

Moneymax® Personal Profile Report

**For:
Jane Doe
Producer**

Prepared by Kimberly Nibler on Thu, Jan 24, 2002



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Dear Jane,

By completing the Moneymax® Profile, you have taken an important step toward learning about your money personality. Use your Moneymax® reports as a guide to discover your unique money personality -- the attitudes and feelings about money, which make an impact on how you earn, spend, save and invest your money.

Your Moneymax® profile indicates that you most closely identify with the PRODUCER GROUP:

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Read on so you can see how to:

- Build on your strengths
- Work on any shortcomings or obstacles
- Improve your chances to invest more successfully for the future

Best Wishes,

Kathleen Gurney, Ph.D.

Trait Report for Jane Doe

Prepared by Kimberly Nibler on Thu, Jan 24, 2002

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◆ Your Scores

Involvement *Medium*

You like to be involved in managing your own money to a moderate degree.

75
◆

Pride *Low*

You feel disappointed with your money management results to date.

37
◆

Emotionality *Low*

Your use of money is practical, rational and not guided by your emotions.

38
◆

Altruism *Medium*

You believe in the financial generosity of others, but also that financial responsibility is a personal matter.

75
◆

Confidence *Medium*

You have a moderate level of confidence in your money management perceptions and skills.

50
◆

Power *Low*

You are disinterested in using your money to receiving public recognition.

33
◆

Work Ethic *High*

You have a strong belief that hard work will bring you financial success.

91
◆

Contentment *Medium*

You have a moderate level of contentment with your current financial situation.

50
◆

Risk-taking *Low*

You prefer a calculated or conservative strategy with your money.

25
◆

Self-determination *High*

You believe that your financial success comes primarily from your own personal efforts.

100
◆

Spending *Medium*

You enjoy saving your money just about as much as spending it, so you have a good balance.

50
◆

Reflectivity *Medium*

You are somewhat reflective and analytical in your financial decision-making.

75
◆

Trust *Medium*

You have a moderate level of trust in the integrity of others in dealing with money.

75
◆

Low: 0 to 49, Medium: 50 to 75, High: 76 to 100

0 Low

High 100

Money Management Style for Jane Doe

Prepared by Kimberly Nibler on Thu, Jan 24, 2002

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About You and Your Group's Money Style

Calculated risk brings rewards.

People in your group have preferred a money management strategy which promises security and preserving what you already have rather than betting on chance. Being comfortable with risk is a very valuable attribute when it comes to making money as long as the risk is well-calculated.

Financial education will pay off.

There are many people who believe as you do that hard work is the key to accumulating wealth and achieving financial freedom. Hard work is important, but unfortunately, it is not the sole criterion for financial success. You also need to continually work toward gaining a better understanding of finance and the investment world and how accumulating more wealth is achieved by also working smart.

Time to set challenging goals.

It is now time to make a commitment to continually educate yourself more about investments. Another part of that commitment is to set realistic but challenging goals. Once you decide to actively pursue these goals, it will pay off financially and emotionally by giving you a greater sense of confidence and pride in your money management skills as they become more advanced.

Choose your goals wisely. Once you commit to a plan to realize your goals, your admirable work ethic will become the source of even greater wealth and satisfaction.

Take action to realize your goals.

The goals you develop are more likely to be accomplished if you set them realistically and make a real commitment to achieving them. Along with those goals, you should devise action steps that are very clearly defined. As long as you make a serious commitment to achieving your goals, the confidence you have in yourself as a money manager will continue to improve.

Make a commitment to yourself.

When you make a commitment to yourself, your financial goals and to making the most of your money management, your feelings of safety and security for the future will improve. Focus on your goals, actively pursue them, and you will begin to foster a greater sense of financial confidence - giving you more and more a sense of control over your financial future.

Money Action Plan for Jane Doe

Prepared by Kimberly Nibler on Thu, Jan 24, 2002

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Involvement

Generally, individuals who are involved in their personal money management gain confidence and feel a greater sense of control over their money. These steps can lead to an increased level of involvement:

- **Subscribe to a financial newspaper, magazine, journal or newsletter and devote some time to reading them to become more familiar with financial and investment information.**
- **Set a time frame for achieving a financial goal and develop action steps you can take to reach that goal.**

Pride

Generally, individuals who are proud of the way they handle their money, feel a great sense of confidence in their money skills. These steps can lead to greater feelings of pride:

- **Determine three key steps you can take in managing your money which will give you a greater sense of pride in your skills.**
- **Make a mental note of a money management experience which you would describe as disappointing. In retrospect, what could you have done, if anything, to feel the experience was more successful for you?**

Emotionality

Generally, individuals who make rational rather than emotional decisions usually feel more confident with their financial decisions and results. The following suggestions will help to make you feel more comfortable with your decisions:

