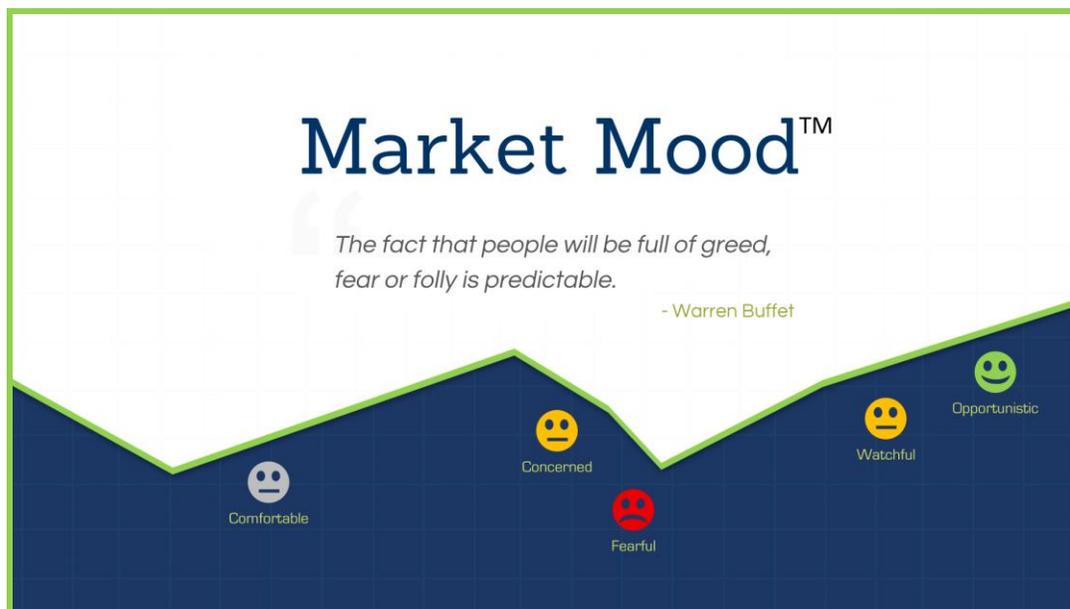


# DNA Behavior®

## About Market Mood™

**Clients will react differently to the same market events. How will you manage your different clients' emotions as the market changes?**

For the first time, advisors can predict the Market Mood™ of clients in real time as the market changes. Market Mood puts customized communication keys at advisor's finger tips to be more proactive in taking action and managing clients' behaviors.



## Frequently Asked Questions about Market Mood:

<u>Q: How do I begin to measure my clients Market Mood?</u> .....	2
<u>Q: When and how do I use Market Mood in my practice?</u> .....	2
<u>Q: The S&amp;P 500 is positive for the past 15 days. Why does that cause Apprehension for some of my clients?</u> .....	3
<u>Q: What are the different Market Moods that can be associated with my clients?</u> .....	3
<u>Q: Why does Market Mood calculate client's emotions based on trailing 15 day returns?</u> .....	3
<u>Q: When does the Market Mood data refresh?</u> .....	4

### DNA BEHAVIOR

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## Q: How do I begin to measure my clients Market Mood?

A: If your account is already configured with Market Mood: All you need to do is have your clients complete the Natural Behavior discovery process.

If your account is not already configured with Market Mood: Contact your sales consultant at DNA Behavior to discuss the options to configure your account today.

Live Chat Support: <a href="#">Click Here</a>	Email Support: <a href="mailto:support@dnabehavior.com">support@dnabehavior.com</a>	Phone Support: 770-274-0311 Option: 2
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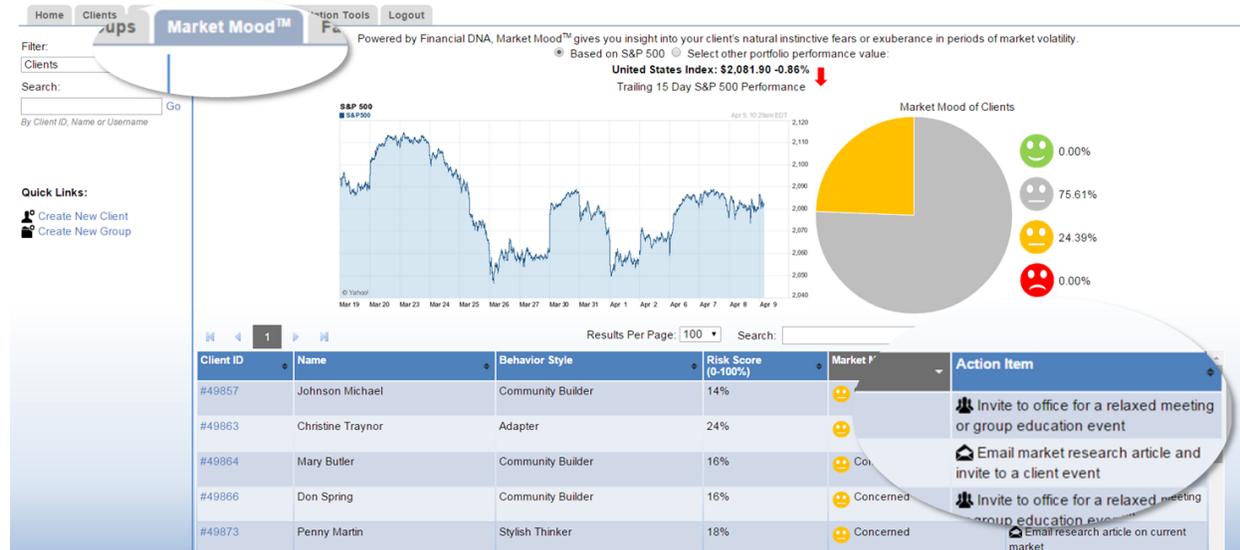
## Q: When and how do I use Market Mood in my practice?

