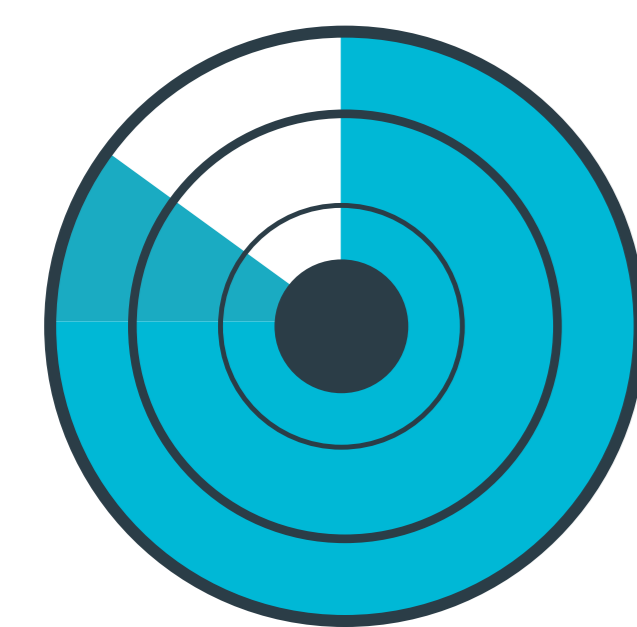


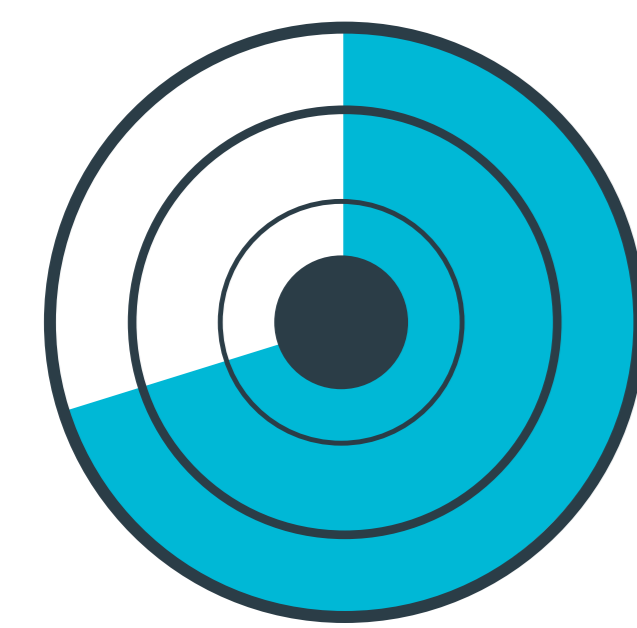
Neuroscience of goals-based advice.



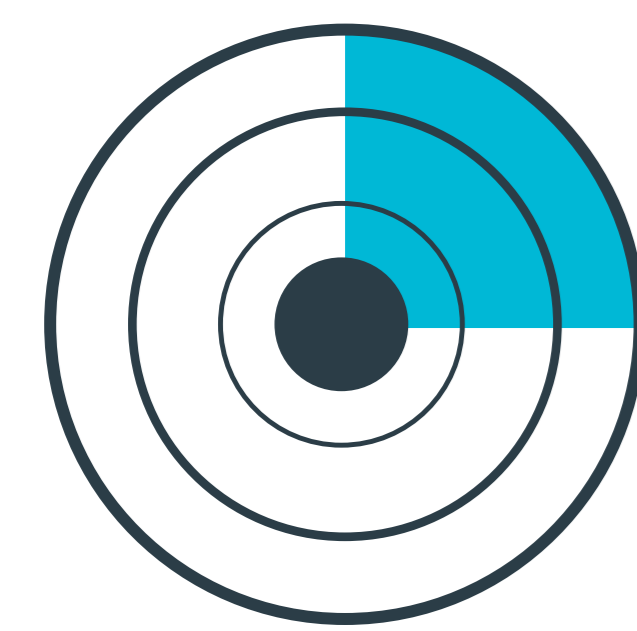
Goals-based advice - did you know?



