environment Keys

The Performance Environment Keys indicate the required setting for your maximum performance.

- Consider my need for accuracy and detail
- Honor my need for structure, schedules and rules
- Remember my need to be thorough and prepare
 - Create a relaxed environment
- Allow me to collaborate and provide input

Quality Life Behavioral Attitudes

Your natural motivations, desires and approach to building a Quality Life are often influenced by the strongest traits in your natural behavioral style. Based on the two strongest behavioral factors in your Natural Behavior, your primary Quality Life Attitudes are summarized in the table below.

	Quality Life Attitude 1 Planned Factor	Quality Life Attitude 2 Cooperative Factor
Quality Life Outlook:	Persistence	Passive
Wealth Creation Philosophy:	Step-by-step	Practical
Financial Attitude:	Save it	Cautious
Financial Goal Setting Approach:	Calculated	Encourage input
Activity Passion:	Research	Teamwork
Values:	Reliability	Fitting in
Planned Giving Motivation:	Transparency	Local giving
Strength:	Analytical	Diplomatic
Blind-spot:	Fear of mistakes	Too hesitant
Communication:	Give information	Draw out

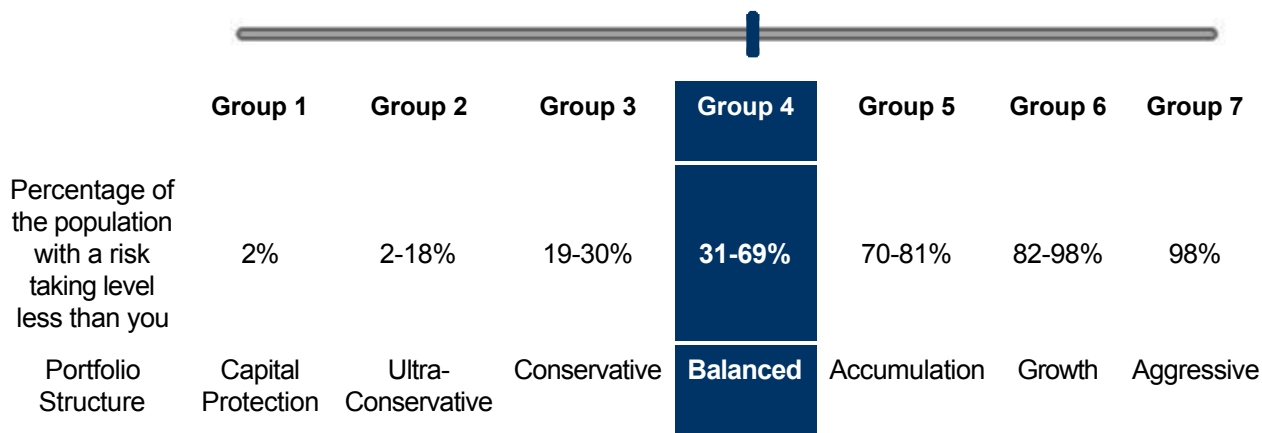
Financial Planning Insights

Based on combinations of your behavioral factors, your natural approach to the financial planning process is set out in the table below.

Insight	L/M/H	Population% (0-100%)
Sets the Agenda for the Planning Process	MEDIUM	46%
Patiently Builds Long Term Relationships	MEDIUM	50%
Focus on Bottom Line Results	MEDIUM	69%
Risk Propensity for Taking Chances	LOW	24%
Risk Tolerance for Living With Losses	MEDIUM	58%
Sets Goals for Ambitious Plans	MEDIUM	46%
Pursues Goals to Stay Focused on the Plan	HIGH	88%
Comfort to Deal With Change and Make Decisions	LOW	16%
New Idea Driven for Investing in Solutions and Products	MEDIUM	58%
Financially Organized and Follows Budgets	HIGH	96%
Need for Information, Research and Analysis	HIGH	90%
Spending Desire on Lifestyle Items	LOW	8%
Need for Control Over Financial Planning Decisions	LOW	12%

Natural Behavior Investment Portfolio Parameters

Your standard Natural Behavior Investment Portfolio group for determining the structure of your investment portfolio is indicated below. Your Investment Portfolio Group has been determined based on the blend of your natural behavior Risk Propensity and Risk Tolerance as summarized in the table above. However, your actual Risk Propensity and Risk Tolerance for making investment decisions will be influenced by your current financial capacity and preferences that have evolved from circumstances, experiences and education.

