

Financial DNA® Natural Behavior Discovery

Summary Report for Janet Gilray

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



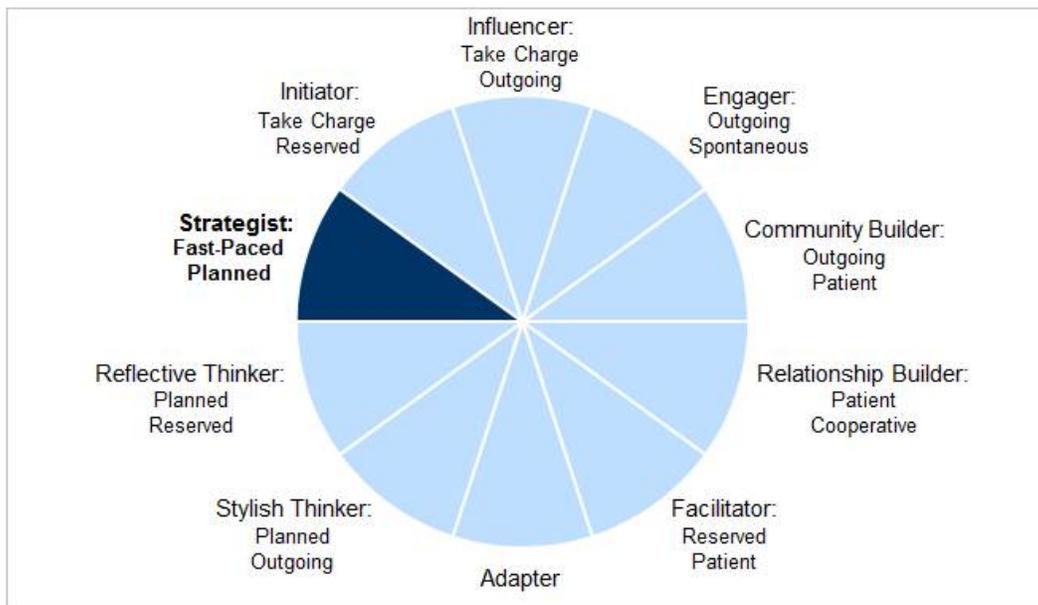
Based on your Completion of the Natural Behavior Discovery on: May 07, 2009

Financial DNA Natural Behavior Summary Report for: Janet Gilray
Your DNA Natural Behavior Style: Strategist

Strategists naturally blend their strong drive to reach key goals with sound knowledge, high quality processes and quality control standards. As a result, they are equipped to be strategic players in situations where achieving results is a priority. They have an ability to achieve ambitious goals and concentrate on matter-of-fact, practical issues. They also have a rational, impartial approach that enhances their ability to make difficult decisions.

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
- * **Take Charge** - Definite in approach, visionary in thinking, focused on outcomes

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
- * **Take Charge** - Consolidated View: Prefers to look at the aggregate portfolio rather than individual positions

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 • Takes the lead, wants to set the agenda • Sees the strategic / future vision 	<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 • May be uncomfortable taking direction from others

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
- Offer up options & recommendations for a decision
 - Give me direct answers, get to the point

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 Take Charge Factor
Quality Life Outlook:	Persistence	Visionary
Wealth Creation Philosophy:	Step-by-step	Growth oriented
Financial Attitude:	Save it	Builder
Financial Goal Setting Approach:	Calculated	Setting the direction
Activity Passion:	Research	Influencing
Values:	Reliability	Determination
Planned Giving Motivation:	Transparency	Philanthropic
Strength:	Analytical	Being decisive
Blind-spot:	Fear of mistakes	Overextends
Communication:	Give information	Provide options

