

# ***THE MARTIN AND THERESA RAMIREZ FAMILY PROFILE***

## *Statement of Purpose*

*This report has been specifically prepared for Martin and Theresa Ramirez based on the Discovery Profile Meeting conducted on January 26, 2009. This report identifies the place of most potential with respect to your current planning opportunities.*

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## **VISION PROFILE FOR MARTIN AND THERESA RAMIREZ**

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PREPARED BY TODD FITHIAN OF THE LEGACY COMPANIES, LLC  
THURSDAY, AUGUST 20, 2009

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The Vision Profile Report is designed to effectively highlight the goals you would like to accomplish through planning. This knowledge offers a unique opportunity to shape your financial objectives around your goals, while at the same time highlighting your greatest priorities. This report will ultimately serve as a guide for future planning decisions.

Below please find your responses to the goals you would like to accomplish which are organized into specific goal categories.

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<b><i>Retirement Planning</i></b>
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- |  |
|--|
| <ul style="list-style-type: none"><li>· We would like to be on track for retirement at age 65. Overall, we would like to have a clear sense of where we are financially because we do not feel like we have that at this time.</li></ul> |
|--|

<b><i>Business Planning</i></b>
---------------------------------

- |  |
|--|
| <ul style="list-style-type: none"><li>· We would like to transition John to take over the main responsibilities in the business and eventually have ownership.</li></ul> |
|--|

<b><i>Family Legacy</i></b>
-----------------------------

- |   |
|---|
| <ul style="list-style-type: none"><li>· We would like to set up wills as we haven't done so in ten years.</li></ul> |
|---|

<b><i>Refinance</i></b>
-------------------------

- |   |
|---|
| <ul style="list-style-type: none"><li>· We need to refinance our home as the interest rate is too high.</li></ul> |
|---|

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## VISOR PROFILE FOR MARTIN AND THERESA RAMIREZ

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PREPARED BY TODD FITHIAN OF THE LEGACY COMPANIES, LLC  
THURSDAY, AUGUST 20, 2009

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The VISOR Profile Report is designed to effectively highlight how you feel about a number of key planning issues. This knowledge offers a unique opportunity to shape your financial objectives around your goals, while at the same time highlighting your greatest priorities. This report will ultimately serve as a guide for future planning decisions.

Below please find your responses to the goals you would like to accomplish, the importance of accomplishing the goal, the supporting resources available to support the goal, the obstacles to be considered and lastly the level of readiness to take action on this goal immediately.

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### *Retirement Planning*

#### **Vision Profile Goal:**

We would like to be on track for retirement at age 65. Overall, we would like to have a clear sense of where we are financially because we do not feel like we have that at this time.

#### **Importance:**

- We need to know that we have enough saved for retirement.
- The business may provide enough for what we need during retirement.

#### **Supporting**

- The business has grown enough so that we should be able to greatly increase revenues.

#### **Obstacles:**

- A bad economy could break the business.
- Competition could eat away at revenue growth and thus our ability to save more for retirement.
- Rising cost of goods could affect business income and thus our income.

**Readiness:**     1    2    3    4    5    (1 = Ready, 5 = Not Ready)

Comments:

**Business Planning**

**Vision Profile Goal:**

We would like to transition John to take over the main responsibilities in the business and eventually have ownership.

**Importance:**

- We will not be around for ever and would like to put a plan in place for transfer of ownership, preferably to John.
- We would like to retire and give John the opportunity to run the business independently.

**Supporting**

- John's maturity and leadership abilities make us confident he'll be great as he takes on more responsibility in the business.
- Growth of business.

**Obstacles:**

- If anything happened to John or Marty, the business would go under.
- Fear that John may not want to take sole ownership of the business.
- Fear that we would be putting too much pressure on John.

**Readiness:**    1     2    3    4    5    (1 = Ready, 5 = Not Ready)

*Comments:*

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**Family Legacy**

**Vision Profile Goal:**

We would like to set up wills as we haven't done so in ten years.

**Importance:**

- Family protection, we do not want to burden our loves ones at our death with a lack of planning.
- Death or mental incapacity could happen at any time.
- Peace of mind.
- Leaving a proper Legacy.

**Supporting**

- Our family is a very close and will support our plan.
- We have a solid understanding of how we would like to distribute our assets.

**Obstacles:**

- Time, not having proper planning in place in the chance that something does happen to us.
- Making sure we keep our will is up-to-date to reflect our wishes.

**Readiness:**  1    2    3    4    5    (1 = Ready, 5 = Not Ready)

Comments:

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***Refinance***

**Vision Profile Goal:**

We need to refinance our home as the interest rate is too high.

**Importance:**

- Save money in interest.
- Feel that we could get a better rate.
- Would like to reduce our monthly mortgage payment.

**Supporting**

- We do not plan to leave our home for many years.
- We have remodeled our home over the years which has increased its value.

**Obstacles:**

- Market conditions.
- May need to get home re-appraised.

**Readiness:**  1    2    3    4    5    (1 = Ready, 5 = Not Ready)

Comments:

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## PLACE OF MOST POTENTIAL FOR MARTIN AND THERESA RAMIREZ

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PREPARED BY TODD FITHIAN OF THE LEGACY COMPANIES, LLC  
THURSDAY, AUGUST 20, 2009

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The Place of Most Potential Report is designed to identify key planning objectives and provide the clarity needed to take action. The process begins by identifying your goals for the future, while at the same time taking into perspective your current status. The planning gaps are the difference between where you are today and where you ultimately want to be. The place of most potential highlights our recommended steps to closing those gaps.

Below you will find your goals for the future, the planning gaps and the recommendations to ensure you begin taking action today.

---

### *Retirement Planning*

#### *Vision Profile Goal*

We would like to be on track for retirement at age 65. Overall, we would like to have a clear sense of where we are financially because we do not feel like we have that at this time.

#### *Importance*

- We need to know that we have enough saved for retirement.
- The business may provide enough for what we need during retirement.

#### *Supporting Resources*

- The business has grown enough so that we should be able to greatly increase revenues.

#### *Obstacles*

- A bad economy could break the business.
- Competition could eat away at revenue growth and thus our ability to save more for retirement.
- Rising cost of goods could affect business income and thus our income.

