



# FINANCIAL VIRTUES™

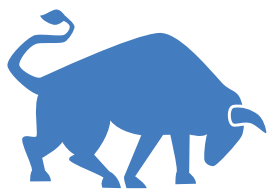
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by ATLAS POINT®

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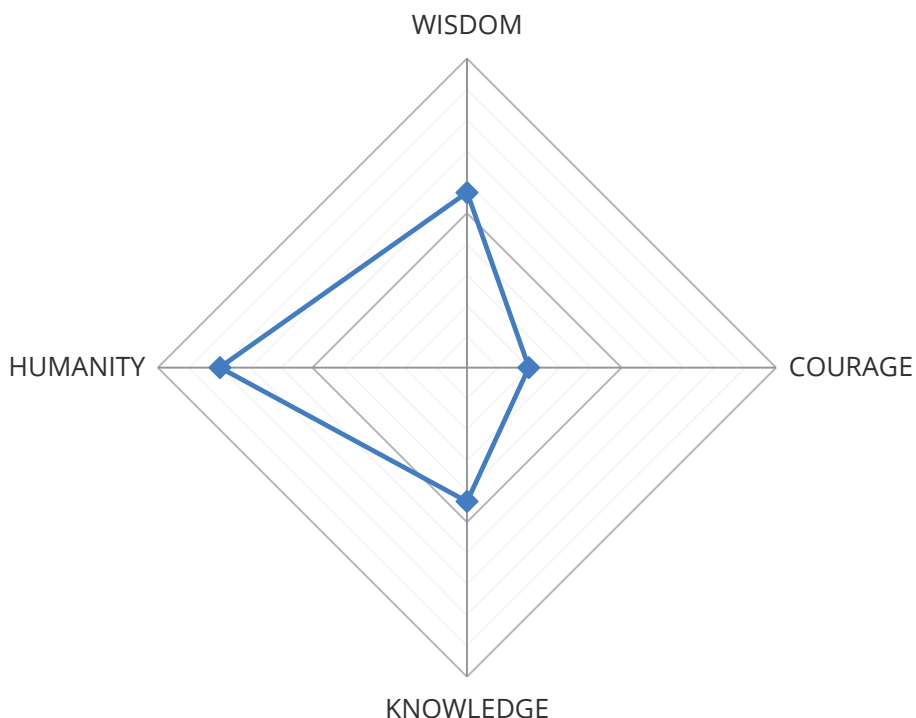




## Your Financial Virtues Profile

You are a Blue Bull investor who is curious and receptive to new ideas. You are generally optimistic about the future, and you balance your enthusiasm with patience and kindness. Your connectedness with others factors into your generous and supportive nature.

Your top financial virtues are **Humanity** and **Wisdom**, making you amore socially intelligent investor who is ready to collaborate and make diplomatic financial decisions.



### WHAT ARE FINANCIAL VIRTUES™?

Financial Virtues help you to improve your overall financial well-being and quality of life. Each virtue (Wisdom, Knowledge, Courage, and Humanity) combines a unique set of character strengths that we all exercise by varying degrees to make financial decisions. Virtues and the associated strengths are based on character science and positive psychology.

Everyone has a combination of all four virtues and strengths, yet we tend to express some more than others. This report is a window into how your client's unique expression of virtues and strengths may impact their financial decision making.

## MOTIVATORS

- Collaboration around new ideas
- Supportive relationships
- Top question: WHO
- **Demotivators:** Excessive detail, feeling pushed to make a decision too quickly, or being micromanaged

## UNCONSCIOUS NEED

- **Freedom** and **patience** to review new ideas and explore different choices before you determine your final decision
- Comfort that you are **in it together** with others helps to validate financial decisions and relieve feelings of self-blame

## BLUE BULL BIASES

- **Herding Bias** – tendency to follow the course of action because others are doing it

## COMMUNICATION

Your preferred style is energetic and approachable. You will benefit from financial support that is patient and inclusive. You need financial structures that provide consistency and time constraints, but you may not always want them. When it comes to handling your money, you value an authentic and supportive approach.

Others should know that you welcome new ideas, but given too much detail, you will likely tune it out or create “mental buckets” for your own highlight reel. You seek a practical financial solution and the most authentic advice.

## DECISION MAKING

Your financial decision-making style is respectful, collaborative, and non-committal. You work to gather ideas and balance those ideas with the most diplomatic choice. Collaborating with others is natural for you, and you tend to seek multiple opinions.

You need others to give you plenty of room to change your mind. You prefer to explore your options fully before you make a final decision. When you feel supported and that you are in it together with someone else, you are more confident in your financial decision.