▶ **75-85%**
of people fail to achieve their goals



▶ **70%**
of people don't know their goals



▶ **25%**
of people have goals but don't have them written down

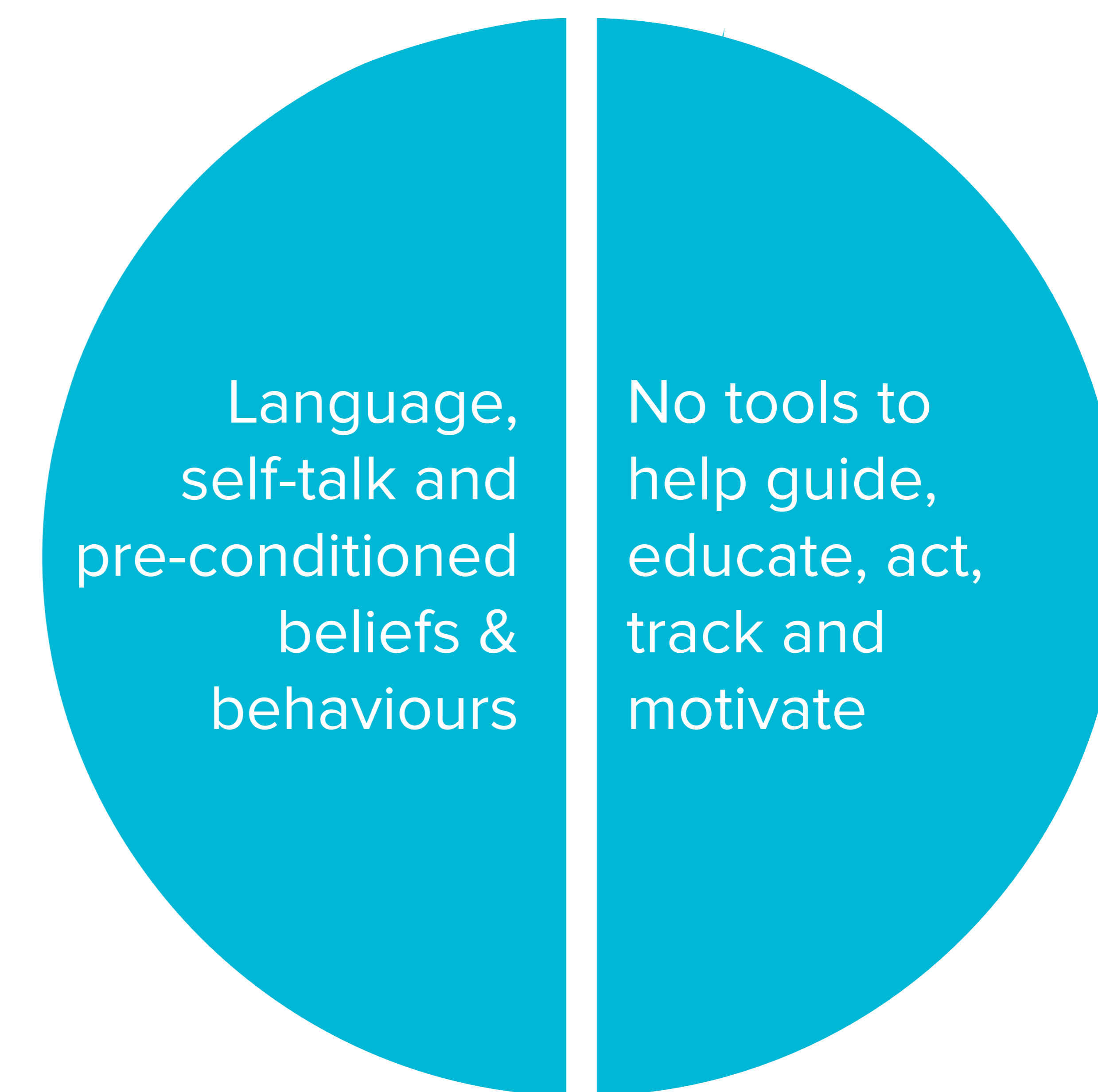


▶ **5%**
of people have written goals

Why people don't set goals?



Why people don't achieve their goals?



What is the value of advice beyond an SOA?

What are consumers actually buying?

They are buying a solution to their problem, to achieve an outcome.