#### *Readiness*

1    2    3    4    5

(1 = Ready, 5 = Not Ready)

#### *Planning Gap*

The primary gap that we see is the lack of a holistic plan, taking everything into account, and tying everything together.

#### *Place Of Most Potential*

We recommend engaging with us to create a holistic financial plan, taking all of your goals and values into consideration, and closing any gaps between where you are now and where you want to be.

#### *Strategies*

Financial Plan

Target Date: Sunday, February 01, 2009 to Sunday, March 01, 2009

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***Business Planning***

*Vision Profile Goal*

We would like to transition John to take over the main responsibilities in the business and eventually have ownership.

*Importance*

- We will not be around for ever and would like to put a plan in place for transfer of ownership, preferably to John.
- We would like to retire and give John the opportunity to run the business independently.

*Supporting Resources*

- John's maturity and leadership abilities make us confident he'll be great as he takes on more responsibility in the business.
- Growth of business.

*Obstacles*

- If anything happened to John or Marty, the business would go under.
- Fear that John may not want to take sole ownership of the business.
- Fear that we would be putting too much pressure on John.

*Readiness*

1  2  3  4  5

(1 = Ready, 5 = Not Ready)

*Planning Gap*

Your goals are in danger of being compromised by a lack of planning re: the business.

*Place Of Most Potential*

Because the business is of such vital importance to the attainment of your goals, we recommend including an analysis of your needs re: the business in the holistic financial plan we will do.

*Family Legacy*  
*Vision Profile Goal*

We would like to set up wills as we haven't done so in ten years.

*Importance*

- Family protection, we do not want to burden our loves ones at our death with a lack of planning.
- Death or mental incapacity could happen at any time.
- Peace of mind.
- Leaving a proper Legacy.

*Supporting Resources*

- Our family is a very close and will support our plan.
- We have a solid understanding of how we would like to distribute our assets.

*Obstacles*

- Time, not having proper planning in place in the chance that something does happen to us.
- Making sure we keep our will is up-to-date to reflect our wishes.

*Readiness*

1    2    3    4    5

(1 = Ready, 5 = Not Ready)

*Planning Gap*

As stated there are currently no wills in place.

*Place Of Most Potential*

We recommend creating wills for the both of you. We will coordinate this with an attorney whom we either recommend or whom you may already know and want to use for the process.

*Strategies*

Business Analysis  
Financial Plan

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***Refinance***

*Vision Profile Goal*

We need to refinance our home as the interest rate is too high.

*Importance*

- Save money in interest.
- Feel that we could get a better rate.
- Would like to reduce our monthly mortgage payment.

*Supporting Resources*

- We do not plan to leave our home for many years.
- We have remodeled our home over the years which has increased its value.

*Obstacles*

- Market conditions.
- May need to get home re-appraised.

*Readiness*

1    2    3    4    5

(1 = Ready, 5 = Not Ready)

*Planning Gap*

Too high an interest rate on your mortgage.

*Place Of Most Potential*

We will help you to find the right mortgage broker to refinance your home in order to take advantage of the present low rates.

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## IMPLICATION OF THE KOLBE A(™) INDEX REPORT FOR MARTIN AND THERESA RAMIREZ

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PREPARED BY TODD FITHIAN OF THE LEGACY COMPANIES, LLC

THURSDAY, AUGUST 20, 2009

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Effective planning requires effective communication and the manner in which individuals communicate is closely related to their conative ability. The Kolbe A(™) index that you completed prior to our meeting is a powerful tool for understanding your conative ability and the implications of that ability in dealing with and managing complex situations.

You should refer to the attached Kolbe A(™) index report for a complete interpretation of the results. In reviewing the report, pay close attention to the following sections:

- How to Use Time and Energy Productively
- How to Communicate Effectively
- Know Your WILL and WON'T

If your Kolbe results indicate different conative abilities this should not concern you, as it is quite natural for couples to differ in this area. These differences should be viewed as strengths rather than weaknesses. Nevertheless, individuals often have different needs in the planning process.

# ***KOLBE A™ INDEX PROFILE REPORT***

***MARTIN RAMIREZ***

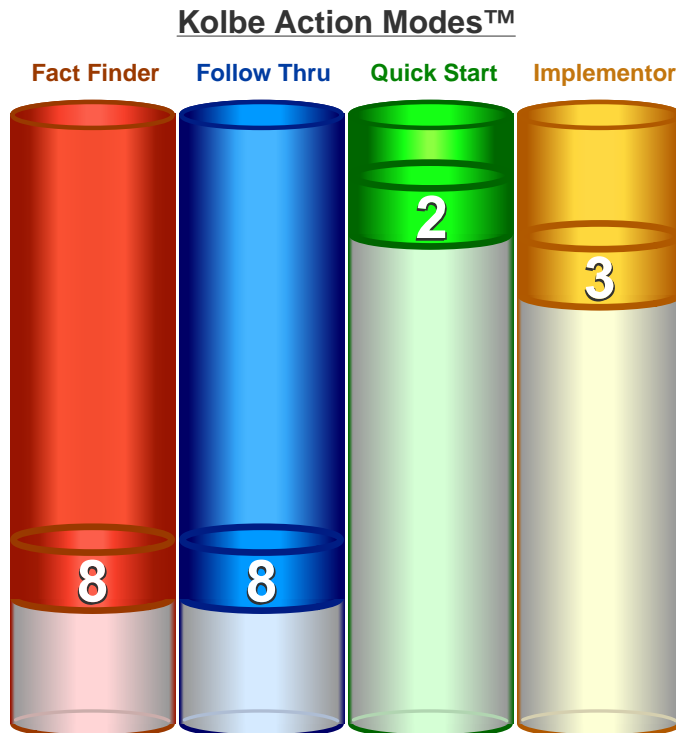


## CONGRATULATIONS

### Martin

Your Kolbe A™ Index result shows you are excellent in situations that require strategic organization of information. You set priorities and put them into appropriate sequences.

Welcome to a journey of discovery into the Kolbe Wisdom, where equality has been proven, your personal creative abilities are celebrated, and teams work with a predictable level of quantifiable synergy. It's the wisdom of the ages combined with modern technology, revealing hidden truths about the three-dimensional mind and the significance of *conation*, your willful determination to act on instinct.



