



# Financial Personality Discovery

**CONFIDENTIAL**

\_\_\_\_\_ Name

\_\_\_\_\_ Date

## 1. Introduction to the Financial Personality Discovery

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The Financial Personality Discovery is the second stage in the Financial DNA® Discovery Process. It is designed to uncover how you, as an investor, make financial and investment decisions based on your learned financial behavior and financial preferences that have been shaped over time by your environment, values and education. The discoveries made can then be used, in conjunction with professional financial advice, as a more robust platform to enhance your financial and investment decision-making and to develop your financial plan.

## 2. Guidelines

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1. The Financial Personality Discovery should be completed in quiet surroundings without interruptions and noise.
2. Relax and read each question carefully before you respond.
3. Be instinctive in your responses and do not deliberate on them – your first choice is usually the best.
4. Work at your own pace.

Have fun and bear in mind that THIS IS NOT A TEST. Put simply, it paints a word picture of your Financial DNA®. It cannot be good or bad, it is simply you.

## 3. Timing

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You should allow 20 to 30 minutes to complete the Profile.

### Question 1

The following questions are about your first investment experience.

1	At what age did you make your first investment (other than a deposit of cash at a bank)?	..... years
2	What was the investment in? a. Personal residence b. Individual Listed Stocks / Equities c. Direct Property / Real Estate d. Mutual / Managed / Index Funds	<b>Tick/Mark one below ↓</b>

### Question 2

Indicate the extent to which the following applied to you.

	1 = Not at all      2 = To a small extent      3 = To a moderate extent 4 = To a great extent      5 = To a very great extent	<b>Enter 1 - 5 Here ↓</b>
1	Did your parents encourage you to save?	
2	Was business discussed in front of you at the dinner table?	
3	Did you receive an allowance? If yes, did you: <input type="checkbox"/> Spend all of it <input type="checkbox"/> Save some of it <input type="checkbox"/> Save most of it	
4	Were you required to work for your allowance?	
5	Did you work while at College or University?	
6	Have you ever had a financially threatening event?	

### Question 3

Indicate the percentage that you save per annum of your after-tax income.

		Tick/Mark appropriate box
1	0% - 5%	
2	6% - 10%	
3	11% - 20%	
4	21% - 30%	
5	31% - 50%	
6	greater than 50%	

### Question 4

Indicate the percentage of your after-tax annual income available to invest.

		Tick/Mark appropriate box
1	0% - 5%	
2	6% - 10%	
3	11% - 20%	
4	21% - 30%	
5	31% - 50%	
6	greater than 50%	

### Question 5

Indicate details of inherited wealth, if any.

		Answer
1	Have you inherited wealth?	
2	If so, what % of your current wealth is inherited?	%
3	By how much have you increased your inherited wealth (as a %) since receiving it?	%
4	Have you diminished it?	YES or NO
5	If so, by what %?	%

### Question 6

Consider how you have come to accumulate your wealth to date. Below is a list of possible ways wealth can be attained. Please estimate to the best of your knowledge what proportion the accumulation of your current wealth is attributable to each category. Total must equal 100%.

1 = 0%      2 = 1–25%      3 = 26–50% 4 = 51–75%      5 = 76–100%		Enter 1 - 5 Here ↓
1	Salary & Wages	
2	Business Income	
3	Investments	
4	Inheritances	
5	One Time events	
6	Other	
	<b>Total</b>	<b>100%</b>

### Question 7

Please indicate what proportion of your total assets excluding your family home is attributable to each category. Total must equal 100%.

1 = 0%      2 = 0–10%      3 = 11–20%      4 = 21–35% 5 = 36–50%      6 = greater than 50%		Enter 1 - 6 Here ↓
1	Direct Property / Real Estate Investments	
2	Property Trust / REIT Investments	
3	Individual Listed Stock or Equity Investments	
4	Mutual / Managed / Index Fund Investments	
5	Personal Lifestyle/Enjoyment Assets (eg Vacation / Holiday Residence)	
6	Retirement / Pension Fund (or Market Value of Pension Income)	
7	Alternative Assets (Venture Capital, Private Equity, Hedge Funds)	
8	Your Business	
	<b>Total</b>	<b>100%</b>



### Question 8

Please indicate what proportion of the assets you currently own (excluding your personal residence) is attributable to each category.

