COREnology Matrix:
What Assessment is Best for My Client?

COREvalues:

Purpose: Helps give individuals a clear, measurable understanding of what drives decisions and behaviors, as well as those of their partner, children, or heirs. It then guides families to make life decisions based on those core values.

Why: Use this assessment to identify your client's top 5 individual values and the family's top 5 shared values to understand what drives their decisions and behaviors. Then help your client incorporate their family's *purpose* into their *planning*.

When: The COREvalues assessment and report can be used:

- With brand new clients as an onboarding tool.
- With newer clients as a follow-up to your traditional onboarding process.
- With established clients to allow for deeper, more meaningful discussions.
- With whole families, to effectively connect with each member of the family.
- In family meetings to set financial goals and estate plans.
- As a way for you to connect with a client's next generation. on.

How often: As COREvalues change with experience, this assessment can be used annually, or after a major change.

In brief: use *annually* to create clarity around decision-making and strengthen advisor-client alignment.

COREculture:

Purpose: To identify and examine the shared norms and unwritten rules that shape how a group operates allowing them to track progress, changes, and growth in relation to the larger whole. Can be used with couples, families, or business partners.

Why: Use this assessment to understand a client's family culture and traditions. Support their personal and family growth, fostering a relationship of trust with your client.

When: The COREculture assessment and report can be used:

- With established clients to allow for deeper, more meaningful discussions.
- To engage a partner who may be absent from financial conversations.
- With clients who share a concern about their family culture.
- To facilitate intergenerational discussions.
- To help families discuss and improve their communication, cohesion, identity, and impact.

How often: We recommend using the COREculture assessment annually to measure how your client's family is evolving over time.

In brief: use *annually* to stay abreast of evolving family dynamics, which is critical for legacy planning.

COREviews:

Purpose: Reveal perceptions and relations to money, wealth, stewardship, and life priorities. Encourages healthy financial alignment between partners.

Why: This assessment fosters conversations that enhance your understanding of, and improve wealth management strategies for, the client.

When: The COREviews assessment and report can be used:

- As a follow-up to the onboarding process.
- To gain an understanding of their *money story* and the issues affecting their financial decisions.
- To hear from both members of the couple, creating a relationship with each person.
- To discuss how to safeguard treasured possessions or meet philanthropic and inheritance goals.
- Assist with alignment as you strategize with couples about the transfer of their wealth.
- Estate and legacy planning, particularly with high-net-worth clients.

How often: We recommend using the COREviews assessment every five years, or after a big life event.

In brief: use *every five years* to frame legacy conversations and promote alignment.

COREpriorities:

Purpose: To rank what matters most at the current moment so that decisions, plans, and actions can align with this point in time. Helps couples discuss shared goals and next steps.

Why: Emphasize the importance of priorities and working towards them, together. Clarify their current financial and life priorities to guide goal setting and planning.

When: The COREpriorities assessment and report can be used:

- During an introductory meeting.
- When onboarding clients.
- As a follow-up opportunity.
- As a check-in with clients every 6 to 12 months to provide goal accountability.
- At the start of each year.
- Before goal-setting workshops.
- To connect with both spouses.

How often: We recommend using COREpriorities annually, or more often if needed.

In brief: use *annually* to ensure planning aligns with current priorities.

COREobstacles:

Purpose: Identify the emotional, relationship, and psychological barriers that could prevent someone from achieving their goals and offers recommendations to address these roadblocks.

Why: Provides an opportunity to discuss regret, paralysis, and worry evident in a client's financial planning. Naming the concerns helps provide clarity for the client and a straight path forward for the advisor.

When: The COREobstacles assessment and report can be used:

- As a follow-up to the onboarding process.
- With established clients to allow for deeper, authentic discussions.
- With clients for whom you may have noticed roadblocks: Clients who are making reactive decisions or not making decisions at all. Or, for clients who share with you their feelings of concern over the future.
- To effectively hear from both members of the couple.
- To provide tools and direction to help clients move beyond their obstacles.

How often: We recommend COREobstacles as needed to determine how emotions might be affecting wealth management.

In brief: use *as needed* to ensure healthy wealth management transfer.