- The true value of advice - is not an SOA document.
- Advice only works if it is aligned with the clients values & behaviours.
- Advisers need to combine the skills of human behavioural coaching and technology, why?
 - a) it is more aligned to what consumers want
 - b) the cost of advice is less of an issue because advisers can better demonstrate the value of their advice; and
 - c) advisers can gain more referrals with happier clients that understand the true value of their advice, they can articulate this to their friends & family



Goals-based advice cards



► a.i.'s Goal cards & WealthMap

Our goal cards work directly with the a.i. WealthMap software, augmenting the goals discovery conversation.

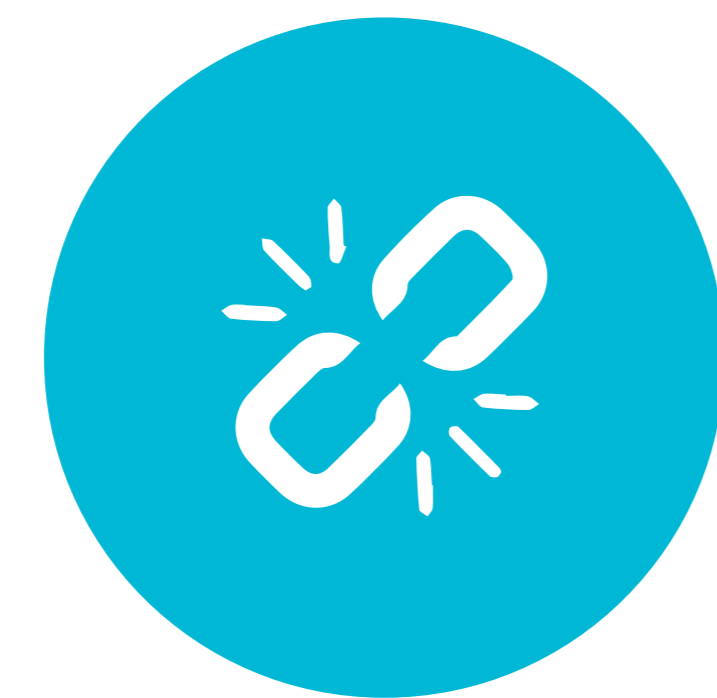
They help inspire clients toward identifying what is important to them throughout each stage of their life journey.

Money values

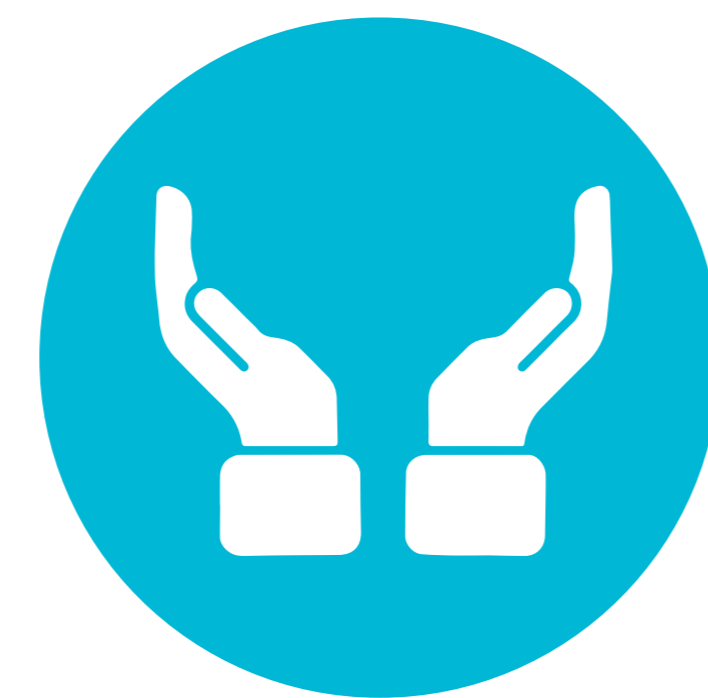
Money values are a persons ideals and beliefs around money. For example: a person may value money by perceiving that it provides them with - freedom, status or power. They form part of our decision making framework and establish our money behaviours.