1 = 0%      2 = 1–25%      3 = 26–50% 4 = 51–75%      5 = 76–100%		Enter 1 - 5 Here ↓
1	Domestic	
2	International	

### Question 9

What is the maximum size of a single investment you are prepared to make in each of the categories below as a % of the total market value of your investments (excluding your personal residence)?

1 = 0%      2 = 1–5%      3 = 6–10%      4 = 11–15% 5 = 16–20%      6 = greater than 20%		Enter 1 - 6 Here ↓
1	Property / Real Estate	
2	Individual Listed Stocks or Equities	
3	Mutual / Managed / Index Funds	

### Question 10

To what extent would you consider borrowing money (eg Margin Loan) to make an investment in the categories below as a % of the market value of your investment?

1 = 0%      2 = 1–10%      3 = 11–25%      4 = 26–50% 5 = 51–75%      6 = greater than 75%		Enter 1 - 6 Here ↓
1	Property / Real Estate	
2	Individual Listed Stocks or Equities	
3	Mutual / Managed / Index Funds	

### Questions 11, 12 and 13

Below is a list of investment asset classes. To what extent: -

11. have you **invested** in each of these assets?
12. do you **understand** each of these assets?
13. do you have an **interest to invest** in each of these assets?

1 = Not at all 2 = To a small extent 3 = To a moderate extent 4 = To a great extent 5 = To a very great extent		<b>Q11: Invested in</b>  Enter 1 - 5 Here ↓	<b>Q12: Understand</b>  Enter 1 - 5 Here ↓	<b>Q13: Interest to Invest in</b>  Enter 1 - 5 Here ↓
1	Own home (principal residence)			
2	Second residence (vacation home)			
3	Property / Real Estate Investment			
4	Own business			
5	Individual Listed Stocks or Equities			
6	Mutual / Managed / Index Funds			
7	Venture capital / Private Equity			
8	International investment			
9	Hedge Funds			
10	Fixed Interest / Bonds			



**Question 14**

An investment portfolio can be classified according to the types of asset classes it includes. Traditional asset classes include domestic and international fixed interest (income), equities and property/real estate. Alternative asset classes have become more prevalent in the past decade; these include private equity, venture capital, hedge funds and emerging markets.

To what extent would you consider including each asset class and/or structuring your portfolio according to each of the asset class mixes below?

1 = Not at all            2 = To a small extent            3 = To a moderate extent 4 = To a great extent            5 = To a very great extent		<b>Enter 1 - 5 Here ↓</b>
<b>Extent of using each asset class:</b>		
1	Cash	
2	Domestic Fixed Interest/Bonds	
3	International Fixed Interest/Bonds	
4	Domestic Property / Real Estate	
5	International Property / Real Estate	
6	Domestic Listed Stocks / Mutual Funds	
7	International Listed Stocks / Mutual Funds	
8	Private Equity / Venture Capital	
9	Hedge Funds	
10	Emerging Markets Fixed Interest/Bonds	
11	Emerging Markets Listed Stocks / Mutual Funds	

**Question 15**

What is your target level of wealth in terms of where you see yourself in 5 years and then in 10 years? Enter a response in both the 5 and 10 years columns on each line below to indicate the extent to which each applies to you.

1 = Not at all            2 = To a small extent 3 = To a moderate extent 4 = To a great extent            5 = To a very great extent		<b>5 years</b>	<b>10 years</b>
		<b>Enter 1 - 5 Here ↓</b>	<b>Enter 1 - 5 Here ↓</b>
1	No target over 5 or 10 years		
2	Same as today, but keep pace with inflation over 5 or 10 years		



3	Inflation + 5% p.a. over 5 or 10 years		
4	Inflation + 10% p.a. over 5 or 10 years		
5	Inflation + 15% p.a. over 5 or 10 years		
6	Increase my wealth based on my maximum capacity whatever that level may be over 5 or 10 years		

### Question 16

Which of the following service providers do you use when making investments?

		Please tick/mark all relevant boxes
1	Financial Planner or Financial Advisor	
2	Stockbroker	
3	Accountant	
4	Tax Advisor	
5	Mentor	
6	Lawyer	
7	Private Bank	
8	Investment Bank	
9	Friends or Family	
10	None	

### Question 17

Do you have the following?

