

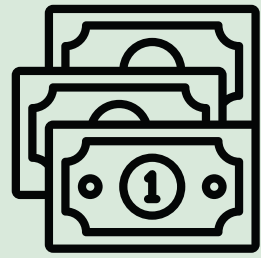
Financial Personas

Learning to leverage your strengths and weaknesses.

The way you view and handle your money is tied to your financial personality. Understand yourself better to DO LIFE better with your money.

Who are you with your money?

Spenders



What does money give me? Pleasure

If I found \$100, I'd think... How can I enjoy it the most?

Getting to know me: I'm a smart shopper who loves a bargain. I may be a generous giver and love to splurge. I know the best spots and deals, and I can share and spend freely.

My weaknesses: I can be impulsive and spend outside of my budget (or fail to have a budget). I may be a shopaholic. I can be a short-term financial thinker.

In retirement... I want to have money to spend and may have to work to be able to enjoy the lifestyle I want.

I have a high need for a Financial Planner because without one I may run out of money in my retirement.

Investors



What does money give me? A sense of accomplishment

If I found \$100, I'd think... How can I make it worth the most?

Getting to know me: I'm success-oriented. I like to have money, track it and watch it grow. I make money work for me. I like the finer things and take pleasure in what I have.

My weaknesses: I can be in danger of taking too much risk and I may even have an obsession with money. I may be judgemental of others who aren't as well off and can be socially exclusive.

In retirement... I want to enjoy the finer things in life with the wealth I've created over my lifetime.

I have a lesser need for a Financial Planner for investing, but I may need a broader understanding of Financial Planning especially regarding ways to mitigate risk and taxes.

Savers



What does money give me? A sense of security

If I found \$100, I'd think... Where can I get the most interest for it?

Getting to know me: I'm cautious about spending and investing. I'm meticulous with my budget and prefer to keep a large savings account. I'm frugal and will forego spending for additional security.

My weaknesses: Often, I don't feel free to spend, and may not get as much use out of my money. I may worry about money even if I don't have a reason to. Being overly frugal can impact my social connectedness.

In retirement... I want to reduce risk and transfer wealth, and I have insurance to provide for loved ones when I pass away.

Because I have a limited knowledge of finances and investments, a Financial Planner provides a more varied financial understanding.

Planners



What does money give me? A sense of control

If I found \$100, I'd think... How can I make the most use of it?

Getting to know me: I'm a structured person and highly organized. I love spreadsheets! I'm highly knowledgeable and have a wide array of financial instruments. I do a lot of independent research and have a detailed financial plan.

My weaknesses: I can be a procrastinator because of my perfectionistic tendencies. As I continually look for more information, I may take too long to make decisions. I may even be inflexible/uncoachable at times and slow to take advice.

In retirement... I have special interest in legacy planning

I realize my limitations and know that a Financial Planner may help particularly in the areas of legacy planning, minimizing taxes and transferring wealth, where I don't have practical experience.

What is the best financial persona? The best financial persona is WHO YOU ARE! You cannot change your view of money and your connectedness to it--so you need to do finances in the way that takes advantages of your strengths and minimizes your weaknesses. A Certified Financial Planner™ practitioner can help you make the best choices given your personality and priorities, and fill in the gaps in your knowledge and behavior patterns to get you the best result.

NOTE: No one is just one financial persona. Your actual behavioral pattern regarding finances is often a combination of characteristics from each persona.



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