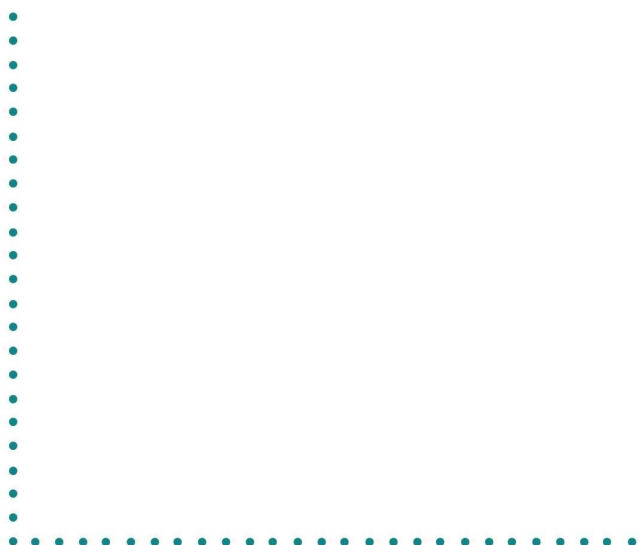


***your
money
personality
report***



life sherpa
your money. your way.



We know that having a happy relationship with money can be tough - whether you have millions or just a few bucks. Why? Because just like any other relationship, you and your money have your ups and downs. And, of course, we all carry some baggage. But just like other relationships, living happily with money comes down to mutual understanding.

By completing the Moneymax® Profile, you have taken an important step to understanding your relationship with Money and made a start on the road to financial independence and security.

Your Moneymax® profile indicates that you most closely identify with the Safety Player group.

A desire for security is a significantly motivating force in how you manage your money. A sense of loss is often avoided at all costs. This strategy generally prevents you from taking greater risks in your investments. The exception is the "educated" member of your group who has learned to understand risk and overcome fears of loss which may be unjustified. It's a wise strategy to be motivated by a sense of security and safety in investing as long as you also attend to the preservation of your wealth and are not at greater risk of your money being depleted by taxes and not keeping pace with inflation.

Your Moneymax® Profile Report includes your scores on each of the 13 key financial traits that make up your Money Personality and what that means for how you and your fellow Safety Players think and feel about money. It also shows you how you can take advantage of these traits to make the most of your money.

By reading this report, you will learn how to build on your strengths, overcome any shortcomings or obstacles and improve your financial future.

If you have a partner, suggest that they also take the quiz.

Best Wishes

Vince Scully
Founder & Chief Sherpa
LifeSherpa

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1300 MY SHERPA

WHY THE MONEymax® PROFILING SYSTEM?

Kathleen Gurney, Ph.D. is the founder and CEO of Financial Psychology Corporation and a best selling author.

A former professor of psychology at the University of Southern California, Dr. Gurney spent years researching the financial traits and behaviours of tens of thousands of people around the globe. She found that each person has personal financial traits which impact how we use and deal with our money. This groundbreaking research formed the basis for her popular book, "Your Money Personality: What It Is and How You Can Profit from It" revised in 2009.

Her research also led to the creation of the Moneymax® Profiling System, a unique system which provides a clear snapshot of money management traits and styles so individuals can feel more comfortable and confident in money management decisions.

LifeSherpa has chosen Moneymax as an important part of the advice process, because of the important role played by people's money personality in determining their level of satisfaction with their finances.

YOUR PERSONAL MONEY TRAITS

SAFETY PLAYER

● Your Scores

INVOLVEMENT *High*

You have a high need for personally controlling and being integrally involved in your own money management.

100

PRIDE *High*

You feel very proud of the way you've managed your money.

100

RATIONALITY *High*

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

87

ALTRUISM *Medium*

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

50

CONFIDENCE *Medium*

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

75

POWER *Low*

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

25

WORK ETHIC *High*

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

100

CONTENTMENT *Low*

You are discontent with your current financial condition and would like your money to bring you greater peace of mind.

42

RISK-TAKING *Low*

You prefer a calculated or conservative strategy with your money.

25

SELF-DETERMINATION *Low*

You feel that fate plays a significant role in your financial destiny.

25

SPENDING *Medium*

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

75

IMPULSIVENESS *Low*

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

38

TRUST *Medium*

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

50

YOUR MONEY MANAGEMENT STYLE SAFETY PLAYER



The Safety Player likes to, you guessed it, play it safe when it comes to money. Risky ventures are off the table for this player because happiness is a sense of security.



YOUR MONEY MANAGEMENT STYLE

About your money style

A desire for a perceived sense of security is a significant motivating force in how you manage your money. A sense of loss is often avoided at all costs. This strategy generally prevents you from taking greater risks in your investments. The exception is the "educated" member of your group who has learned to understand risk and overcome fears of risking loss which may be unjustified.