		Please tick/mark all relevant boxes
1	An estate plan and/or will that was reviewed or amended in the past 3 years	
2	A financial plan that is current (including retirement projections)	
3	A personal expenditure budget that you follow	
4	High level of income protection	
5	Comprehensive life insurance coverage	
6	Comprehensive general insurance coverage (home, contents, medical, etc)	
7	A plan for meeting contingent or unexpected liabilities	
8	A durable/enduring power of attorney	

### Question 18

Read the questions below and then indicate your response in the box provided.

1 = Not at all                      2 = To a small extent                      3 = To a moderate extent 4 = To a great extent                      5 = To a very great extent		Enter 1 - 5 Here ↓
1	Investing is only about making money	
2	Investing is my business	
3	Investing is my hobby	
4	I invest for my lifestyle	
5	If I had more capital it would make my life better	
6	Conversations that do not focus on money or business bore me	
7	Every successful businessperson should commit a minimum of 10% of his or her profits to socially responsible causes	
8	Having wealth will enable me to undertake more meaningful work and/or philanthropy	

### Question 19

Below is a list of factors that can drive investment decisions. **How important are each of these factors to you in your investment strategy?** Indicate your response by entering a number next to each of the columns provided.

1 = Not at all      2 = To a small extent      3 = To a moderate extent 4 = To a great extent      5 = To a very great extent		Enter 1 - 5 Here ↓
1	Impact of taxation on investment returns	
2	Income from your investment portfolio	
3	Achieving strong capital growth	
4	Protect portfolio from losses	
5	Diversification	
6	Liquidity of investment	
7	Access to quality information	
8	Volatility of financial markets and economy	
9	How upset you feel if you make a loss	
10	Intuition	

### Question 20

To what extent do the following apply to you?

1 = Not at all      2 = To a small extent      3 = To a moderate extent 4 = To a great extent      5 = To a very great extent		Enter 1 - 5 Here ↓
1	Understand investment markets generally	
2	Understand the significance of diversification	
3	Obtain and review regular investment research	
4	Like to educate yourself on investments	
5	Prefer specialist advice rather than education	
6	Follow intuition in making investments	
7	Find it lonely making investment and business decisions	
8	Analyze your investments on a daily basis	
9	Use charts and/or other statistical analysis techniques	

### Question 21

Below is a list of roles a financial planner or advisor may be required to play. To what extent would you require your financial advisor to provide the following?

1 = Not at all                      2 = To a small extent                      3 = To a moderate extent 4 = To a great extent                      5 = To a very great extent		Enter 1 – 5 Here ↓
1	Daily management of finance	
2	Strategic advice only	
3	Education regarding finances	
4	Introduction to interesting investment opportunities	
5	Becoming a trusted advisor and mentor	
6	Advisor to guarantee/be responsible for investment outcomes	
7	Whole-of-life wealth creation solutions	
8	Provide high annual investment returns	

### Question 22

To what extent would you like to participate in your investment decisions?

1 = Not at all                      2 = To a small extent                      3 = To a moderate extent 4 = To a great extent                      5 = To a very great extent		Enter 1 - 5 Here ↓
1	You are eager to learn as much as you can about personal investing so that you'll have a better understanding of how to manage your money and can be an active participant in decision making	
2	You are content to allow your financial planner or advisor to make all your investment decisions	
3	You are confident about your investment knowledge but would like a professional's advice on investments, which you have selected	
4	You would like to be informed of the investment decisions made on your behalf but are not concerned to learn the intricacies of every decision	

### Question 23

To what extent does each of the following apply to you?

1 = Not at all      2 = To a small extent      3 = To a moderate extent 4 = To a great extent      5 = To a very great extent		Enter 1 - 5 Here ↓
1	In general, my experience in making investments is extensive?	
2	My experience in making international investments is extensive?	
3	I am satisfied with my investment performance to date?	
4	I intend to allocate more time to investment research and review in the future?	
5	I am comfortable after making an investment decision?	
6	I have strong feelings of regret after not making a decision that, if made, would have made money?	
7	I regret investment decisions when a loss is made?	
8	A sudden change of plans often caused me to realize investments prematurely?	
9	My feeling about my investment decisions would have been better if had given more attention to my personal direction?	
10	I have often deferred selling loss-making investments hoping they will come good one day?	

### Question 24

How would you best describe your attitude to risk?