**Your Kolbe result is so individualized, only 5% of the population is likely to have one just like it**

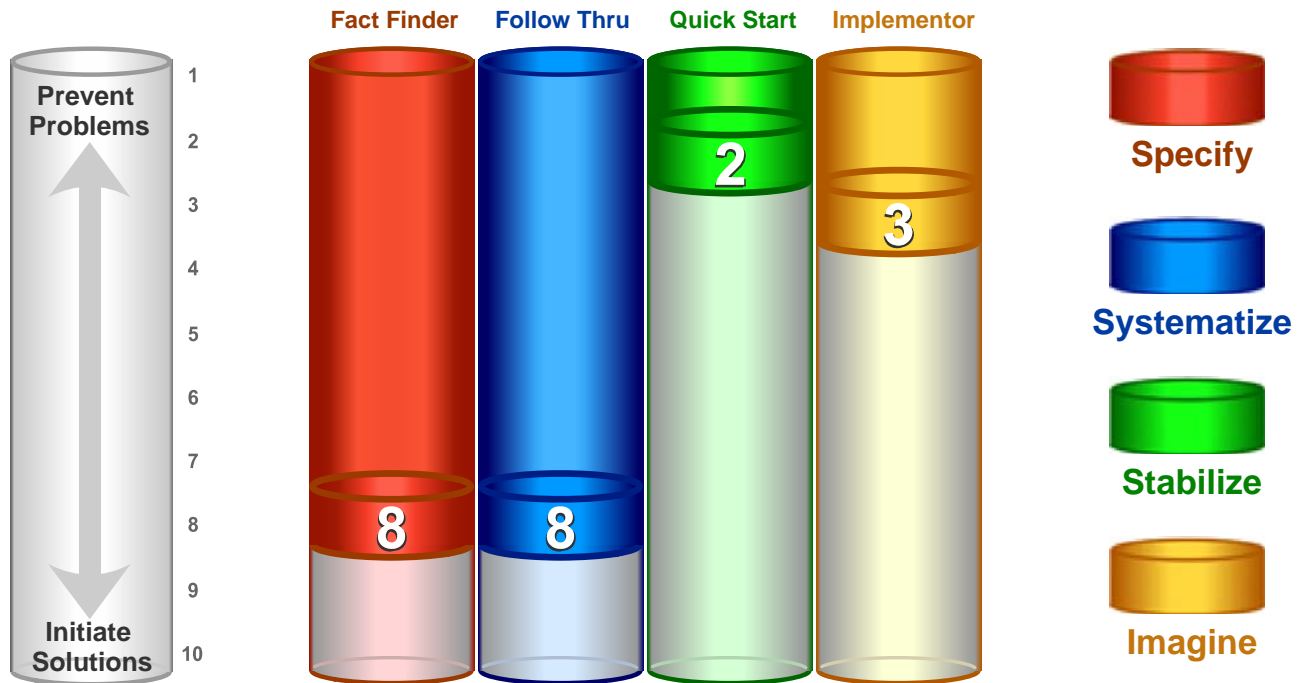


## Martin Ramirez

### Continuum

### Kolbe Action Modes™

### Kolbe Strengths



Kolbe Action Modes are behaviors driven by your *instinct* -- **not** your personality or IQ.

#### Fact Finder:

is how you gather and share information.

#### Follow Thru:

is how you sort and store information.

#### QuickStart:

is how you deal with risks and uncertainty.

#### Implementor:

is how you handle space and tangibles.

Your way of doing it is to **Specify**.

Your way of doing it is to **Systematize**.

Your way of doing it is to **Stabilize**.

Your way of doing it is to **Imagine**.

**Every ring on a Kolbe Continuum represents an equally positive trait**

Kolbe A Result - Listen online to Kathy Kolbe, the creator of the Kolbe Index.  
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## You have a natural strength in each Action Mode that helps you make better decisions

### Action Modes

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#### Fact Finder



Your best way of gathering/sharing information is by **Specifying**.

For instance, you might:

- Research in-depth
- Establish specific priorities
- Quantify/rank order particulars
- Define objectives
- Assess probabilities

- Define terms with exactness
- Determine appropriateness
- Provide historical evidence
- Create analogies
- Develop complex strategies

#### Follow Thru



Your best way of sorting/storing information is by **Systematizing**.

For instance, you might:

- Create the plan
- Coordinate needs
- Chart and graph logistics
- Integrate timelines
- Distinguish patterns

- Design sequential systems
- Categorize differences and similarities
- Bring focus and closure
- Contain discrepancies
- Itemize procedures

#### Quick Start



Your best way of dealing with risks/unknowns is by **Stabilizing**.

For instance, you might:

- Create undeviating standards
- Decide what will/can stay the same
- Protect the status quo
- Create precedents
- Stick with what's familiar

- Clarify deadlines
- Reduce unexpected events
- Limit the options
- Establish outside limits
- Conform to accredited concepts

#### Implementor



Your best way of handling space/tangibles is by **Imagining**.

For instance, you might:

- Create abstract images
- Conceptualize solutions
- Envision circumstances
- Capture the essence
- Symbolically portray

- Find intangible methods
- Create temporary fixes
- Mass produce
- Deal with abstractions
- Concoct out of thin air

***Learned behaviors can mask natural strengths***

***You can count on Kolbe results being constant over time***



## Focus Your Strengths

*Martin, you've probably been asked your whole life:*

*Why miss out because you won't take a risk?  
Can't you ever just wing it?*

Kolbe changes the dialogue. **Kolbe Tips**, individualized for you, explain how wherever you are on the continuum in an Action Mode is a strength — if you take control of leveraging this innate ability. For example:

*You reduce the unknowns before making changes.  
You can be relied upon to prevent chaos.*

Your Kolbe result celebrates your **Modes of Operation (MO): 8-8-2-3**. Understanding and trusting this powerful force will give you *the freedom to be yourself*.

Only about 5% of people are as good as you are at what you naturally do best. Don't exhaust time and energy trying to change your MO; instead, discover how you can take charge of putting your natural strengths to good use.