It's a prudent strategy to be motivated by a sense of security and safety in money management and investing as long as you also attend to the preservation of your wealth. Sometimes there is a greater risk of your money being depleted by taxes and not keeping pace with inflation.

Deliberate decision maker

You would feel most comfortable taking your time when making a financial decision. You need enough time to reason through and fully evaluate every new situation to feel best about your investment decisions. The more experience you have in getting involved and making decisions, the easier the process will get. You'll find yourself feeling more and more comfortable with yourself in making decisions about your finances and investments. Experience reinforces confidence, and confidence tends to promote active versus passive money management.

Get involved; stay involved; invest in your future security

Your group tends to question whether their individual efforts can really make a significant difference in creating greater prosperity and a sense of financial contentment. The most important thing you can learn is that your efforts can make a significant difference. Awareness of your personal financial traits, money management style and an investment in education about finance and investments are all critical objectives for increasing your confidence and sense of perceived control in managing your money.

Seeking a "sure-thing" versus "betting on a chance."

People in your group believe there are many forces they cannot control that may influence their money. Therefore their financial destiny and their monetary success or failure may be determined by chance. Because of this belief, you prefer a sense of structure in your money management.

Unlike some others, however, you don't really count on a windfall gain to assure your financial security. For that reason, you are motivated to preserve and take good care of what you already have, rather than taking risks to have even more.

Tendency not to trust -- Catch 22

If you are like others in your group, you tend not to trust others to manage your money. Yet, you don't give yourself the highest level of confidence and trust as a money manager either. Therefore, you can shortchange yourself with inactivity and a passive investment style. A sense of trust in making wise investment decisions is a feeling that develops over time with experience and one which you can achieve and increase over time when you get more and more personally involved in the process.

Education is the key

The best strategy for you is to keep educating yourself about financial decisions and money management. In order for you to become highly comfortable with money management, you have to develop a greater sense of trust in your own ability to make wise and educated financial decisions.

INVOLVEMENT

Your need for high involvement with your money gives you more confidence and a greater sense of control. Your professional advisers need also to understand this in order for you to develop a most effective partnership with them. These steps can help maintain a high level of involvement:

- Continually educate yourself regarding potential investment opportunities.
- Monitor whether your current investment strategy meets your goals and objectives on a regular basis and determine whether these changes will influence your asset allocation.

PRIDE

Generally, people 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 what specifically you've done in managing your money that has given you a sense of pride and achievement and then keep up the good work.
- List the goals you would like to accomplish in the next 3-6 months to continually feel pride in your management of your money.

RATIONALITY

Rational, rather than emotional decisions usually make you feel more confident with your financial decisions and results.

- 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.

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, people 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 personal goal plan 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?

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

Contentment leads to a greater sense of enjoyment in the way people use their money. These steps can help you feel more financial contentment:

- There are financial goals that you haven't achieved which would make you more content with your money. Identify three goals and objectives that, if accomplished, would make you more satisfied with your current financial status.
- Identify three action steps you could take today with your money and include them in your personal goal plan.

RISK-TAKING

Generally, people who are comfortable taking calculated risks are more likely to achieve their financial goals. The following are suggested guidelines to consider in calculating the risk in your investment options:

- Whilst a safe course of action can help you to limit potential short-term losses, it may limit your results. Understanding the principles of risk management will assist you in matching returns and investments to your personal goals. Reassess your current plan and ease into a strategy that will both protect and enhance your savings.
- Calculated/educated risk management is beneficial. If this describes your strategy, keep up the good work.

SELF-DETERMINATION

Generally, people 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 increase your sense of self-determination over your financial future:

- Determine the obstacles that prevent you from having a greater sense of control in managing your money. What holds you back - lack of education, lack of time or lack of money? Write down your action steps toward eliminating your greatest obstacle.
- Now that you have identified your main obstacle, write down the personal and financial reward you will gain by taking action. Continue this process with each obstacle.

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 saving's contributions:

- Regularly fine-tune your savings and spending habits. Try to identify further savings of up to 10% of your quarterly expenditure in order to secure your future lifestyle.
- Avoid frivolous purchases. 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.

IMPULSIVENESS

Generally, people 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:

- You prefer to think through your money management opportunities thoroughly before you make a decision. Continue to follow that strategy and you'll generally feel more satisfied with your choices.
- While making a financial decision, ask yourself if your decision will produce the best results. If you're not convinced, talk to someone about your questions and concerns and then reconsider what to do.

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.

YOUR MONEY MANAGEMENT STYLE

SAFETY PLAYER

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
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				X
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