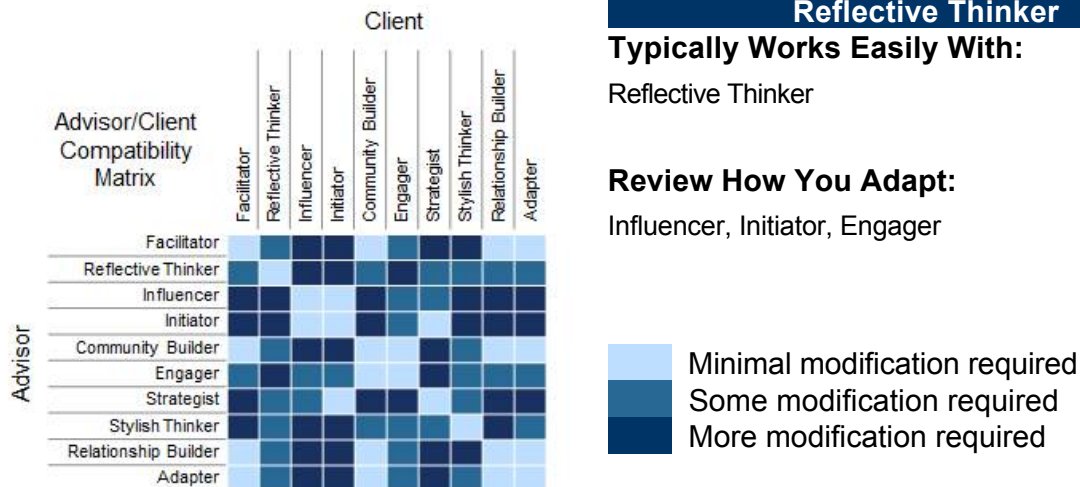


Advisor/Client Compatibility

A strong long-term relationship with others can be built with commitment and mutual understanding. Successful relationships can be developed from any combination of behavioral style.

The graph below shows, for the Reflective Thinker style, those persons whom you will most easily work with in a team because you are generally closer in relationship style, and hence minimal behavioral modification required. Also, it shows those DNA Natural Behavior styles with whom you will have to more closely review how you each adapt because there are greater differences, and hence more behavioral modification required.

Adapting your behavior to relate to 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 that natural behavior is important, also sharing common values, beliefs and attitudes is important for building a successful relationship.



Key Financial Planning Questions for you to Consider

1. Explain that while you are open to accepting challenges this needs to be set against a background of detail to the point of needing minutia in order to make sound financial decisions. How much money is enough? To what degree do you get stuck worrying about this?
2. List occasions where your reflective style of behavior might have been used more effectively? Would you have needed to moderate your behavior to the environment you were in? What would you have done differently? How was your contribution to the debate received? As a result of your need for detail, was an investment opportunity lost? How might you have proceeded differently (with the benefit of hindsight)?
3. Think about how you might react when surrounded by advisors or family members you consider to be 'shallow thinkers'. What steps would you take to ensure your contribution to the debate was listened to and valued? How might you feel if thoughts and ideas you presented were rejected? Consider how your co-investors or family members might react to your need for detailed analysis.

Disclaimer

The purpose of this instrument is educational. It is designed to help people identify their natural behavioral strengths and struggles for making life, financial and investment decisions. The Financial DNA Natural Behavior Report should not be used to identify, diagnose, or treat psychological, mental health, and/or medical problems. Additionally, if this report is 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 Natural Behavior Report you expressly waive and relinquish any and all claims of any nature against DNA Behavior International, any affiliated companies, and/or their employees arising out of or in connection with the use of this survey. DNA Behavior does not purport to provide you with any securities or investment recommendations or advice. Before making any life, financial or investment decision, we recommend that you seek the wise counsel of a wealth mentor or advisor.

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.
- For more information, please email us at inquiries@dnabehavior.com.