



**Financial Behavior Comparison Report**

**Jake Northrup: Facilitator**

Facilitators are good at guiding people with feelings yet with the determination to reach goals and accomplish tasks.

**Kaleigh Northrup: Community Builder**

Community Builders excel at meeting people and promoting cooperation among groups of people.

**Risk behavior**

Higher scores are associated with higher risk takers.



Risk taker and tolerant of losses

Safely manages risks and able to see pitfalls

**Financial relationship management**

Higher scores indicate the more time and energy you wish to spend working with your financial adviser.



Prefers to maintain control of decisions and results driven

Delegates to advisors and relationship driven

**Financial planning management**

Higher scores are associated with financially organized investors, and indicate tendencies to save money and follow budgets.



Saver and follows budgets

Desire to spend and appreciates spending freedoms

**Wealth building motivation**

Higher scores are associated with high goal-setting and ambitious investors who set and ambitiously pursue goals.



Pursues goals and is often ambitious

Prefers flexible goals and is often ambitious

**Financial emotional intelligence**

Higher scores represent emotionally intelligent investors who will be able to more effectively recognize and balance their impulses.



Likely to recognize and balance emotional impulses with logic

Has emotional impulses and makes spur of the moment decisions.



Financial Behavior Comparison Report



# Your Financial Behavior Report

**Jake Northrup: Facilitator**

Provided by your advisor:

Facilitators are good at guiding people with feelings yet with the determination to reach goals and accomplish tasks.

### Your Financial Behavior

Your results show that you take a balanced approach to money. This means you're fine with taking some calculated risks to make some gains, but prefer not to put all your eggs in one basket.

### Your Behavioral Biases

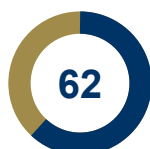
These biases may get in the way of wise decision making. Your advisor will discuss strategies to help you manage your instincts in your financial plan.

### Your keys to adopting a plan

- Provide me with the big picture
- Present me with action plans
- Show me the logical steps

**Optimism Bias** - Exhilarated by playing a big game even if they know it is difficult to win.

**Benchmark Focus** - Can be fixed on keeping in line with established benchmarks.



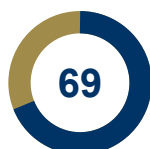
### Risk behavior

*Risk taker and tolerant of losses*  
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### Financial relationship management

*Prefers to maintain control of decisions and results driven*  
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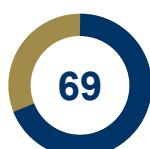
### Financial planning management

*Saver and follows budgets*  
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### Wealth building motivation

*Pursues goals and is often ambitious*  
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### Financial emotional intelligence

*Likely to recognize and balance emotional impulses with logic*  
Higher scores represent emotionally intelligent investors who will be able to more effectively recognize and balance their impulses.

## The Importance of Understanding Your Financial Behavior

For advisors to provide valuable advice, it is key that they understand you and your goals. Measuring and discussing your financial behavior is a first step for your advisor to get to know you. Your financial behavior describes how you make decisions around money, your communication style, how you react to market events, and what motivates you to achieve your goals. These elements help drive a financial plan that is appropriate and custom for you.

Other factors may influence the investment strategy that is ideal for you such as;

- Amount of time you planned to achieve your goals
- Risk and return required to achieve your financial goals.
- Experiences such as education, upbringing, and life lessons that may have changed your approach to finances throughout your lifetime.

## Share Your Financial DNA With Others

Share your results with family members and other mentors. The below guide illustrates how the 10 unique styles are similar or different to others.





Financial Behavior Comparison Report

# Your Financial Behavior Report

**Kaleigh Northrup: Community Builder**

**Provided by your advisor: Jake Northrup**



Community Builders excel at meeting people and promoting cooperation among groups of people.

### Your Financial Behavior

Your results show that you take a watchful approach to money. This means you don't mind dipping your toe in when it comes to investing but, to protect your wealth you don't like to take on too much risk at once which jeopardizes your future.

### Your Behavioral Biases

These biases may get in the way of wise decision making. Your advisor will discuss strategies to help you manage your instincts in your financial plan.

**Loss Aversion** - May not realize losses to avoid pain even though values may fall further.

**Fear of Regret** - Hesitant in case will miss out on a potential gain from the next best thing.

### Your keys to adopting a plan

- Remember my desire to be included
- Keep the conversation with me friendly
- Remember my need for fun and/or excitement

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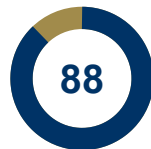
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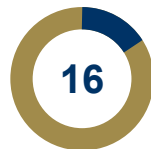
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