

Financial DNA® Natural Behavior Discovery

Summary Report for Tony Morgan

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



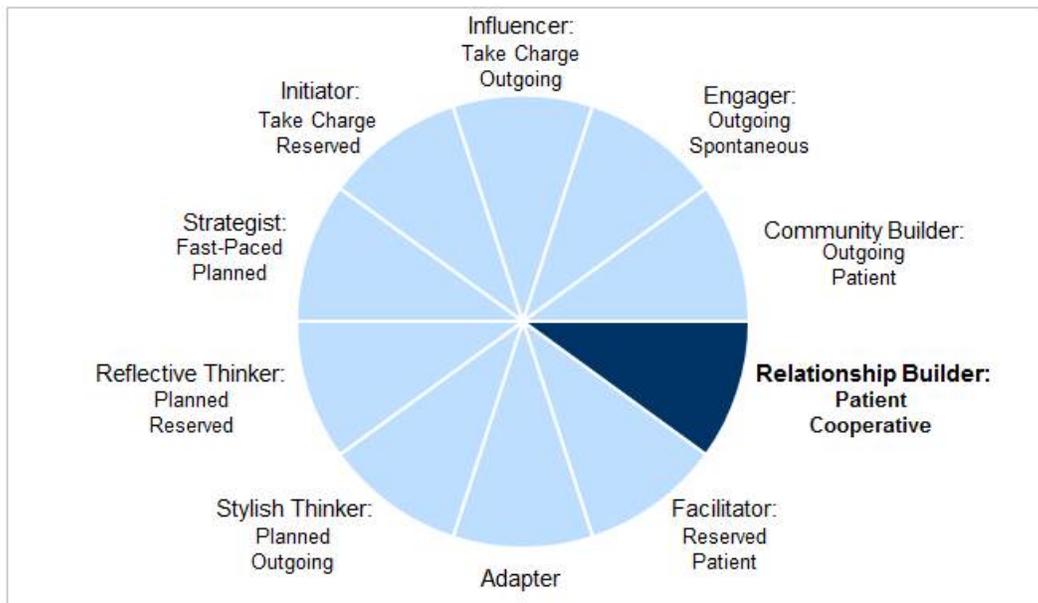
Based on your Completion of the Natural Behavior Discovery on: May 07, 2009

Financial DNA Natural Behavior Summary Report for: Tony Morgan
 Your DNA Natural Behavior Style: Relationship Builder

Relationship Builders will be comfortable and operate at their best when given the opportunity to work with and serve others. They are friendly, kind and empathetic to others they interact with and gain fulfillment by helping others to achieve their goals. Their preference is to live in a stable environment and make decisions based on history and security.

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:

- * **Anchored** - Prefers proven methods, solution driven, focused on execution
- * **Cautious** - Seeks stability, prefers following proven paths

The behavioral biases associated with these factors are:

- * **Anchored** - Benchmark focus: Can be fixed on keeping in line with established benchmarks
- * **Cautious** - Risk Aversion: Overly hesitant to take the necessary risks to make the required returns

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"> • Follows established procedures • Operates using evidence • Handles tangible issues well • Plans initiatives carefully • Sees potential dangers 	<p><i>Knowing your struggles, you can reduce your performance impediments.</i></p> <ul style="list-style-type: none"> • Can be hesitant to act on new ideas • May overly rely on proven procedures • May miss opportunities

Your Performance Environment Keys

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

- Show me the logical steps
- Tell me past experiences
- Keep the ideas practical
- Look for ways to minimize the risks
- Allow me time to survey the situation

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 Anchored Factor	Quality Life Attitude 2 Cautious Factor
Quality Life Outlook:	Orthodox approach	Preserving
Wealth Creation Philosophy:	Prefers proven ways	Conservative
Financial Attitude:	Realistic	Security need
Financial Goal Setting Approach:	Tangible	Keeping the status quo
Activity Passion:	Executing on tasks	Compliance
Values:	Consistency	Being careful
Planned Giving Motivation:	Established opportunities	Existing initiatives
Strength:	Implementer	Sees potential dangers
Blind-spot:	Too fixed	Misses opportunities
Communication:	Be practical	Minimize the risks