## What's so different about the Kolbe Index?

### Martin, it's what drives you

*Being a 8-8-2-3 in Kolbe has nothing to do with whether you are an introvert or extrovert, or a math whiz. Kolbe Index results deal with a different part of the mind than your personality or intelligence.*

### Three Parts of the Mind

#### **Cognitive**

*Thinking*  
IQ  
Skills  
Reason  
Knowledge  
Experience  
Education

#### **Conative**

*Doing*  
Drive  
Instinct  
Necessity  
Mental Energy  
Innate Force  
Talents

#### **Affective**

*Feeling*  
Desires  
Motivation  
Attitudes  
Preferences  
Emotions  
Values

### **Conative?**

Action derived from instinct; purposeful mode of striving, volition. It's a conscious effort to carry out self-determined acts.

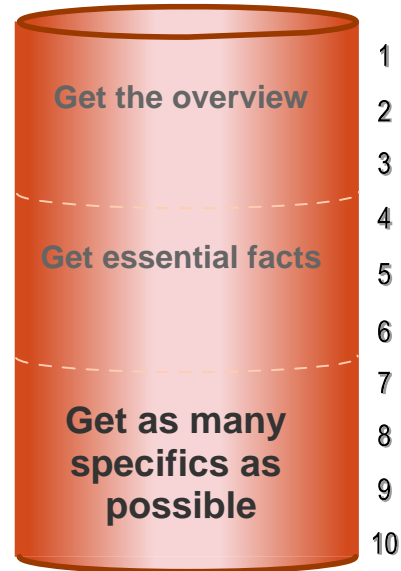
If **conative** is a new word for you – join the crowd. It's the long-lost term for one of the most important things you need to know about yourself.

Compare your instinct to *Specify* with other ways of gathering and sharing information

**Martin, your Fact Finder Strength**



**Possibilities in Fact Finder**



**Martin, take charge of your Fact Finder instincts!**

You **need** to gather information by:

- being precise
- seeking details
- correcting errors
- defining differences
- questioning frequently and thoroughly

**Avoid the stress** of having to:

- generalize
- jump to conclusions
- give yes-or-no answers
- answer off the top of your head
- decide without prioritizing reasons

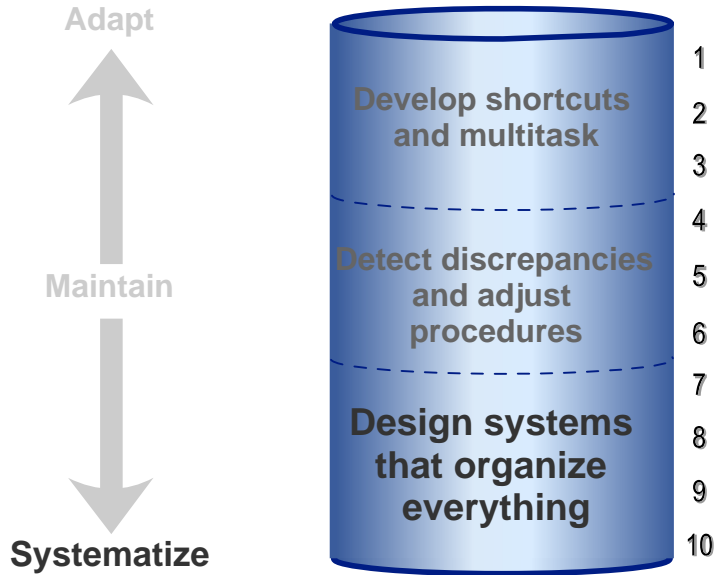
***Kolbe identifies your natural strengths; it's up to you to put them to good use***

**Compare your instinct to *Systematize* with other ways of sorting and storing information**

**Martin, your Follow Thru Strength**



**Possibilities in Follow Thru**



**Act with determination. Make good use of your natural strengths.**

You **need** to organize by:

- designing a sequential system
- coordinating and integrating activities
- charting and graphing information
- categorizing and rank-ordering items
- getting closure on a task before moving on

**Avoid the stress** of having to:

- disrupt your plans
- exceed your budget
- put up with too many interruptions
- start a project without listing essentials
- deal with too much happening at once

***People with very different strengths in Follow Thru may drive you nuts – but they offer an important difference***

Compare your instinct to **Stabilize** with other ways of dealing with risks and uncertainty

Martin, your Quick Start Strength



Possibilities in Quick Start

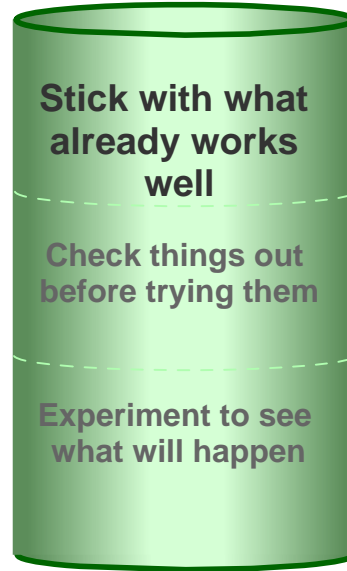
Stabilize



Modify



Improvise



**Without improvisation we would not need stabilization.**

You **need** to deal with risk/uncertainty by:

- avoiding chaos
- finding similarities
- removing unknowns
- fitting new things into the existing picture
- reducing the chance of making mistakes

**Avoid the stress** of having to:

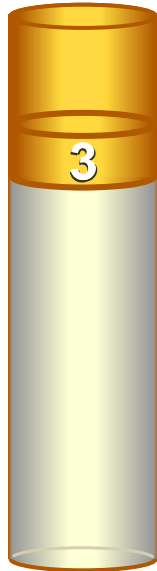
- deal with oddities
- frequently act on short deadlines
- respond immediately
- put up with surprises
- work with ambiguities

***We all have equal potential for creativity — as long as we are all free to create in our own ways***



Compare your instinct to *Imagine* with other ways of dealing with tangibles

Martin, your Implementor Strength



Possibilities in Implementor

Imagine



Restore



Build



Every Implementor strength is critical to creative problem solving.

