

Financial DNA[®]

Natural Behavior Discovery

**Summary Report for
Anthony Morgan**

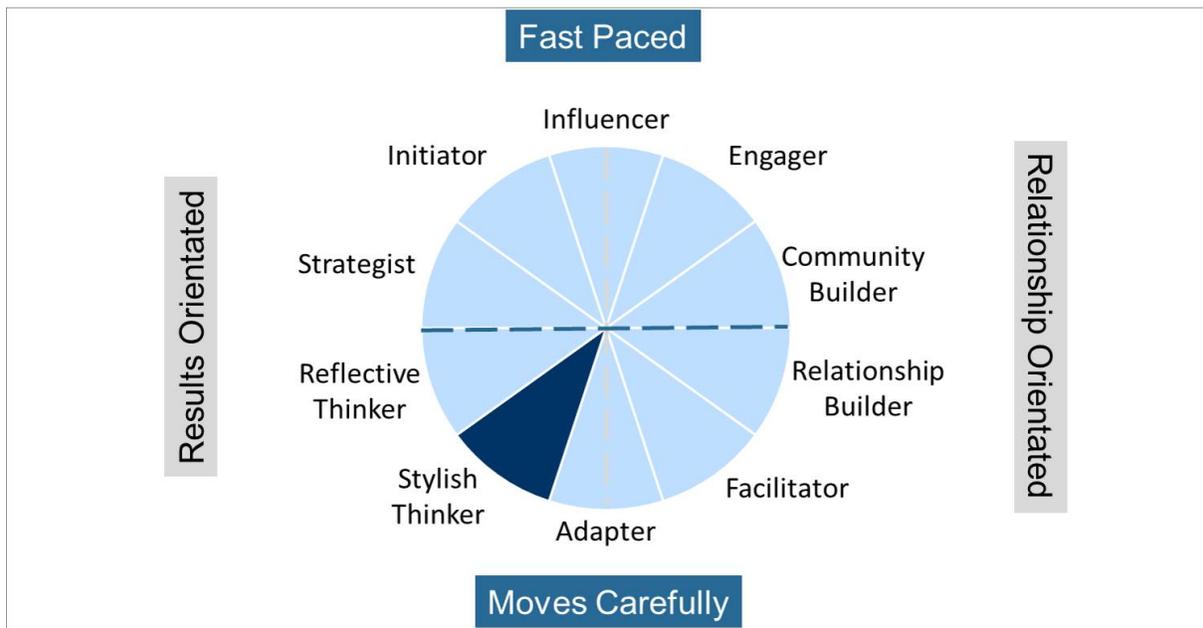
Providing key behavioral insights
into how you naturally approach
the financial planning process.

Financial DNA Natural Behavior Summary Report for: Anthony Morgan
Your DNA Natural Behavior Style: Stylish Thinker

Stylish Thinkers enjoy interacting with others and to get the most out of any situation. In making decisions they require precision, technical information and the latest trends that will fully inform them that they are getting the best solution or outcome available. They also like to be able to test ideas in discussions with other people. They will usually be strong in following through on their goals but may need some help in developing their personal vision.

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 style is highlighted in the graph. This will help you to see your instinctive behavioral 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 that may naturally be exhibited with these factors are:

- **Pattern Bias:** Desires order, looks for predictable patterns in markets.
- **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

