



**FINANCIAL
ADVISOR ALLY**

RECOMMENDED BEST PRACTICES

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WELCOME!

Congratulations on taking the first steps on becoming a Money Personality professional. Ready to share a new and powerful way of communicating about money with your clients? You may be surprised to learn that clients can't always put their finger on the conflict they feel with their spouse about day-to-day spending decisions. They know they're parked in a frustrating spot but they're not sure how to throw it into reverse. The 5 Money Personalities™ arms couples with an effective way to talk about daily money decisions.

Now you can help them:

- Decrease money arguments, and enjoy investing together
- Identify their primary and secondary Money Personalities
- Discover the differences between their Money Personalities
- Learn about Opposite Dynamic + how it affects their relationship
- Learn the difference between money and finances

In short order you can introduce a helpful tool to your clients that will help you understand them in a new way, unlocking the money barriers in their relationship and setting yourself apart as their financial professional.

These practical tools can improve their ability to plan and share a unified vision for their financial goals, which ultimately improves their meetings with you. Everyone wins!

Our greatest joy for The Money Couple is to help spouses understand the unique ways they deal with money, all while showing them how to honor those differences and reclaim their dreams for their future together. Thanks for being an essential part of that!

We constantly strive to make this program the best that it can be, so we welcome all feedback! We'd love to hear how we can improve, or how you utilize Financial Advisor Ally in your practice!

THE HISTORY

PSYCHOLOGY

The 5 Money Personalities is the quickest, simplest way to instantly understand how your client views money. The Money Personalities Assessment is designed to show you what your client's primary and secondary attitudes are towards their finances in terms of spending, saving, and investing. The ways your client views money is as much a part of them as the color of their eyes and cannot be changed. But by understanding them you will be able to better communicate to your clients how to reach any goals they have set.

PAST

Before FAA, and the 5 Money Personalities, couples would find themselves fighting about money day and night. They didn't know where or what to invest in, they didn't know why they couldn't stop spending (which was always making their spouse angry), they didn't even know how to communicate their feelings towards money to their spouse in the first place. The answer to their problems, however, was simple: they had different money personalities!

PRESENT

Developed by a team of financial advisors, marriage counselors, and statisticians, the 5 Money Personalities Assessment is used to assess a client's primary and secondary money personalities to tell you whether they are a Saver, Spender, Flyer, Risk Taker, or Security Seeker.

By breaking down the 5 Money Personalities by type, desires, and fears, you'll learn to understand your clients on a deeper level, learning the psychology behind why they do what they do with their finances. Understanding the inherent financial inclinations of your clients allows you to not only better communicate with them, but helps them to communicate better with each other and you.

In keeping track of their information, it's our hope you'll be better equipped to guide them through the best investments and financial decisions based on their money personalities. It doesn't matter how long you've known your client; utilizing Financial Advisor Ally and The 5 Money Personalities allows you to understand them in a new and unique way.

FOUNDATION

Before we give you the good stuff, let's lay down the fundamentals and terms you will need to understand the rest of this packet!

1

PRIMARY PERSONALITY

This is the driving force of the two. Most of your money decisions are run through this personality to come to a conclusion.

Example: Joseph, a Spender, wants to buy speakers. He goes to the store, finds a top of the line speaker system, and buys it without hesitation.

Example: Tina, a Saver, is also looking into a new speaker; however, she looks online to find the best deals and offers before making a commitment.

2

SECONDARY PERSONALITY

In moments of stress, this personality will peek its head out to be helpful. This personality is the backup plan. Bank account drained? Student loan due? Can't make ends meet? Check with your secondary on what to do!

Example: Joseph's secondary personality is a Security Seeker. When he gets home, he takes a look at exactly how much he just spent on his new speakers, and realizes he will have to start his new tire fund all over again.

Example: Tina on the other hand is secondarily a Risk Taker. Because she appeased her primary by researching speakers first—and tried a new brand in the process—both of her Money Personalities are at peace with each other!

3

OPPOSITE DYNAMIC

This happens when your primary and secondary personalities are from *opposite* ends of the scale. The left side consists of "methodical" personalities who thrive

METHODICAL

SAVER

SECURITY
SEEKER

FEARLESS

SPENDER

RISK TAKER

FLYER

off of research and planning, while the right side is made up of "fearless" personalities who excel in spontaneity and spending. There is nothing wrong with either group!" If the Opposite Dynamic

is present in your overall personality, don't worry. It just means you may have conflicting feelings toward some of your money decisions!