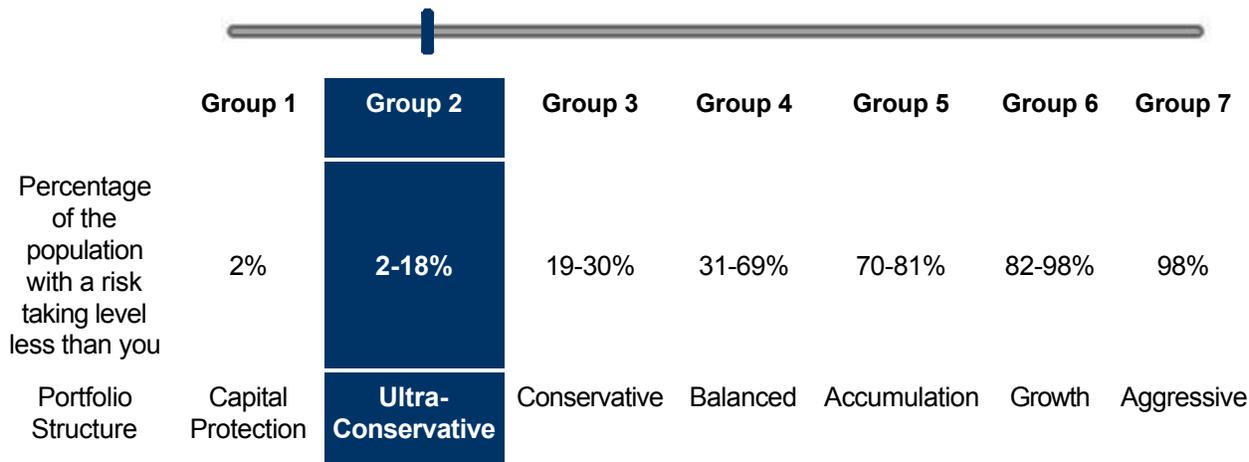
Financial Planning Insights

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	LOW	7%
Patiently Builds Long Term Relationships	HIGH	79%
Focus on Bottom Line Results	MEDIUM	31%
Risk Propensity for Taking Chances	LOW	18%
Risk Tolerance for Living With Losses	LOW	14%
Sets Goals for Ambitious Plans	MEDIUM	38%
Pursues Goals to Stay Focused on the Plan	HIGH	90%
Comfort to Deal With Change and Make Decisions	LOW	10%
New Idea Driven for Investing in Solutions and Products	LOW	10%
Financially Organized and Follows Budgets	HIGH	84%
Need for Information, Research and Analysis	HIGH	76%
Spending Desire on Lifestyle Items	LOW	24%
Need for Control Over Financial Planning Decisions	LOW	10%

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.

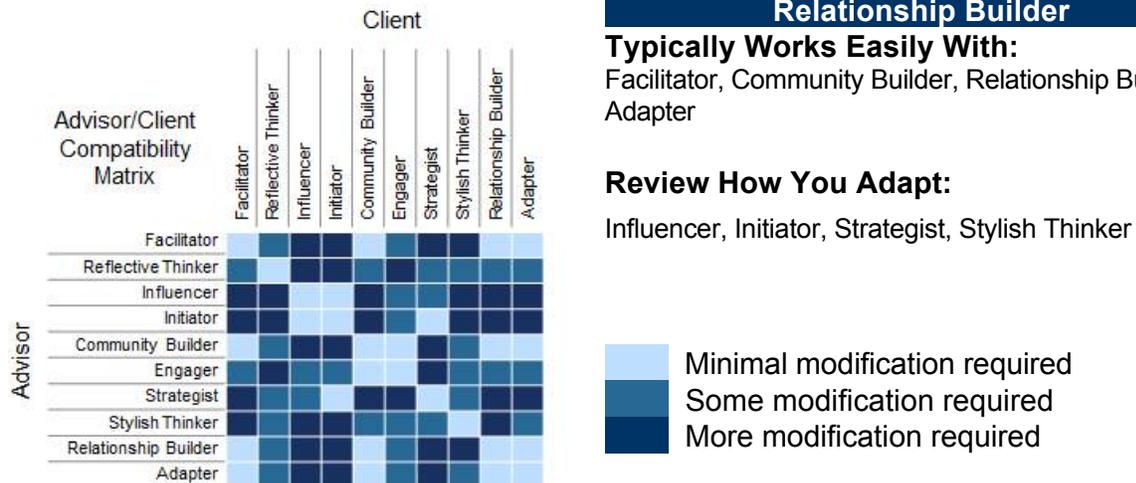


Advisor/Client Compatibility

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 Relationship Builder 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. Have you considered ways in which you could make greater use of your inherent talents in order to identify those family members who are not fitting easily into the discussion or debate? What are the steps you would need to take to draw them in?
2. Is your need to build relationships, to encourage and to help others causing you to set aside exploring your own goals and venture opportunities? How do you balance reaching out to others with staying on top of your own investment portfolio? How are you managing conflicts over money issues?
3. Relationship Builders flourish when encouraging and investing into others. How often do you spend time investing in yourself? Describe how you do this?

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.