

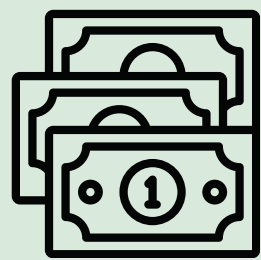
# Financial Personas

*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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