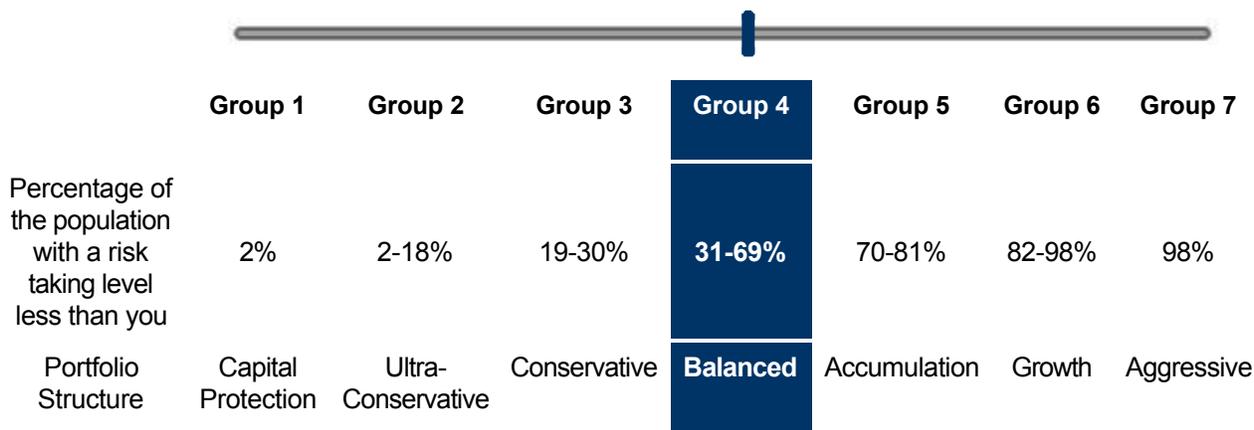
Financial Planning Insights

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	HIGH	82%
Patiently Builds Long Term Relationships	LOW	14%
Focus on Bottom Line Results	HIGH	96%
Risk Propensity for Taking Chances	MEDIUM	31%
Risk Tolerance for Living With Losses	HIGH	76%
Sets Goals for Ambitious Plans	MEDIUM	42%
Pursues Goals to Stay Focused on the Plan	MEDIUM	54%
Comfort to Deal With Change and Make Decisions	MEDIUM	54%
New Idea Driven for Investing in Solutions and Products	MEDIUM	54%
Financially Organized and Follows Budgets	HIGH	93%
Need for Information, Research and Analysis	HIGH	90%
Spending Desire on Lifestyle Items	LOW	8%
Need for Control Over Financial Planning Decisions	HIGH	82%

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.

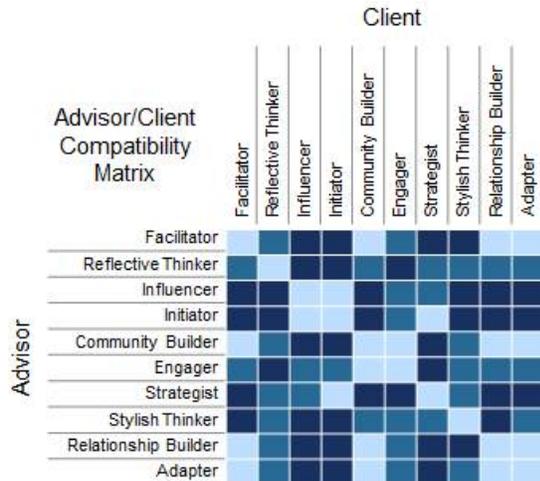


Advisor/Client Compatibility

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 Strategist 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.



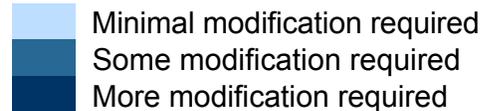
Strategist

Typically Works Easily With:

Initiator, Strategist

Review How You Adapt:

Facilitator, Community Builder, Engager, Relationship Builder, Adapter



Key Financial Planning Questions for you to Consider

1. Are you keeping your advisors, spouse and family members fully abreast of your vision and where they fit in to it? How comfortable are you trusting others with key financial information and your real feelings and desires?
2. What factors are motivating the goals that you set? Are you developing an appropriate balance between the bottom-line results, your relationships with family members and friends, and recognizing your values?
3. Are you developing a more effective style of communication by showing patience and listening when others with different gifts sets to yours are offering an opinion on life and financial matters?

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.