Certainty



Freedom



Faith



Empathy



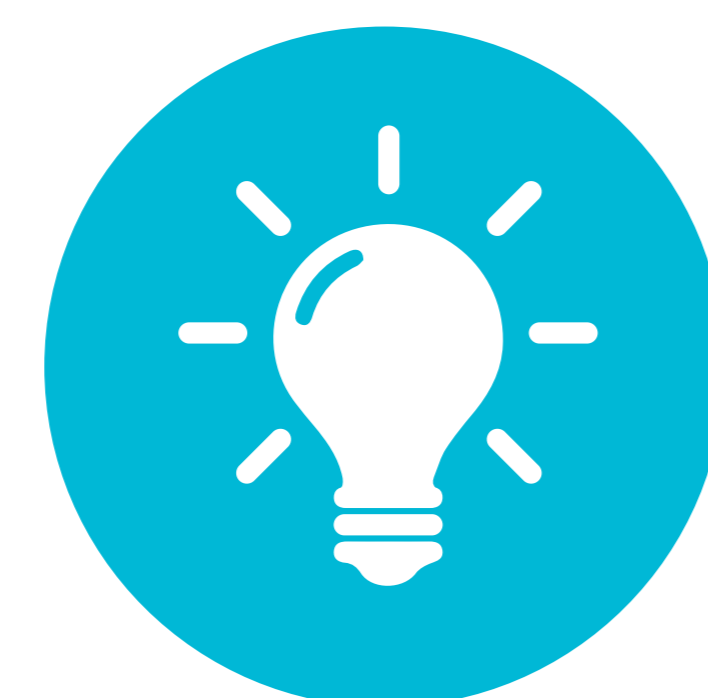
Family



Growth



Work



Decision making



Honesty



Openness



Knowledge

Money Beliefs

Money beliefs are adopted from our environment or past experiences, for example: a belief that “money destroys lives” may have been ingrained from a childhood traumatic experience with money. They are typically unconscious and drive our money behaviours.



Money avoidance



Money worship



Money status



Money vigilance

Money Behaviours

Money behaviours are the way a person acts and responds toward money. For example: a set of behaviours such as; self-control, motivation, optimism and present bias often influence ones relationship with money.



Motivation - toward
reward or avoid pain



Self control -
low or high



Optimism -
low or high



Present bias -
short or long
time horizon



Temperament -
outlook &
response



Big picture
vs detail



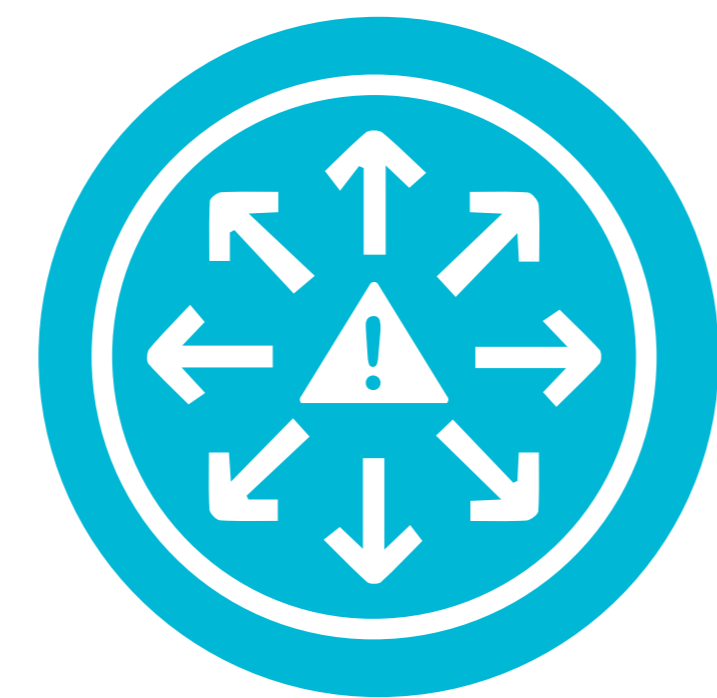
Spender vs saver

Money Risk

Money risk attitude is a persons ability, capacity, attitude and willingness to accept risk, which is the upside or downside exposure in order to achieve a desired investment outcome; as an example: a person with a high net-worth may take on higher risk due to their financial capacity. Understanding a persons risk attitude, comprises of two main components; risk capacity and risk tolerance.



Risk Tolerance



Risk Capacity

A new world of financial planning is awaiting you!

Book a demo to see for yourself how a.i. is driving financial technology to an exciting new-tech based future.

[Book a demo](#) ▶

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www.adviceintelligence.com/goals-based-advice-whitepaper

