Unitifi®

Financial Behavior Defined

Unitifi: FinTech Software

We Unite Financial Firms, Professionals & Clients

Unitifi provides financial professionals & firms modern, scientific, proprietary tools that are industry driven to understand client behavior as it relates to risk & finances.

- **Accurately** predict financial **Personality & Behavior** of Clients
- **Decrease** face to face **meeting time** by understanding Communication Styles
- **Reduce Litigation Risk** with Personality & Behavior targeted allocations
- **Effectively** market Products & Services based on client needs
- **Increase Revenue** by Product Offerings & Retention

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Using Science to Connect

Research & Development Theories from Richard Thaler, Daniel Kahneman, Robert Shiller & many more…

Sought **Guidance** 250+ CFP®s & CFA®s across the US.

Analytics and Guidance

Edan Jorgensen, PhD
David Volkman, PhD

Conference Confirmations

WORLD ACADEMY OF SCIENCE, ENGINEERING AND TECHNOLOGY
WASET

ICBFRB 2018
March 15-16 2018, Paris, France

ABFE
Academy of Behavioral Finance & Economics

THE ACADEMY OF BEHAVIORAL FINANCE & ECONOMICS

October 17-20, 2018
DePaul University
Chicago, IL, USA

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Unitifi Is A FinTech Software (REV)

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Reliability of the Unitifi Consumer Insight Tool

Testing for reliability is a process where the dependability and consistency of a survey tool is
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for each investor types is included in Table1. These results indicate that the Consumer Behavior Intelligence Tool is statistically reliable or, stated differently, will accurately measure the investment tendency of each advisee 99%, to 99.9% of the time.

Table 1. Cronbach's alpha scores by Investor Type

Theme	Cronbach's alpha
Protector	.74***
Observer	.77***
Liberator	.77***
Energizer	.75***

*** p-value $\leq$ .001

Validity of the Consumer Behavior Intelligence Report

Assessing the validity of the Consumer Behavior Intelligence Tool is key to interpreting its effectiveness. While reliability tells us how stable the Consumer Behavior Intelligence

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Demo of Assessment & UI

UI Access: https://app.unitifi.com/login

Email joe.muzic@unitifi.com to take Assessment

- ***Highlight Your Assessment & Results***
- ***Discuss Overall Category on UCIT***
- ***Discuss Behavior Attributes Recognized (setting the B.A.R)***
- ***Discuss Book of Business Relevance***
- ***Discuss Household Relevance***
- ***Discuss Manager Relevance***
- ***Discuss Organization Relevance***

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Understand Your Clients' Financial Personality

4 Core Personalities

PROTECTOR

Preserves wealth
Values objectivity
Values expertise
Worried/Cautious
Low risk tolerance

OBSERVER

Delays decisions
Plans long-term
Values opinions
Values innovation
Overestimates risk

LIBERATOR

Self-made
Strong-willed
Values originality
Trusts in self
More risk tolerant

ENERGIZER

Prefers control
Values engagement
Values involvement
Active/Aggressive
High risk tolerance

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Understand Client Financial Behavior

40 Behavioral Attributes Recognized

Affixed	Readiness	Autonomous	Progressive
Loss Avoidance	Self Belief	Matter-of-Fact	Judicious
Devoted	Traditionalist	Impersonal	Catalytic
Consistency	Model	Opportunistic	Hypothesizer
Cognitive Insight	Proof	Free-Thinking	Broad Minded
Discretion	Dissatisfaction	Prudent	Assured
Assertive	Credibility	Composed	Fundamental
Kinship	Reflection	Diagnostic	Cultivated
Conclusion	Conviction	Inspective	Enlightened
Impression	Present-Day	Receptive	Discerned