You have a **knack** for:

- seeing solutions in your mind
- visualizing possibilities
- conceptualizing what could be
- having discussions without having to be face-to-face
- making decisions without having tangible evidence

**Avoid the stress** of having to:

- build physical models
- maintain mechanical equipment
- demonstrate the use of tools
- take apart technological things
- fix broken parts

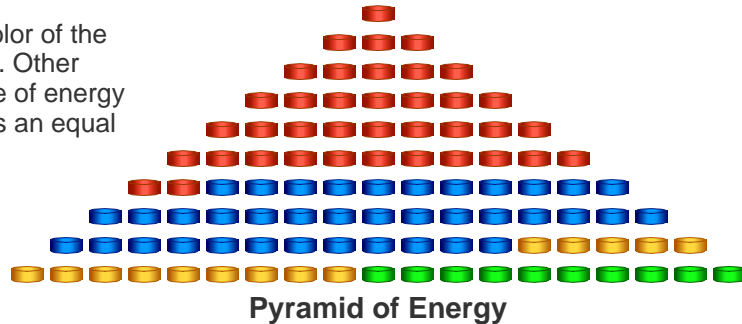
**Kolbe results are proven to be free of gender biases. Males and females have equally distributed strengths on the Implementor continuum – as well as the other three.**

Kolbe A Result - experience it online at <http://www.warewithal.com/kolbereports/>  
(c) 1997 - 2006 Kathy Kolbe. All rights reserved.

**Everyone has 100% of conative energy,  
represented here as a pyramid with 100 units (ergs)**

At the top of your pyramid are ergs the color of the Action Mode you use first in taking action. Other modes follow according to the percentage of energy you have available in them. Everyone has an equal amount of conative energy.

Martin, here's the percentage in each Action Mode of your total available mental energy. This is also the approximate percentage of time you'll spend making efforts in each mode when you are most productive.



- 38% Fact Finder**—deals with the PAST
- 38% Follow Thru**—involves PAST, PRESENT & FUTURE
- 10% Quick Start**—targets the FUTURE
- 14% Implementor**—deals with the HERE-AND-NOW

You spend approximately 38% of your time and energy dealing with the past, through your Fact Finder mode. You allocate time to uncover historic, traditional, and previously proven examples and/or to locate documented evidence. Then, you'll integrate the past into the present and future with orderly and retrievable Follow Thru systems.

**Martin, you will get more done in less time when you leverage your MO of 8-8-2-3.**

Thoughts and emotions can emerge in a blink – without your control. You can control the instinctive energy it takes to act on impulses.

Everyone has equal, yet limited, time and conative – or instinct-driven – energy. **Commit—but to very little.** Target your top priorities. Unlike time, you can replenish conative energy, but it takes downtime to do it.

You have an instinct to act sooner or later, urgently or cautiously. That's what determines your MO. Here are Kolbe Tips, individualized for you, for controlling the use of these natural abilities. This is not "cookie cutter" advice that's repeated for everyone. If others followed the advice intended for you, they would exhaust themselves and have little to show for their efforts.

Take time to rank quantifiable objectives and outline steps to achieve them.

Focus your energy on completing critical tasks and avoid dealing with side issues.

**Self-Provoke** to get where you want to go. You often have to goad yourself to initiate action you desire.



## More than an assessment tool, these results prescribe ways to build on conative strengths

Martin, you can kick your **MO** into gear (or "**Get Conative**" ) when you...

- set priorities and allocate time for the top three or four, making sure you have gathered appropriate resources and background information.

Because most of the world hasn't recognized conation, you may actually have been taught what's absolutely wrong for you. The truth is you need to...

- stick with the tried-and-true.

A good way to start your day is to...

- decide what you are not going to do.

***Don't just take our word for it; try it! You may surprise yourself with how much you can get done, and by how natural it feels.***

You're likely to procrastinate if you have to start before you know when something is due (try giving yourself mini-deadlines).

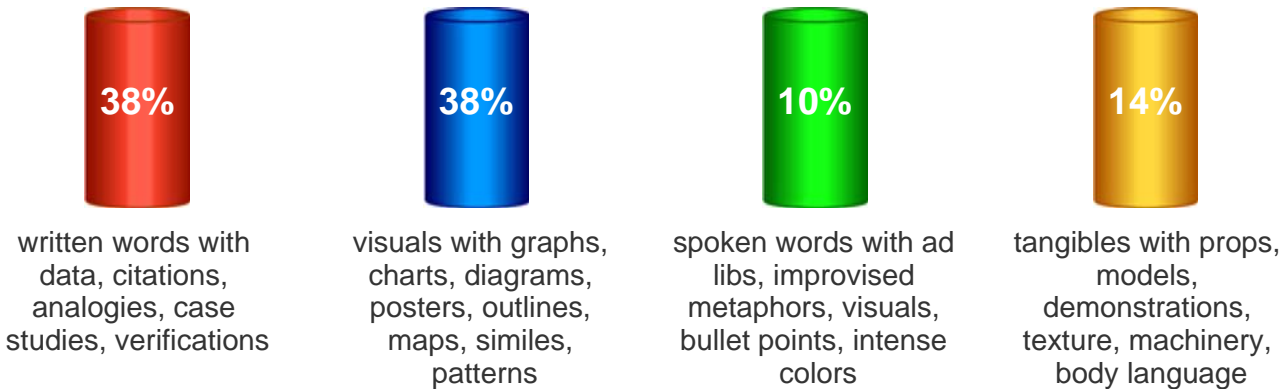
When you need to be persuasive in an unfamiliar situation, ask questions that provide you with background about the situation. Then, address issues that are of concern.

You may be acting against your grain without even knowing it. When we work against our grain, we are not only unhappy but also unproductive, wasting our time on things that require too much energy. Instead of robbing yourself of your valuable time and energy, modify the things you need to do so that you can accomplish them in your own way.

***If you are working against your grain, you may feel fatigued, irritable, helpless, and/or unsatisfied***

## Methods of Communication: Making Your Point

Your authentic "voice" is your natural, conative way of expressing your thoughts and feelings. Communicating in contrary ways will be less effective. You need to save your best methods of communication for the highest impact situations. Here is the % of energy you have in each Mode:



Martin, you have charisma when you act as the authentic you, communicating through your natural conative strengths.

People trust what they sense comes from your conative truths.