## UNDER STRESS

In times of financial stress, you may start to feel overwhelmed. While you are typically comfortable with uncertainty, your desire for more choices can create swirl. A fear of being stuck or of missing out on a good idea may appear if too much detail is provided or if the time constraints are perceived as too aggressive. Under pressure to make a rapid decision, you may seek to “follow the crowd.” Absent a financial plan and accountability partner, you may even avoid making a decision altogether.

## FINANCIAL STRENGTHS

### CURIOSITY

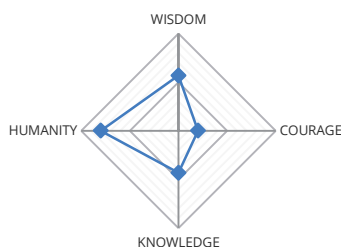
You are receptive to new ideas and flexible to make financial adjustments as needed.

### SOCIAL INTELLIGENCE

Your approachable, optimistic, and generous nature makes you more likely to enjoy others, and you “read people” well, which helps anchor financial decisions.

### KINDNESS

Your compassion for others along with your patient and respectful style makes you more open to hear about and support new ideas.



## RECENCY BIAS

Recency bias is a predisposition to emphasize recent events and extrapolate patterns where none exist. This could cause you to chase performance and to buy high and sell low because it validates your choices when you follow trends.

### RECENCY BIAS IN ACTION:

During a period of market volatility, you may want to move your assets to cash to avoid substantial losses. But when the market begins to rally, you may wait to buy back in and miss out on the gains.

## LOSS AVERSION

Loss aversion is the tendency for you to feel the pain of losses more deeply than the pleasure of financial gains. This often prevents you from unloading unprofitable investments, thus taking on unnecessary risk.

**LOSS AVERSION IN ACTION:** This bias is displayed when you hold on to a losing investment simply because you do not want to realize a loss in your portfolio.

## HERDING BIAS

Herding is the tendency to follow the decisions of others over your own judgement. It is emotionally painful for you to go against the crowd.

**HERDING IN ACTION:** During the .com bubble of the late 1990's and early 2000's, many investors bought into companies, not because they were sound businesses, but because others were investing in them.

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It is important to understand personal preferences, so you can better understand your relationships and preferred communication style with others. The communication and decision-making styles highlighted are intended to open the dialog around your natural tendencies and preferences when it comes to making financial decisions.



## BLUE BULL

The Blue Bull enjoys sharing a good story and tends to communicate in a diplomatic and friendly way. Strategy discussions and high-level goals are encouraged, and there is a strong tendency to collaborate and share with others.

When two Blue Bulls are together, the conversation can be free-flowing and fun. The watch-out for two Blue Bulls is that you might get stuck in the strategy swirl and personal storytelling, rather than putting a clear financial plan together that you can execute. Setting and sticking to realistic timelines is an important factor for these two bulls. With your awareness, you can hold each other accountable and build strong rapport as you do great things together.



## ORANGE BULL

The Orange Bull is your opposite, and this person seeks a realistic financial plan to implement with minimal fluff. Orange Bulls tend to make decisions with confidence, based on grounded data and the most rational choice to move forward. The Orange Bull does not need to debate or discuss investment strategies for long. When the data points are clear the Orange Bull will not see need for debate.

The watch-out for you in this relationship is feeling pushed too quickly or moving forward prior to exploring the financial scenarios. The Orange Bull may not appreciate taking time to explore, unless the ideas are grounded in fact.



## PURPLE BULL

The Purple Bull shares your humility, supportive, and generous qualities. You both care deeply about people. This bull also cares about information and can be very conscientious.

The watch-out when working with a Purple Bull is to recognize when they need more detail. The Purple Bull is looking for alignment between the financial details and the human impact. If the Purple Bull starts to show resistance, it is typically due to lack of alignment or missing information. The Purple Bull will be patient during ideation, but when it is time to make a decision, they are ready to move forward in a thoughtful way.



## YELLOW BULL

The Yellow Bull is in lockstep with you when it comes to strategizing and running scenarios. You both tend to be enthusiastic about the future. It can be a ton of fun to collaborate on your long-term financial plan together.

The watch-out comes when it is time to take-action because the Yellow Bull may become impatient if you want to explore and discuss a bit more. The Yellow Bull tends to move swiftly and with confidence. The Yellow Bull wants to see ideas put into action.

## Important Disclosure Information

**The Financial Virtues Profile (“Report”) is provided on a confidential basis and exclusively to you as the recipient for your immediate use. The Report is for discussion purposes only.**

The Report is based on the answers to questions in the Financial Virtues survey. The Report does not reflect other information that you may have provided to your Financial Advisor, such as your age, time horizon, liquidity needs, and investment experience.

The Report is not intended to assess your risk tolerance, recommend any specific security or securities, identify investment strategies or to be deemed as providing any legal or tax advice, and you should consult with your lawyer, accountant or other professional advisors about such questions.