Assertive   Characteristics   Results

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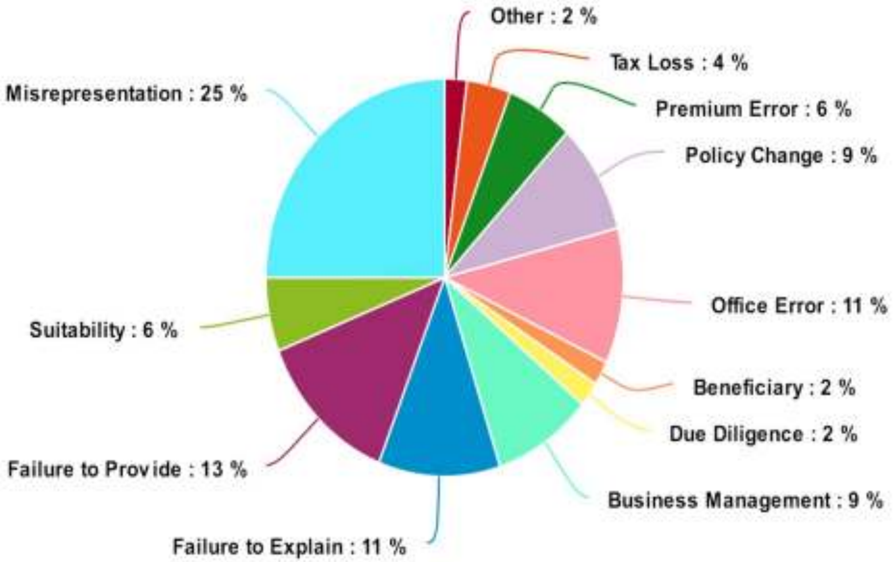
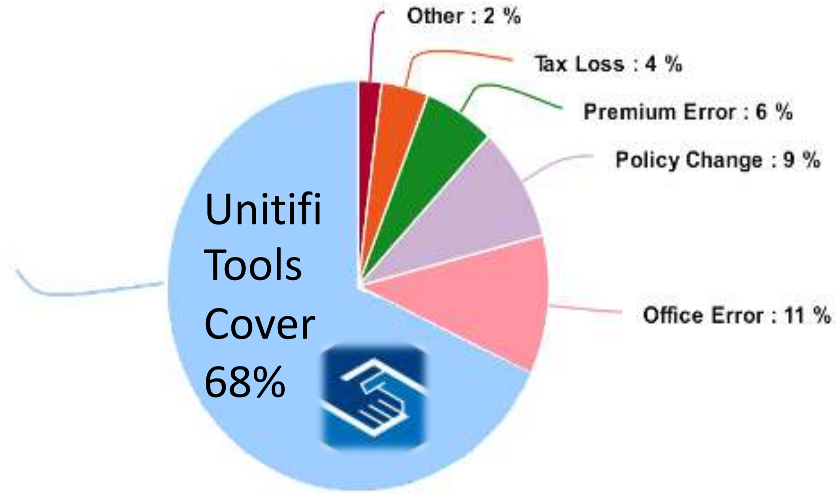
Understand Compliance Claims

NAIFA Claims Frequency by Error Type





Understanding Client Financial Personality & Behavior is the Key to Success

[1] http://www.naifanet.com/300000/Ethics.ppt.81.slides.am.pdf

[2] http://www.finra.org/investors/avoid-common-investor-problems

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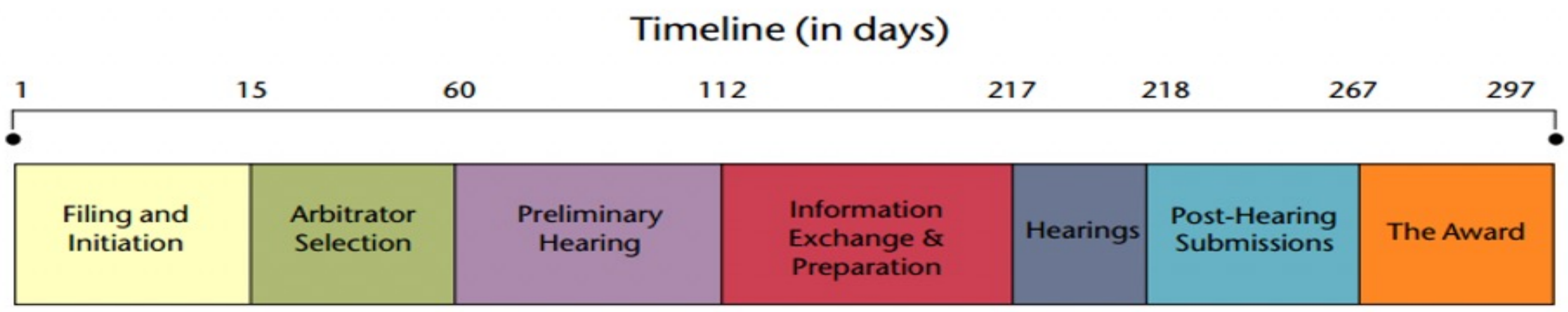
Understand Compliance Litigation

Timeline for Lengthy Litigation Process

1. File a Claim
2. Answer a Claim
3. Arbitrator Selection
4. Prehearing Conferences
5. Discovery
6. Hearings
7. Decision & Awards



https://www.adr.org/aaa/ShowPDF?doc=ADRSTG_003838

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Understand Litigation Costs

- Average cost to defend a contest claim with no indemnity is $19,145[1]

Average cost of claims:

Group life ($10,808)
Individual life ($40,479)
Annuities ($20,386)
Disability products ($149,116)
Pension products ($71,068)
Financial products ($13,270)

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Understand Compliance Costs

attorney fees
loss payments
deductibles
member process increased
insurance premium
negative reputation
filing fee
counterclaim fee
cross claim fee
adjournment fees
stress
third party claim filing fee
statutory discrimination filing fee
surcharge and processing fee

member surcharge fee
loss of current business
injunctive relief arbitrator expenses
hearing session fee
last minute adjournment fee
injunctive relief expedited processing fee
discovery motion fee
contested subpoena fee
injunctive relief arbitrator honoraria fee
time away
explained decision fee
arbitrator payment
non-sufficient funds fee
administrative cost

http://finra.complinet.com/en/display/display_main.html?rbid=2403&element_id=4190

http://www.finra.org/arbitration-and-mediation/summary-arbitration-fees

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Unitifi Tools

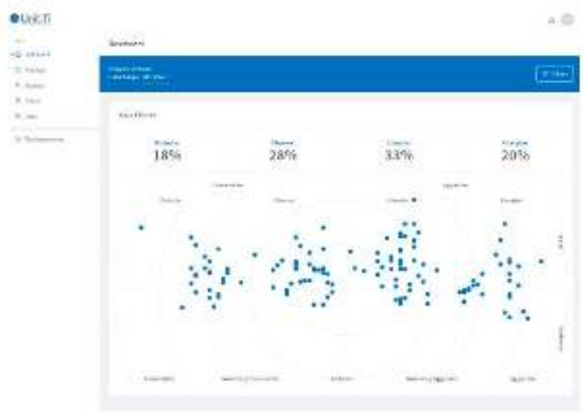
Assessment Highlights

- Less than 20 questions
- 4-7 minutes to complete
- No complicated financial terms
- Available via mobile, tablet and desktop
- No personally identifiable data collected
- Easy to use response slider
- Results available immediately
- Customize invitations

Understanding Client Financial Personality & Behavior is the Key to Success!

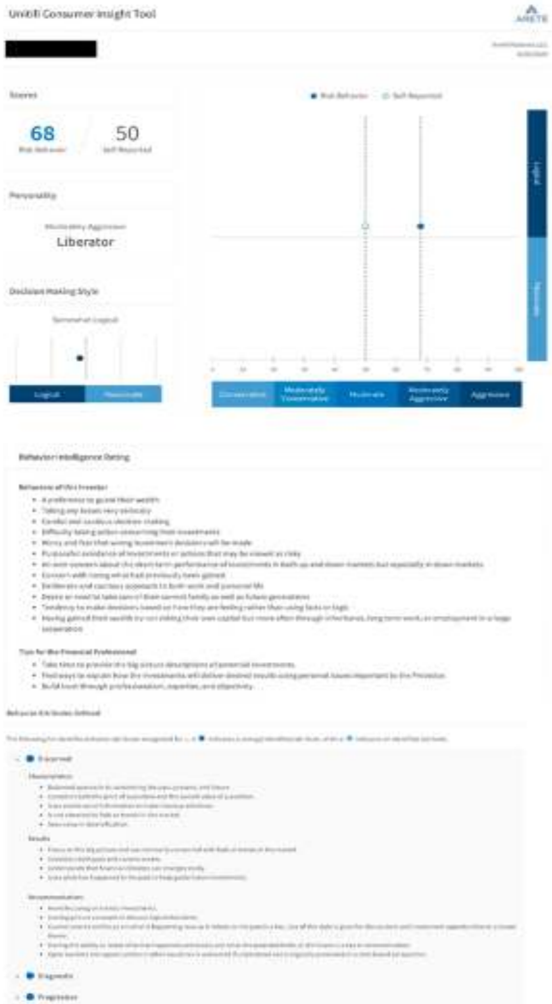
Web-based App Highlights

- Customize reports with your logo and brand colors
- View at the Practice or Advisor level
- Filter by Advisor or Date
- Simple & clean design
- Know who your clients are across your business with a click of a button!



Unitifi Tools

- Individual self-reported results vs true risk behavior
- Know your Client's personality as it relates to financial behavior
- Various downloadable reports available based on the user's needs
- View as individual clients or as a household



- Gain valuable insights about your Clients' financial behavior
- Receive unique and customized tips about how to communicate with your clients
- Be aware of predicted client reactions to investment results and handle effectively

- Understand the various Behavior attributes associated with each of your Clients
- Learn more about the 4 Financial Personality types and up to 40 Attributes currently available
- Utilize this information to tailor communications and target marketing efforts

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