INVESTMENT CHEAT SHEET

	Rider	Cash Value Accumulation	Guarantees	Protection against losses "Floor"	Upside Potential	Long Term	Short Term	Tax Savings
SAVER		✓	✓				✓	✓
SPENDER	✓	✓					✓	✓
RISK TAKER					✓	✓		✓
SECURITY SEEKER	✓	✓	✓	✓		✓		✓
FLYER	✓	✓	✓	✓	✓	✓	✓	✓

SAVER : SAVE, SAVING, SAVINGS PLAN/PROGRAM

DO: SHARE PRODUCTS AND TRUSTWORTHY RESULTS; SHOW THEM TANGIBLE PROGRESS; UNDERSTAND EVERY PENNY MATTERS TO THEM; KNOW THAT THEY CAN'T PASS A GOOD DEAL.

DON'T: SUGGEST HIGH-RISK OPTIONS; IGNORE PRODUCTS WITH LOW RETURNS (IF THEY'RE RELIABLE, THEY COULD BE INTERESTED).

SPENDER : GIFTS, BENEFITS, RIDERS, MORE, BONUS

DO: TALK ABOUT CURRENT POSSIBILITIES FOR CHILDREN/FAMILY IN THE FUTURE (MENTION HOW IT COULD HELP RELATIONALLY), PITCH QUICK START-UPS.

DON'T: TALK ABOUT RESTRICTIONS, ELONGATE/DIVE DEEP INTO YOUR EXPLANATIONS OR DETAILS.

RISK TAKER : POTENTIAL, UPSIDE, EXCITING, NEW, DIFFERENT

DO: TALK ABOUT POSSIBILITIES AND POTENTIAL; SHARE NEW AND EXCITING PRODUCTS; TALK BIG PICTURE; BE READY FOR ACTION.

DON'T: BORE THEM WITH DETAILS, TIE UP ALL THEIR MONEY (THEY WANT TO BE READY FOR THE NEXT BIG THING).

SECURITY SEEKER : PROTECTION, INSURANCE, RETIREMENT

DO: TALK ABOUT FUTURE EARNINGS; SHARE LOW-RISK PRODUCTS; LOOK FOR LONG-TERM INVESTMENTS; SHARE ALL OF THE DETAILS; BE READY FOR QUESTIONS FROM THEM.

DON'T: SHARE HIGH-RISK PRODUCTS; COME UNPREPARED/UNDERINFORMED; CAUSE THEM TO OVER ANALYZE AND BECOME FEARFUL.

FLYER : ROUTINE, TAKEN CARE OF, AUTOPILOT, PLANNED OUT

DO: FIND LOW-MAINTENANCE, AUTOMATIC WAYS TO GROW THEIR PORTFOLIO; REASSURE THEM THAT YOU'RE HANDLING EVERYTHING FOR THEM; OFFER AN EASY SYSTEM OF ORGANIZING THEIR MONEY MATTERS.

DON'T: INTERPRET THEIR LACK OF CONCERN ABOUT MONEY TO MEAN LACK OF INTELLIGENCE; BORE THEM WITH DETAILS AND SPECIFICS.

PREFERENCE PROFILE

SAVER

"A PENNY SAVED IS A PENNY EARNED"



PERSONALITY SUMMARY

SAVERS ARE VERY CAREFUL WITH THEIR MONEY. THEY DON'T LIKE TO PART WITH IT UNLESS ABSOLUTELY NECESSARY AND THERE'S A DEAL INVOLVED.

POWER WORDS: SAVE, SAVING, SAVINGS PLAN/PROGRAM

OPPOSITE DYNAMIC: SPENDER, RISK TAKER, FLYER

PRODUCT FEATURE PREFERENCES

WHEN SPEAKING TO A SAVER, YOU WANT TO HIGHLIGHT SAVING OPPORTUNITIES FOR THEM.

EXAMPLE: MONTHLY SAVINGS PROGRAMS

MONEY STRENGTHS

- TRUSTWORTHY AND ORGANIZED WITH THEIR MONEY
- METHODICAL ABOUT SPENDING MONEY
- AVOIDING CREDIT CARD DEBT
- SHOPPING PRIMARILY THROUGH DEALS

MONEY WEAKNESSES

- OBSESSING OVER MONEY
- HOARDING MONEY
- RUINING "FRIVOLOUS" FUN FOR OTHERS

DO'S/DON'TS

DO: SHARE PRODUCTS AND TRUSTWORTHY RESULTS, SHOW THEM TANGIBLE PROGRESS; UNDERSTAND EVERY PENNY MATTERS TO THEM; KNOW THAT THEY CAN'T PASS A GOOD DEAL.

