

Financial DNA[®]

Natural Behavior Discovery

Summary Report for Marisol Carlo

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

Financial DNA Natural Behavior Summary Report for: Marisol Carlo
 Your DNA Natural Behavior Style: Community Builder

Community Builders excel at meeting people and promoting cooperation among groups of people. Their natural inclination is to help and support others to carry out an activity or transaction. They are attentive to both people and tasks, and influence others through empathy and supportiveness. Once convinced of a course of action, they will encourage others, operate diligently and collaborate to achieve the goal. They seek supportive relationships that are appreciative and empathic towards one another.

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:

- * **Trusting** - Receptive, believing, forgiving
- * **Cautious** - Seeks stability, prefers following proven paths

The behavioral biases that may naturally be exhibited with these factors are:

- **Fear of Regret:** Hesitant in case will miss out on a potential gain from the next best thing.
- **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"> • Allows open dialogue • Approachable • Transparent • 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"> • May not set boundaries • Can be overly impressionable • May miss opportunities

Your Performance Environment Keys

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

- Remember my desire to be included
- Keep the conversation with me friendly
- Expect/encourage my thoughts out loud
 - 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 Trusting Factor	Quality Life Attitude 2 Cautious Factor
Quality Life Outlook:	Has faith	Preserving
Wealth Creation Philosophy:	Empowers others	Conservative
Financial Attitude:	Share it	Security need
Financial Goal Setting Approach:	Delegates	Keeping the status quo
Activity Passion:	Building relationships	Compliance
Values:	Forgiveness	Being careful
Planned Giving Motivation:	Make others comfortable	Existing initiatives
Strength:	Openly shares	Sees potential dangers
Blind-spot:	Too naïve	Misses opportunities
Communication:	Present feelings	Minimize the risks

Financial Planning Insights

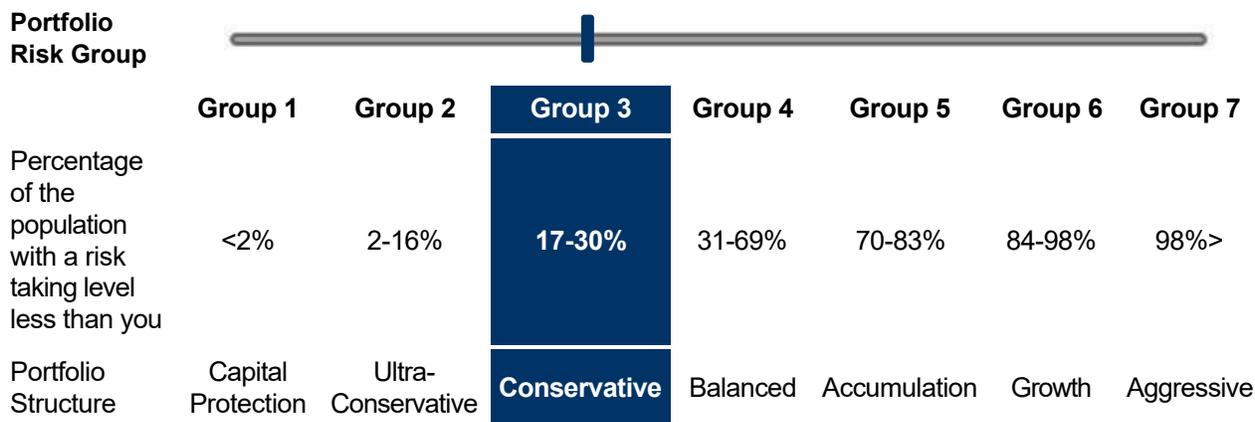
Based on combinations of your behavioral factors, your natural approach to the financial planning process is set out in the table below.

Insight	L/M/H	Population% (0-100%)
Sets the Agenda for the Planning Process	LOW	12%
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	24%
Sets Goals for Ambitious Plans	LOW	12%
Pursues Goals to Stay Focused on the Plan	MEDIUM	46%
Comfort to Deal With Change and Make Decisions	LOW	27%
New Idea Driven for Investing in Solutions and Products	MEDIUM	31%
Financially Organized and Follows Budgets	MEDIUM	62%
Need for Information, Research and Analysis	MEDIUM	42%
Spending Desire on Lifestyle Items	MEDIUM	54%
Need for Control Over Financial Planning Decisions	LOW	14%

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 3**.



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.

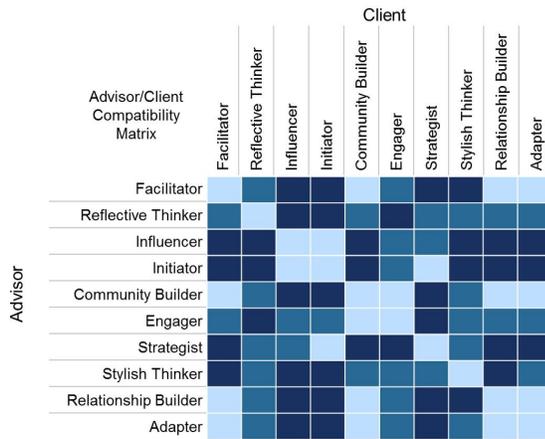
- Your goals and current financial capacity as shown in the Investment Portfolio Risk Reward Analysis table in Appendix Section 1.
- Learned risk behavior motivations that have evolved from circumstances, experiences, and education as shown in the Potential Learned Behavior Risk Motivations Table in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

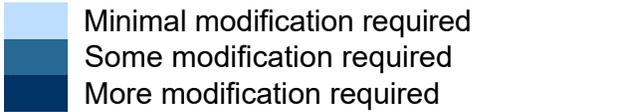
Adapting your behavior to relate to another person requires concentrating more on your level of self-awareness when you are with that person. However, when a person is different from you there are also many benefits because of their different perspectives. While recognizing that natural behavior is important, also sharing common values, beliefs and attitudes is important for building a successful relationship.



Community Builder

Typically Works Easily With:
Facilitator, Community Builder, Engager, Relationship Builder, Adapter

Review How You Adapt:
Influencer, Initiator, Strategist



Key Financial Planning Questions for you to Consider

1. Consider a time when you were associated with a group of people either family or associates where you found it difficult to build a relationship? How did that make you feel? What steps did you take to resolve this?
2. As a Community Builder you will want to know what interests, inspires and motivates family, friends, advisors and associates. How does this relate to your goals? Have you and others in your life considered how the stability of your family life will be protected? Consider how your relationship building talents might work against you in terms of your decision making processes? Might you compromise your own life dreams and goals?
3. Can you describe a time when you failed to manage your own expectations and allowed others to intimidate you into making a decision that did this? How did that make you feel? What steps did you take to reverse the decision? Or did you?

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

Questions? Lets chat.