- **Your approach in making financial/investment decisions benefits you because you think them through and are aware of the issues and possible consequences of your decisions. This approach increases investment success and satisfaction.**
- **Your rational, less emotional, approach to making financial/investment decisions will benefit you. Keep up the good work.**

Money Action Plan (cont.) for Jane Doe

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Altruism

This trait describes what individuals believe about financial generosity. Generally, individuals who have high scores believe that people are basically willing to help others less fortunate and lower scorers believe that financial responsibility is a personal matter to be handled individually. These steps can lead to higher levels of altruism:

- **Take a moment and think about what you'd like your money to most accomplish in your life. Make sure you are using it to serve your needs and others who are most important to you.**
- **Then, develop a plan to help execute your desires. Tune into what it is that you want your money to do, what meaning would you like it to have for you? Write that down and use it in your planning. Share it with relevant parties including trusted advisors.**

Confidence

Generally, individuals who feel confident while making financial decisions experience the greatest satisfaction with their money. These steps can lead to a greater feeling of confidence:

- **Develop your financial goals and objectives, so they are challenging yet attainable. Goals too difficult to achieve can handicap your feelings of confidence in money management.**
- **Explore and evaluate new financial opportunities, slowly and consistently, until you understand their benefits to you and your unique situation. It is often helpful to discuss your ideas with someone you trust before you proceed.**

Power

This trait describes the desire for money to represent power and influence in one's life. Generally, high scorers are motivated by the prestige and status that money can bring while low scorers are uninterested in receiving public recognition with their money. These steps can lead to a change in the level of power:

- **Determine how you would like your money to bring you more influence to accomplish your goals. List three ways you would like your money to be used to bring you more influence to achieve what is important to you.**
- **Create a plan for using your influence as you would like in your personal financial plan, whether that be in your community, career, family?**

Money Action Plan (cont.) for Jane Doe

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Work Ethic

This trait describes individuals' views of how work ethic relates to one's financial success. Generally, individuals who have a high work ethic believe that hard work brings financial success. These steps can help maintain a high level of work ethic:

- **Continually monitor whether your efforts are paying you the dividends you desire. Keep your focus on what you are trying to achieve and the strategy which will bring you the desired results.**
- **Evaluate your efforts by how smart you work vs. how hard you work. Since you have a high work ethic, you want to be working as smart as possible.**

Contentment

Generally, individuals who feel content with their money have a greater sense of enjoyment from the way they use their money. These steps can help you feel more financial contentment:

- **Although your money and finances are bringing you some contentment, identify the steps you could take today to increase your contentment with your money.**
- **Identify how you could manage your money differently to increase your level of contentment with your financial status and the way you're using money.**

Risk-taking

Generally, individuals who are comfortable taking on some calculated risk are more likely to achieve their financial goals. The following are suggested guidelines to consider in order to calculate the risk in your investment options:

- **While it is wise to minimize your losses by betting on a safe and secure money management, make sure you evaluate whether you are at greater risk by not earning enough with your chosen strategy. If so, re-evaluate your management choices and ease into a strategy which will both protect and enhance your savings.**
- **A calculated risk style is beneficial. If this describes your strategy, keep up the good work.**

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Self-determination

Generally, individuals who feel that they are self-determined in their money management and financial future have a greater likelihood of accumulating wealth. Consider following these steps to maintain your sense of self-determination over your financial future:

- **You generally make an effort to feel in control of your financial future by taking personal responsibility for your money management and wealth accumulation. Continue to focus on the factors you can control through your own personal efforts and evaluate your progress to determine future actions.**
- **It is important to you to be personally responsible for mastering your financial future. Continually re-evaluate your progress in achieving your goals and objectives with your chosen strategy. Compare your expectations to your results and monitor whether your results were achieved.**

Spending

Generally, successful money managers focus on growth and save money on a consistent basis so that they can continue to allocate savings to investments. Here are some steps to consider to increase your savings contributions:

- **Fine tune your saving and spending habits. From time to time, perhaps each quarter, review and re-evaluate all of your expenditures (cash, checks, credit) and try to earmark 5-10 percent of those expenditures to savings, so you can continue to invest toward your future serenity.**
- **Avoid frivolous purchases. Save for items you really want. The money you save on any impulsive purchase can be put into your savings plan and invested for what you really want or need in the future.**

Reflectivity

Generally, individuals usually experience more success when they think through their financial options and avoid reacting impulsively. Here are some steps you can take to avoid impulsive decisions:

- **Make a financial decision only when you feel confident it will be in your best interest. If you reach a roadblock, discuss it with your mate, friend or financial professional.**
- **The most comfortable investment decisions are those which are based on a sound and practical strategy, so take your time in making decisions about your money management and consider all of the consequences.**