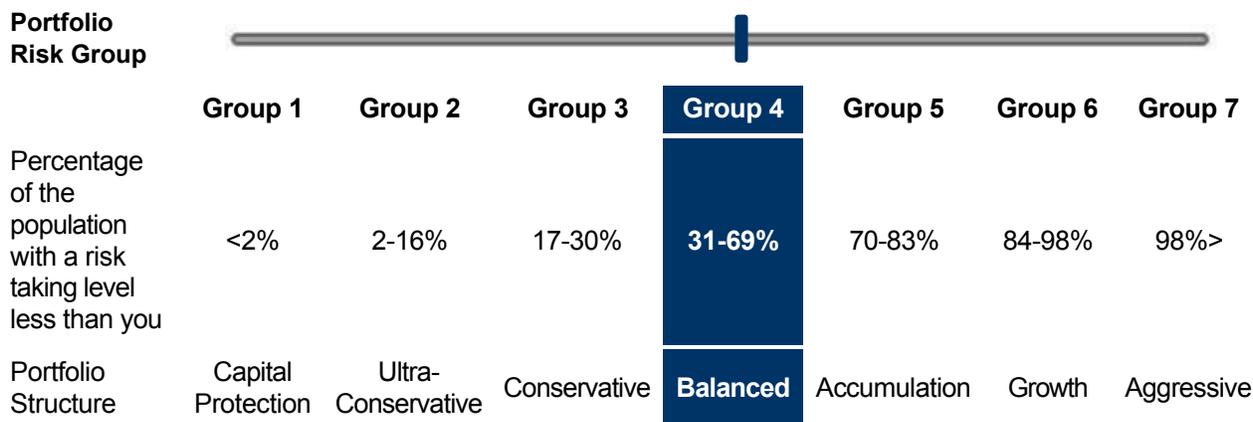
Based on combinations of your behavioral factors, your natural approach to the financial planning process is set out in the table below.

Insight	L/M/H	Population% (0-100%)
Sets the Agenda for the Planning Process	LOW	12%
Patiently Builds long-term Relationships	HIGH	79%
Focus on Bottom Line Results	MEDIUM	42%
Risk Propensity for Taking Chances	LOW	24%
Risk Tolerance for Living With Losses	MEDIUM	38%
Sets Goals for Ambitious Plans	LOW	27%
Pursues Goals to Stay Focused on the Plan	MEDIUM	66%
Comfort to Deal With Change and Make Decisions	LOW	8%
New Idea Driven for Investing in Solutions and Products	LOW	12%
Financially Organized and Follows Budgets	HIGH	92%
Need for Information, Research and Analysis	HIGH	79%
Spending Desire on Lifestyle Items	LOW	24%
Need for Control Over Financial Planning Decisions	LOW	10%

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 4**.



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.

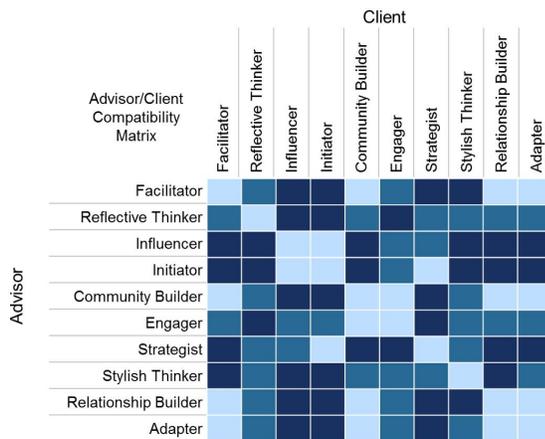
- Your goals and current financial capacity as shown in the Investment Portfolio Risk Reward Analysis table in Appendix Section 1.
- Learned risk behavior motivations that have evolved from circumstances, experiences, and education as shown in the Potential Learned Behavior Risk Motivations Table in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

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 Stylish 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.



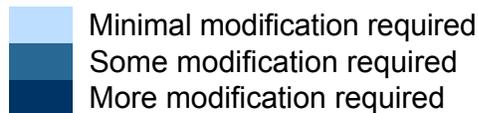
Stylish Thinker

Typically Works Easily With:

Stylish Thinker

Review How You Adapt:

Facilitator, Influencer, Initiator, Relationship Builder



Key Financial Planning Questions for you to Consider

1. Stylish Thinkers might be seen as superior and condescending by those who lack confidence in their own abilities. What steps could you take to ensure you didn't give this impression? How might you need to moderate your communication style?
2. Stylish Thinkers will benefit from keeping a balance between networking and their need for time to analyze. Consider what skills you would need to apply with family, advisors or potential co-investors in order to be able to 'buy thinking time'? How might you need to compromise your need for detailed technical information before making a decision? How might this affect you if under pressure to deliver?
3. Stylish Thinkers may be inclined to dismiss input from others by not listening to them. What value can you see in obtaining a wide variety of input to a debate or project? How might this broader opinion deliver success to a project? What benefits would you receive from opening up the debate to a wider audience?

Disclaimer

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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 longer 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 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