Trust others when they follow suit.

Enhance your communication by explaining:

you seek a lot of detailed information and classic examples of the way it's worked before, so you can give expert analysis of any situation. Define conation as the historically accepted third part of the mind that deals with how you take action.

You are likely to criticize another person's idea, a book, movie or play if you find it:

- lacks importance or depth
- has concepts that are not fully developed
- is like something else that didn't work in the past
- seems to draw inappropriate conclusions or uses unsubstantiated references

***Sharing your Kolbe result helps people understand your strengths and your needs***



## Communicating requires conative action

Structure responses and initiate problem solving in what you consider a "proper" order.

Avoid making value judgments when others stray from your prescription. Use charts and graphs to illustrate solutions in written proposals. Set aside time before discussions so that you can prepare your thoughts. Note which key points you want to be sure to cover.

Don't let someone else's sense of urgency push you toward a decision before you are ready or cause you to guess. Let them know that you work best when you have specifics and can complete what you set out to do. Indicate what you consider practical, then plan your time and use of mental energy accordingly.

Conative action never happens in isolation from the other two parts of the mind, the affective and cognitive.

Your instincts won't change with age. **Be obstinate** with people who expect you to conform to age-group stereotypes.

Others can throw your day off kilter by disrupting your schedule. Don't be timid about sharing with others what you need!

Communicating requires consideration of the other person's MO, emotions, and level of understanding.

***Communicating in your true conative character attracts others to you***



## Careers are built on your conative strengths

**Martin, you do your best work when you strive according to your MO. You're most likely to succeed in jobs that use your conative strengths according to each Action Mode.**



Elaborate, compute, scrutinize, substantiate, validate



Sequence, classify, coordinate, integrate, align



Establish, confirm, perpetuate, anchor, institutionalize



Conceptualize, symbolize, imagine, envision, infer

In job interviews, people often say things they think employers want to hear.

Yet if they get a job based upon false promises, they usually become frustrated and regret having to live up to them.

Finding a job that lets you use your natural strengths is a formula for success.

Introduce yourself to prospective employers, clients, colleagues — even classmates, dates, and in-laws — with these truthful pluses they can count on from you:

To Whom It May Concern,

You can count on me to consistently contribute the following Kolbe-validated strengths:

- I will provide an accurate appraisal of options.
- In situations requiring structure, I will systematize solutions.
- My contribution to innovation is to assure stability by introducing it gradually.
- Imagining the solutions helps me when dealing with security and space issues.

***It pays to be truthful in promoting your MO***



## Your MO doesn't limit what you do; it determines how you'll do it

It is important that the environment you work in nurtures your strengths and allows you to be free to be yourself.

Be sure you find out before taking a job whether it will provide you with opportunities to use your strengths by:

- finishing one project before you start another.
- filling in any gaps in information without being hurried to a conclusion.
- integrating seemingly unconnected opportunities.

A job can be just a way to bring in money, or to gain skills. It can also be a way to find a sense of achievement.

Martin, your Kolbe result can help you accomplish all three of these goals, plus develop strong alliances with co-workers who will gain respect for your contributions.

**You have many strengths that could contribute to an organization including creating efficient systems.**

### **REDUCE ON-THE-JOB STRESS**

Measure the demands of your job and leverage your natural talents at work.

[Kolbe B™ Index.](#)

### **PUT THE KOLBE SYSTEM TO WORK AT WORK**

Identify people's instincts for success and discover the untapped potential of your team.

We hope you find this analysis will help you maximize your time and energy and communicate more effectively.

If you took the index through your organization, check back with your Kolbe Consultant or Administrator for additional services.

# ***KOLBE A™ INDEX PROFILE REPORT***

***THERESA RAMIREZ***



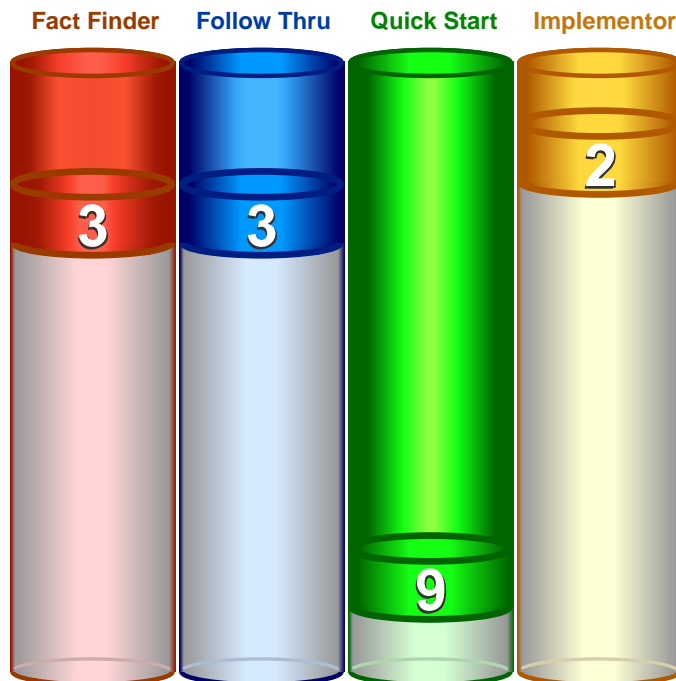
## CONGRATULATIONS

### Theresa

Your Kolbe A™ Index result shows you are terrific with future-oriented challenges and dealing with the essential facts — you don't get bogged down with detailed information. You'll say "Yes" before you even know the end of the question – then turn it into a productive adventure.

Welcome to a journey of discovery into the Kolbe Wisdom, where equality has been proven, your personal creative abilities are celebrated, and teams work with a predictable level of quantifiable synergy. It's the wisdom of the ages combined with modern technology, revealing hidden truths about the three-dimensional mind and the significance of *conation*, your willful determination to act on instinct.