DON'T: SUGGEST HIGH-RISK OPTIONS; IGNORE PRODUCTS WITH LOW RETURNS (IF THEY'RE RELIABLE, THEY COULD BE INTERESTED).

PREFERENCE PROFILE

SECURITY SEEKER

"BETTER SAFE THAN SORRY"



PERSONALITY SUMMARY

SECURITY SEEKERS PLAN FOR THE FUTURE AND WANT TO KNOW IT WILL BE SET-TLED AND SAFE THEY ENJOY A PREDICTABLE PLAN.

POWER WORDS: PROTECTION, INSURANCE, RETIREMENT, LOW-RISK, LONG TERM

OPPOSITE DYNAMIC: SPENDER, RISK TAKER, FLYER

PRODUCT FEATURE PREFERENCES

WHEN SPEAKING TO A SECURITY SEEKER, ADDRESS THE FUTURE AND HOW THE PRODUCT WILL HELP REACH THEIR GOALS.

EXAMPLE: SAFE INVESTMENTS WITH A PLAN FOR SECURITY IN THE FUTURE

MONEY STRENGTHS

- INVESTIGATES OPTIONS THOROUGHLY, A GOOD PLANNER
- TRUSTWORTHY WITH THEIR MONEY
- WILLING TO SACRIFICE TO SAVE FOR THE FUTURE
- KNOWING WHEN TO SPEND WISELY

MONEY WEAKNESSES

- CONTROLLING/NEGATIVE ABOUT MONEY FROM TIME TO TIME
- FEAR CAN CAUSE THEM TO BE BLIND TO POTENTIAL
- PARALYZATION FROM TOO MUCH DATA AND RESEARCH

DO'S/DON'TS

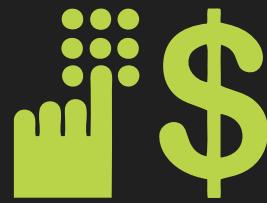
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DON'T: SHARE HIGH-RISK PRODUCTS; COME UNPREPARED/UNDERINFORMED; CAUSE THEM TO OVER ANALYZE AND BECOME FEARFUL.

PREFERENCE PROFILE

SPENDER

"USE IT OR LOSE IT"



PERSONALITY SUMMARY

SPENDERS GET A THRILL FROM THE PURCHASE WHETHER IT IS FOR THEMSELVES OR OTHERS.

POWER WORDS: GIFTS, BENEFITS, RIDERS, MORE, BONUS

OPPOSITE DYNAMIC: SAVER, SECURITY SEEKER

PRODUCT FEATURE PREFERENCES

WHEN SPEAKING TO A SPENDER, HIGHLIGHT THAT TAKING ACTION TODAY WILL ALLOW THEIR SPENDING FLEXIBILITY IN THE FUTURE.

EXAMPLE: 10% BACK

MONEY STRENGTHS

- GENEROUS WITH THEIR MONEY
- ENJOY BUYING THINGS FOR OTHERS AND THEMSELVES
- READY TO ACT ON A PURCHASE

MONEY WEAKNESSES

- QUICK TO SPEND, EVEN IF IT'S UNREASONABLE
- BUYING WITHOUT HESITATION
- POOR COMMUNICATION ABOUT PURCHASING DECISIONS

DO'S/DON'TS

DO: TALK ABOUT CURRENT POSSIBILITIES FOR CHILDREN/FAMILY IN THE FUTURE (MENTION HOW IT COULD HELP RELATIONALLY), PITCH QUICK START-UPS.

DON'T: TALK ABOUT RESTRICTIONS, ELONGATE/DIVE DEEP INTO YOUR EXPLANATIONS OR DETAILS.

PREFERENCE PROFILE

RISK TAKER

"NOTHING VENTURED, NOTHING GAINED"



PERSONALITY SUMMARY

RISK TAKERS LOVE THE NEXT BIG THING. IT MAY NOT TURN OUT TO BE THAT BIG, BUT THEY ENJOY THE RUSH OF TRYING SOMETHING NEW.

POWER WORDS: POTENTIAL, UPSIDE, EXCITING, NEW, DIFFERENT, BONUS

OPPOSITE DYNAMIC: SAVER, SECURITY SEEKER

PRODUCT FEATURE PREFERENCES

WHEN SPEAKING TO A RISK TAKER FOCUS ON THE UPSIDE POTENTIAL AND FLEXIBILITY OF A PRODUCT.