1 = Not at all      2 = To a small extent      3 = To a moderate extent 4 = To a great extent      5 = To a very great extent		Enter 1 - 5 Here ↓
1	I am a risk taker and am willing to take significant risk in order to increase my returns	
2	I am a cautious investor but am willing to speculate with money I can afford to lose to improve the returns on my investment	
3	I do not like risk and don't want to see the value of my investments decrease	
4	I am a risk taker when I understand the investment, but otherwise I do not take any risk	
5	Decisions are made on the basis that I have the potential to make more than I can lose	

### Question 25

How would you react if the market value of your stock/equities portfolio dropped 15% overnight?

1 = Not at all      2 = To a small extent      3 = To a moderate extent 4 = To a great extent      5 = To a very great extent		Enter 1 - 5 Here ↓
1	I would not be very happy and would contact my planner or advisor immediately	
2	It would keep me awake at night	
3	It wouldn't bother me	
4	I would keep investing in stocks / equities / managed or mutual funds	
5	I would sell my stocks / equities, even though a loss may be realized	
6	Depends on my understanding of the specific stocks / equities / managed or mutual funds held and their future prospects	

### Question 26

In thinking of my investment profile, I would describe myself as follows:

1 = Not at all      2 = To a small extent      3 = To a moderate extent 4 = To a great extent      5 = To a very great extent		Enter 1 - 5 Here ↓
1	Cautious	
2	Balanced	
3	Growth oriented	
4	Aggressive	
5	Varies depending on my understanding of the asset class	

### Question 27

Listed below are several statements related to goals. Indicate your level of agreement.

1 = Not at all                  2 = To a small extent                  3 = To a moderate extent 4 = To a great extent                  5 = To a very great extent		Enter 1 - 5 Here ↓
1	When I attain a goal I have set, I feel extremely satisfied	
2	When I do not attain a goal I have set for myself I put it down to bad luck	
3	When I do not attain a goal I have set for myself, I decide that it wasn't meant to be	
4	When I set myself a goal, I proceed to realize it immediately	
5	When I do not attain a goal I have set I feel like a failure	
6	I am clear about my direction in life	
7	I am clear about my financial competence and knowledge	
8	I realize what I can realistically attain in my lifetime	

### Question 28

In your day-to-day actions **right now**, to what extent does each of the following objectives drive you in that they occupy your time, thoughts and energy?

1 = Not at all                  2 = To a small extent                  3 = To a moderate extent 4 = To a great extent                  5 = To a very great extent		Enter 1 - 5 Here ↓
1	Building your financial wealth	
2	Providing the basics (food, clothing, shelter, education) for you or your family	
3	Maintaining your lifestyle	
4	Increasing your leisure time	
5	Giving your children a head start in life	
6	Fear of failure	
7	Expanding your future lifestyle	
8	Upholding or improving the image others have of you	
9	Bettering yourself	



10	Living up to people's expectations	
11	Achieving a challenge	
12	Developing quality personal and family relationships	
13	Ensuring your financial future is protected	
14	Seeking financial freedom	

### Question 29

Indicate the importance of the phrases below to you.

1 = Not at all    2 = Of some importance    3 = Moderately Important 4 = Very Important    5 = Extremely Important.		Enter 1 - 5 Here ↓
1	Having sufficient wealth to provide a top class education for my children	
2	Being able to buy my spouse/partner the most expensive gift on earth	
3	Making excellent provision for my family during their lifetime	
4	Making excellent provision for my family on death	
5	Having an excellent home	
6	Owning a vacation home	
7	Saving for my retirement	
8	Getting a purchase or investment at an exceptionally good price	
9	Contributing to philanthropic or charitable causes	
10	Building an empire	
11	I would like to have recognition and status in the community	

**Acknowledgement**

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Please read the following notes and sign where indicated in the space below to acknowledge to your Authorized Financial DNA Resources Representative (and all related entities hereinafter referred to as "Financial DNA Resources"), who is providing you with Financial DNA® services, that you have read and understood the content.

**Disclaimer**

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The Financial DNA® Discovery Process has been developed with the express purpose of extracting information from you that may provide assistance to you and advisors, and other persons with whom you have financial dealings.

The Financial Directions report and all ancillary information provided to you by completing the Financial DNA® process is to be regarded as feedback only.

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