A: Check Market Mood each day:

Market Mood changes each day (based on the previous day's closing market data). The mood of your client's is based on trailing 15 day returns, and in typical markets, the mood of your client's will vary greatly from day to day.

Tips for using Market Mood:

1. Each day, visit the Market Mood dashboard by selecting the "Market Mood™" tab. We automatically sort the client list for you based on Market Fear. Start by reviewing the list of clients (top to bottom) and ensure that your client's emotions are being well managed.
2. Need to touch base with a client? Follow the Action Items on the right most columns to manage your client's current Market Mood.



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## Q: The S&P 500 is positive for the past 15 days. Why does that cause Apprehension for some of my clients?

A: Not all client's have positive emotions when the markets are up. All clients have unique comfort levels for market performance. For client's with lower risk tolerance, they like steady gains, and have a tendency to become apprehensive when the market has grown too rapidly in a short period for their level of comfort.

## Q: What are the different Market Moods that can be associated with my clients?

A: There are 7 different Market Moods. 4 colors are used to show the general feelings of your clients with 7 different descriptors.

Market Up:	Market Down:
 Comfortable	 Comfortable
 Exuberant	 Opportunistic
 Watchful	 Concerned
 Apprehensive	 Fearful

## Q: Why does Market Mood calculate client's emotions based on trailing 15 day returns?

A: Research shows that individuals have a tendency to react more to sudden declines and increases.

## Q: What parameters does Financial DNA Market Mood take into consideration to formulate the full Market Mood of my clients?

A: There are four parameters taken into consideration when determining your client's Market Mood:

1. Trailing 15 day stock market performance (or other portfolio performance as selected by you)
2. Natural Behavior Unique Behavioral Style (each client is identified as 1 of 10 styles)
3. Two Strongest Behavioral Biases of the client (determined based on Natural Behavior two strongest factors out of 16 total)
4. Natural Behavior Risk Group (each client is identified as 1 of 7 risk groups)

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## Q: When does the Market Mood data refresh?

A: We have timed Market Mood based on your local computer time, so regardless of where you are in the world, Market Mood will refresh with the latest market close data (from the previous close of the United States stock market exchanges- in NY, New York).

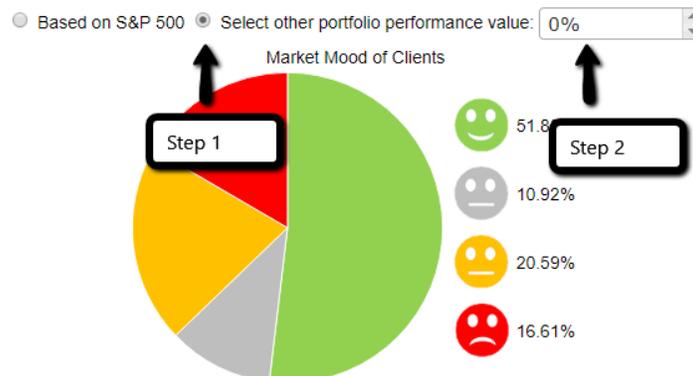
Regular market hours are 9:30 a.m. to 4 p.m. Eastern Time. Please note that there is no trading on market holidays. [Click here](#) for a listing of the market holidays.

## Q: How do I use a different index other than the S&P 500?

A: Market Mood by default measures client's market fear or exuberance based on S&P 500 performance but does provide a flexible approach to calculate Market Mood on other rates of return.

- To calculate your client's Market Mood on a different rate of return, first select the radio button "Select other portfolio performance value" as shown as "Step 1" below.
- Next, enter in a new rate of return in the box provided as shown as "Step 2" below. Enter the value that represents the change in portfolio performance over a period of 15 market days (3 weeks).

Powered by Financial DNA, Market Mood™ gives you insight into your client's natural instinctive fears or exuberance in periods of market volatility.



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