EXAMPLE: NEW START-UPS

MONEY STRENGTHS

- EXCITED BY POSSIBILITY
- CONCEPTUAL THINKERS
- NOT BOGGED DOWN BY DETAILS; DECISIVE
- CAN SEE POTENTIAL

MONEY WEAKNESSES

- BLINDED BY POSSIBILITY
- IMPATIENT AND IMPULSIVE
- LEAVING PARTNER OUT OF DECISIONS

DO'S/DON'TS

DO: TALK ABOUT POSSIBILITIES AND POTENTIAL; SHARE NEW AND EXCITING PRODUCTS; TALK BIG PICTURE; BE READY FOR ACTION.

DON'T: BORE THEM WITH DETAILS, TIE UP ALL THEIR MONEY (THEY WANT TO BE READY FOR THE NEXT BIG THING).

PREFERENCE PROFILE

FLYER

"KEEP IT SIMPLE"



PERSONALITY SUMMARY

FLYERS RARELY THINK ABOUT MONEY. THEY MAKE IT. THEY USE IT. RELATIONSHIPS MATTER MORE TO THEM THAN HAVING/MAKING/SAVING MONEY.

POWER WORDS: ROUTINE, TAKEN CARE OF, AUTOPILOT, PLANNED OUT

OPPOSITE DYNAMIC: SAVER, SECURITY SEEKER

PRODUCT FEATURE PREFERENCES

WHEN SPEAKING TO A FLYER, DISCUSS THE CONSISTENCY THAT THE PRODUCT CREATES. IF FLYER IS THEIR PRIMARY, THEN APPEAL TO THEIR SECONDARY.

EXAMPLE: PUT TOGETHER A CONSISTENT, THOROUGH PLAN

MONEY STRENGTHS

- HAPPY TO LET SOMEONE ELSE MANAGE MONEY MATTERS
- NOT MOTIVATED BY MONEY
- CONTENT WITH WHAT THEY HAVE

MONEY WEAKNESSES

- POOR PLANNERS; REACTIONARY
- DISORGANIZED
- UNRESPONSIBLE – NOT IRRESPONSIBLE. THEY JUST DON'T SPEND TIME WORRYING ABOUT MONEY MATTERS

DO'S/DON'TS

DO: FIND LOW-MAINTENANCE, AUTOMATIC WAYS TO GROW THEIR PORTFOLIO; REASSURE THEM THAT YOU'RE HANDLING EVERYTHING FOR THEM; OFFER AN EASY SYSTEM OF ORGANIZING THEIR MONEY MATTERS.

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PROSPECTIVE CLIENT EMAIL

NEW MESSAGE

TO: Client/Prospect Name

SUBJECT: What's your Money Personality?

Dear Prospect,

I'm excited to announce that *Your Firm Name* is now a certified 5 Money Personalities Advisor!

What does this mean for you?

By discovering your own Money Personalities, you'll gain a new perspective of yourself and the way you deal with money. In turn, we'll be able to talk about your money like never before!

It all starts with the Money Personalities quiz at (insert your website).

This innovative program was developed by a team of financial advisors, marriage counselors, and statisticians.

Once we know your primary and secondary Money Personalities, we can view how and why you make financial decisions from an entirely new angle, and discuss how your results might impact future financial decisions.

If you're ready to begin this journey of understanding yourself and your money habits better, I urge you to set some time aside to take the quiz before our next meeting.

I can't wait to introduce you to your Money Personalities!

Best,
Agent/Advisor name
Contact info & credentials

SEND

PROSPECT/CLIENT LETTER

Date

Prospect Name

Address

Address

Subject: What's your Money Personality?

Dear Prospect,

I'm excited to announce that *Your Firm Name* is now a certified 5 Money Personalities Advisor!

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I can't wait to introduce you to your Money Personalities!

Best,

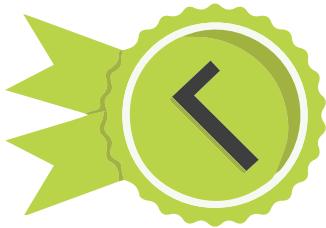
Agent/Advisor name

Contact Information



This certificate is granted for accomplishing the requirements to become a

5 MONEY PERSONALITIES CERTIFIED ADVISOR



Financial Advisor Ally Team
Partners of The 5 Money Personalities

PRESS ASSETS



**DOWNLOAD OUR BADGE &
DISPLAY IT ON YOUR WEBSITE**

ALERT THE MEDIA

PRIME AREAS TO BROADCAST THAT YOU ARE A
5 MONEY PERSONALITIES CERTIFIED ADVISOR



We are pleased to announce that "Your Business Here" is now a part of the 5 Money Personalities Advisor Network! We are utilizing the 5 Money Personalities in order to better understand our clients and their views on money like never before. Get started today by taking the Money Personalities Assessment using www.YourFirmName.com/xyz