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Trust

This trait describes the level of honesty people have in dealing with money. Generally, individuals who have low trust scores tend to lack trust in the honesty of others in dealing with money while higher scorers have trust. These steps can lead to higher levels of trust:

- **Think about the qualities that are important to you in a trusted advisory relationship. Take a moment to review them.**
- **Keep these vividly in your mind when you are working with your advisors and make a habit of monitoring whether you feel your needs and values are being well represented.**

Overview of Moneymax® Groups for Jane Doe

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Entrepreneurs

Entrepreneurs will take risks with their money to achieve a business or financial goal. They are motivated by the opportunity for greater growth in their investing and continually set higher and higher goals.

Hunters

Hunters feel most confident if they seek guidance and structure in their money management and investing. They tend to worry about money, their financial security and what is most appropriate for them.

High Rollers

High Rollers are highly stimulated and motivated to excel financially. They seek out a challenge and are willing to risk for the chance of achieving greater financial gain. Their approach is generally creative.

Safety Players

Safety Players prefer a cautious and arms-length approach in their money management. They avoid the chance of losing money in investing and make financial security a goal in investing.

Achievers

Achievers enjoy being highly involved in handling their money and investments. They prefer a conservative approach which prevents losing money. Generally, they are proud of how they manage their money.

Perfectionists

Perfectionists are very thorough and particular in managing their money. They worry about making a mistake in investing their money and are careful to protect against a potential mistake or financial loss.

Money Masters

Money Masters enjoy conserving their money and are motivated by value. They prefer to be very practical and pride themselves in making wise investments. They feel best when they are involved in managing their money.

Producers

Producers believe in working hard to earn a living and assure financial security and peace of mind. They generally profit from guidance in investing and money management to reach their financial goals.

Optimists

Optimists prefer to avoid financial stress and worry in their money management and investing. They are motivated to maintain a feeling of peace of mind and are positive and confident about their future.

Moneymax® Questionnaire for Jane Doe

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1. I usually get depressed after making a financial decision.
2. I spend money whenever I'm frustrated or angry and it releases tension.
3. People can always make money if they learn more about it.
4. I would like to make an important and active role in managing my investments.
5. Saving my money generally gives me a greater satisfaction than spending it.
6. I enjoy the "thrill" associated with gambling.
7. I often reflect on my past financial results of decisions before I proceed.
8. I feel there is no such thing as luck where money is concerned.
9. I feel panicky when I have a financial decision I wasn't expecting.
10. If people try hard enough, they will usually reach their financial goals in life.
11. I like to be highly involved in my investments and financial projects.
12. I'm not looking for a secret way to get rich – I'm quite satisfied with the money I have.
13. I feel it's a good idea to save my money instead of spending it.
14. While making financial decisions, I think about recent past financial decisions.
15. The fact that chance or luck plays a significant role in my wealth is impossible for me to believe.
16. I am driven to acquire prestige with my money.
17. All in all, I am inclined to feel that I am a financial failure.
18. Most people are basically honest when it comes to money.
19. I wish financial decisions did not bother me so much.
20. I would like my financial pursuits to buy me fame.
21. I live within my financial means and am content with what I have.
22. I feel that I don't have much to be proud of as far as financial success is concerned.
23. Most people will act as "Good Samaritans" with their money if given the opportunity.
24. I want to use my money to become an important person in the community.
25. I spend money when I'm unhappy and it makes me feel better.
26. People can be as successful with their money as the time they're willing to devote to it.
27. I have as much money as I need to be happy.
28. Most people do not hesitate to go out of their way to help someone in financial trouble.

Agree Strongly	Agree Somewhat	Disagree Somewhat	Disagree Strongly
		X	
			X
X			
X			
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X			
	X		
	X		

Professional Report for Jane Doe

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Client Interaction Strategy

Educate this profile regarding realistic investment strategies that will promote asset accumulation for future financial security.

They are motivated to get ahead financially and achieve greater contentment with their money. Your planning process and efforts should address the ways your plan will ensure a greater sense of peace of mind and contentment.

Typically this profile desires greater confidence and less self-doubt and worry in making financial decisions. They believe that financial well-being and greater financial resources will create the power and influence they desire.

The level of anxiety they may experience inhibits and handicaps their skills, and their self-doubt regarding the potential for financial success greatly diminishes their expectations.

A winning strategy is to show them how you can begin to help them accumulate their money, building an asset base in a way that will enhance their success.

They work well with financial advisors because they want to be involved in money management, even though they don't trust their skills as much as they'd like.

They tend to trust professional guidance and will respond positively to your goals to make them confident decision-makers with less worry and self-doubt.

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