#### Kolbe Action Modes™



**Your Kolbe result is so individualized, only 5% of the population is likely to have one just like it**

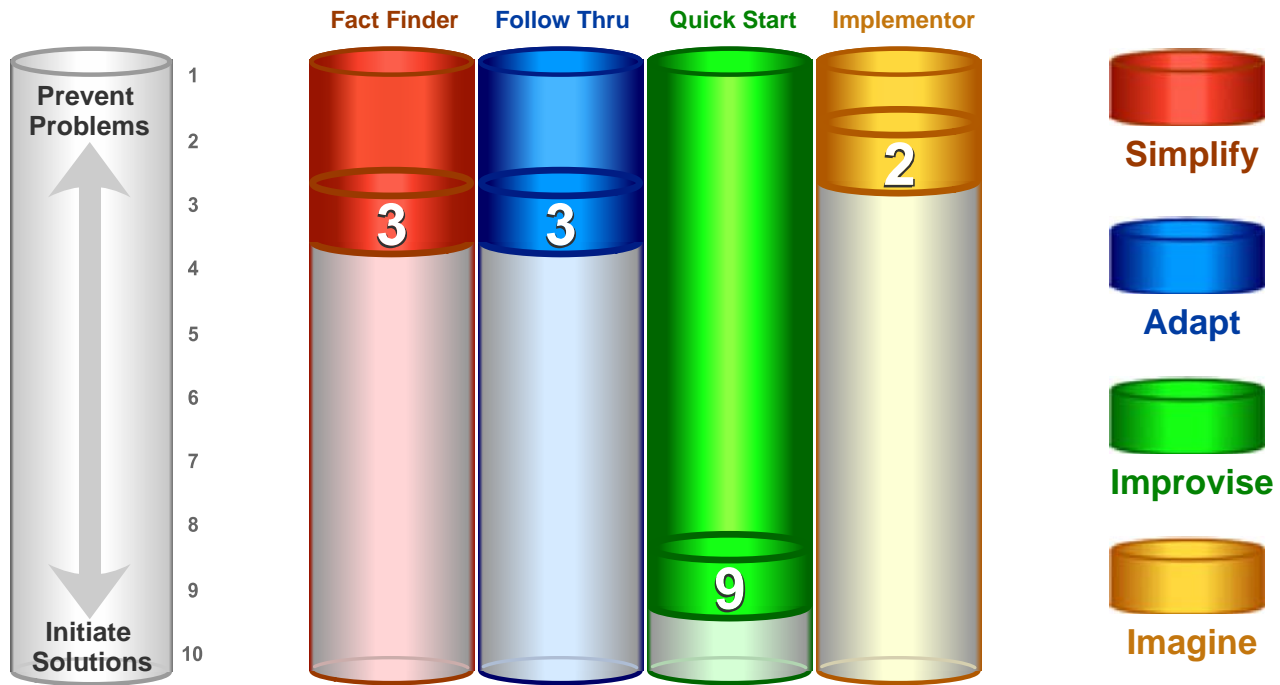


## Theresa Ramirez

### Continuum

### Kolbe Action Modes™

### Kolbe Strengths



Kolbe Action Modes are behaviors driven by your *instinct* -- **not** your personality or IQ.

#### Fact Finder:

is how you gather and share information.

Your way of doing it is to **Simplify**.

#### Follow Thru:

is how you sort and store information.

Your way of doing it is to **Adapt**.

#### QuickStart:

is how you deal with risks and uncertainty.

Your way of doing it is to **Improvise**.

#### Implementor:

is how you handle space and tangibles.

Your way of doing it is to **Imagine**.

**Every ring on a Kolbe Continuum represents an equally positive trait**

Kolbe A Result - Listen online to Kathy Kolbe, the creator of the Kolbe Index.  
(c) 1997 - 2006 Kathy Kolbe. All rights reserved.



## You have a natural strength in each Action Mode that helps you make better decisions

### Action Modes

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#### Fact Finder



Your best way of gathering/sharing information is by **Simplifying**.

For instance, you might:

Distill information  
Draft abridgements  
Estimate  
Condense the data  
Approximate the particulars

Abbreviate the historical background  
Deal with indefinite estimates  
Isolate the crucial material  
Create metaphors  
Stick with the basic hypothesis

---

#### Follow Thru



Your best way of sorting/storing information is by **Adapting**.

For instance, you might:

Create shortcuts  
Revise approaches  
Thrive on interruptions  
Diversify  
Switch tasks frequently  
Be flexible

Decentralize efforts  
Vary approaches  
Do several things at once  
Keep everything accessible  
Find ways around problems

---

#### Quick Start



Your best way of dealing with risks/unknowns is by **Improvising**.

For instance, you might:

Create a sense of urgency  
Initiate change  
Improvise solutions  
Promote experimentation  
Negotiate shortcuts

Initiate innovation  
Originate options  
Generate slogans  
Defy the odds  
Ad lib stories and presentations

---

#### Implementor



Your best way of handling space/tangibles is by **Imagining**.

For instance, you might:

Create abstract images  
Conceptualize solutions  
Envision circumstances  
Capture the essence  
Symbolically portray

Find intangible methods  
Create temporary fixes  
Mass produce  
Deal with abstractions  
Concoct out of thin air

---

***Learned behaviors can mask natural strengths***

***You can count on Kolbe results being constant over time***



## Focus Your Strengths

*Theresa, you've probably been asked your whole life:*

### *Why do you put off making repairs and attacking mechanical problems?*

Kolbe changes the dialogue. **Kolbe Tips**, individualized for you, explain how wherever you are on the continuum in an Action Mode is a strength — if you take control of leveraging this innate ability. For example:

*You help by imagining what could happen — and getting help.  
You don't have to see it to believe it.*

Your Kolbe result celebrates your **Modes of Operation (MO): 3-3-9-2**. Understanding and trusting this powerful force will give you *the freedom to be yourself*.

Only about 5% of people are as good as you are at what you naturally do best. Don't exhaust time and energy trying to change your MO; instead, discover how you can take charge of putting your natural strengths to good use.

