

Client Info

- Puneet Sharma
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- **Life Stage:** Young parent or planning a family

Advisor Info

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What does this mean?






Your response indicates that you view Paying Down Debt to be of lesser consequence. It seems to be of little to no concern likely due to the nature of your situation or your ability to manage.

What can you do?






Think about what this topic means to you in the context of your financial goals. Work with your advisor to discuss this finding, as it proves itself central to your financial planning process and the goals you set.

## Priorities & Concerns

Puneet Sharma

 <b>Traveling</b>	<b>What does this mean?</b> Your response indicates that you view Traveling to be of lesser consequence. It is likely you plan to travel more when the timing and conditions are right, financially and in life.	<b>Low</b>
 <b>New Home Purchase</b>	<b>What does this mean?</b> Your response indicates that you view New Home Purchase to be of lesser consequence. It is an idea you are open to or are already considering as you assess your financial priorities.	<b>Low</b>
 <b>Kid's Education</b>	<b>What does this mean?</b> Your response indicates that you view Kid's Education to be of lesser consequence. It is top of mind as you balance other financial obligations, while contemplating other resources to fill any needs.	<b>Low</b>
 <b>Paying Down Debt</b>	<b>What does this mean?</b> Your response indicates that you view Paying Down Debt to be of lesser consequence. It seems to be of little to no concern likely due to the nature of your situation or your ability to manage.	<b>Low</b>
 <b>Charitable Giving</b>	<b>What does this mean?</b> Your response indicates that you view Charitable Giving to be of lesser consequence. It can be that your attention is directed to more pressing financial priorities or are satisfied with your current charitable efforts.	<b>Low</b>


Emotional Rankings

Priorities / Concerns	Puneet	Sig. Other / Invitee	Peers*
 Traveling	3	-	3
 New Home Purchase	2	-	5
 Kid's Education	5	-	1
 Paying Down Debt	1	-	4
 Charitable Giving	4	-	2


1 = strongest reaction, 5 = weakest reaction  
\* = Participants in the same Life Stage that have taken Decipher

Comparison of Strongest Reaction

Decipher has captured your emotions and compares them against your peers & chosen invitee.



YOU  
Paying Down Debt



YOUR PEERS  
Kid's Education

Additional Priority or Concern to Consider



Spending time with friends and family



Less stress, peace of mind

We also encourage you to consider some additional priorities and concerns that may be important to your financial well-being.

While these topics cover many of the most important financial concerns, they may not cover every topic that matters to you. Please discuss your needs fully with your financial advisor.



Your current tolerance to risk is 20-40



Your tolerance of risk appears to fall in the low-average range, meaning that you may be slightly more risk averse than your peers. Individuals in this range typically have sufficient discomfort with market risk, finding it essential to work with a financial advisor to design a response plan to guide them through inevitable market downturns.

## Risk Tolerance Explained

### What is risk?

Risk has a wide-ranging impact and is an important factor in how you approach your financial decisions. Everybody's risk tolerance is unique, even among peers in the same financial situation. The standard definition of investment risk is the probability of the occurrence of losses relative to the expected return on any particular investment. A more personalized definition of risk might be the likelihood that you will have sufficient money to be able to live the life you want to live.

### What does this mean to me?

Managing and measuring risk requires not only a knowledge of your sensitivity to market swings but also a deep understanding of your goals, values and timeline. Working with your financial advisor can help you understand and identify an approach that fits within your risk profile.


Confidence

Confidence is the tendency to maintain a belief in yourself and your abilities, possibly even at the expense of clear-eyed decision-making. You appear to have a balanced approach when it comes to money matters, capable of moving forward while being cognizant of "don't know what you don't know." This balance of confidence and thoughtful introspection means that you are unlikely to let your confidence get in the way of making sound financial decisions.

Modest

Neutral

Confident

 To continue keeping yourself in check, seek out diverse sources of financial information and consult with an advisor to get a well-informed second opinion on all major monetary decisions.


Emotion

Emotion is the propensity for strong feelings to impact your perceptions of risk and reward. While you may be capable of feeling deeply in your personal life, you likely believe that emotion has no place in investment decision-making.

Calm

Neutral

Passionate

 Leverage these strengths by avoiding sensational financial news coverage and choosing to work with an advisor to maintain a sense of well-being and to design rules for taking advantage of opportunities often missed by those less disciplined than you.

## Attention

Attention is the inclination to make decisions based on information that is often presented in a sensational manner rather than important or probable. While you understand the value of being informed, you also know that much of what passes for financial news is little more than noise.

Holistic

Neutral

Here & now



Become a critical consumer of financial news media and gain a deep understanding of how markets work and what they have done historically to help inform your financial decisions.

## Conservation

Conservation is the disproportional preference for gain relative to loss and the status quo relative to change. You may have a balanced approach to change and choose whether to act based on situational variables more than any overarching personal preference. You seem to understand that activity tends to be the enemy of good investment management, but also grasp the power of making periodic adjustments to your portfolio with the counsel of a trusted advisor.

Forward thinking

Neutral

Sentimental



Even though you have a balanced approach to trying new things, you may be under-allocated in areas in which you are less familiar. Consult with your advisor to ensure that your holdings represent an appropriate variety of asset classes that may span the globe.



Use your Decipher findings to help communicate more directly with your financial advisor and allow them to be an effective coach when they are informed of your strengths and thought process.

## Disclosure

Puneet Sharma

This report is meant as a tool to help you and your advisor develop an investment strategy. Investments in securities do not offer a fixed rate of return. Principal, yield and/or share price will fluctuate with changes in market conditions and, when sold or redeemed, may be worth more or less than their original cost. No system or financial planning strategy can guarantee future results. Therefore, no current or prospective client should assume that future performance or any specific investment, investment strategy or product will be profitable.

This report summarizes the results of your emotional reactions observed while you watched a video. Its sole purpose is to assist you in developing a better understanding of your priorities and concerns, attitudes towards risk, and financial-related behaviors. This report does not consider all factors necessary in formulating an investment strategy or decision. In no way should this report be viewed as investment advice or establishing any kind of advisory relationship.

If you need help with deciding how your personal circumstances and attitude to risk could affect your approach to investing, you should seek professional advice from an independent financial advisor.

## Emotion Recognition Technology

Decipher™ uses state-of-the-art emotion recognition technology that runs on a Global Data Platform infrastructure designed to accurately track and analyze facial micro-expressions. By studying instantaneous reactions, Decipher computes precise scores for each emotion on a second-by-second basis and derives an overall emotional performance index based on the level and type of emotion observed at any point in time of the video. The precision of measurement allows us to compare response at the beginning, during, and end of videos in order to see the impact of specific images and scenarios.