## What's so different about the Kolbe Index?

### Theresa, it's what drives you

*Being a 3-3-9-2 in Kolbe has nothing to do with whether you are an introvert or extrovert, or a math whiz. Kolbe Index results deal with a different part of the mind than your personality or intelligence.*

### Three Parts of the Mind

#### **Cognitive**

*Thinking*  
IQ  
Skills  
Reason  
Knowledge  
Experience  
Education

#### **Conative**

*Doing*  
Drive  
Instinct  
Necessity  
Mental Energy  
Innate Force  
Talents

#### **Affective**

*Feeling*  
Desires  
Motivation  
Attitudes  
Preferences  
Emotions  
Values

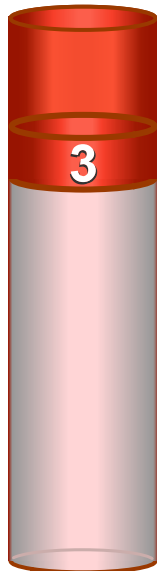
### **Conative?**

Action derived from instinct; purposeful mode of striving, volition. It's a conscious effort to carry out self-determined acts.

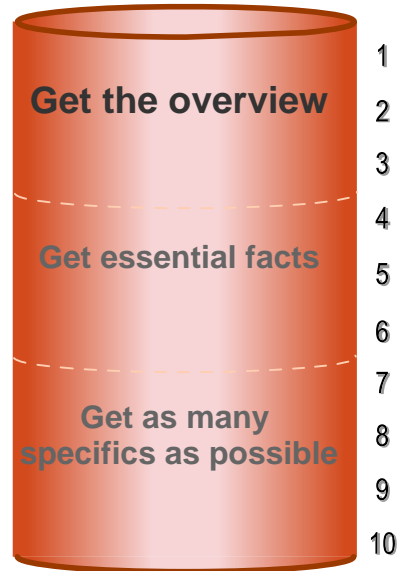
If **conative** is a new word for you — join the crowd. It's the long-lost term for one of the most important things you need to know about yourself.

Compare your instinct to *Simplify* with other ways of gathering and sharing information

Theresa, your Fact Finder Strength



Possibilities in Fact Finder



**Theresa, take charge of your Fact Finder instincts!**

You **need** to gather information by:

- generalizing
- abbreviating
- summarizing
- clarifying options
- getting right to the point

**Avoid the stress** of having to:

- write out all the details
- seek complex justifications
- provide historical evidence
- get into lengthy debates
- re-read all the fine print

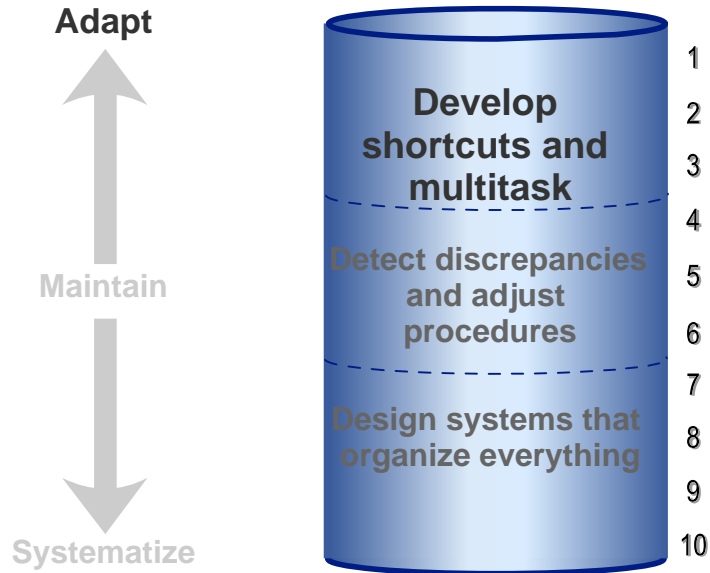
***Kolbe identifies your natural strengths; it's up to you to put them to good use***

## Compare your instinct to *Adapt* with other ways of sorting and storing information

### Theresa, your Follow Thru Strength



### Possibilities in Follow Thru



**Act with determination. Make good use of your natural strengths.**

You **need** to organize by:

- seeing and easily reaching what you use
- frequently revising systems
- doing several things at once
- dealing with tasks as they arise
- not trying to follow standard methods

**Avoid the stress** of having to:

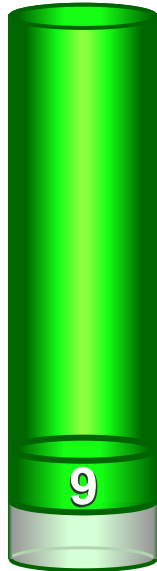
- follow rigid rituals
- put up with step-by-step procedures
- repeat yourself
- adhere to redundant systems
- be overly scheduled

***People with very different strengths in Follow Thru may drive you nuts – but they offer an important difference***

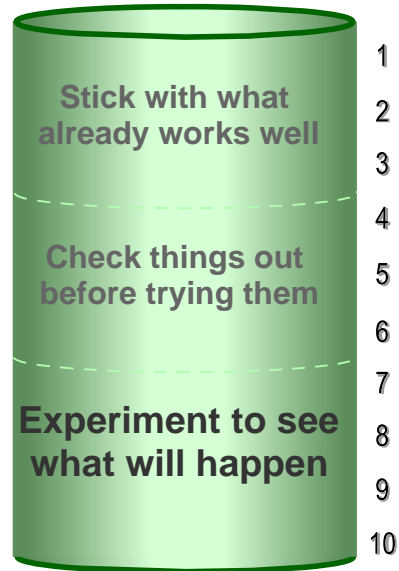


Compare your instinct to *Improvise* with other ways of dealing with risks and uncertainty

Theresa, your Quick Start Strength



Possibilities in Quick Start



**Without improvisation we would not need stabilization.**

You **need** to deal with risk/uncertainty by:

- racing the clock
- innovating changes
- negotiating for shortcuts
- experimenting
- doing things at the last minute

**Avoid the stress** of having to:

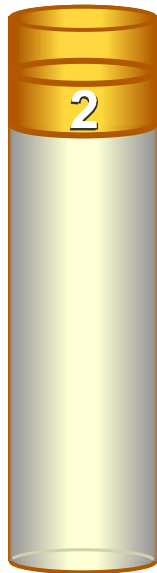
- conform
- avoid potential risks
- stick with the script
- work toward known outcomes
- edit your many ideas

***We all have equal potential for creativity — as long as we are all free to create in our own ways***



## Compare your instinct to *Imagine* with other ways of dealing with tangibles

Theresa, your Implementor Strength



Imagine

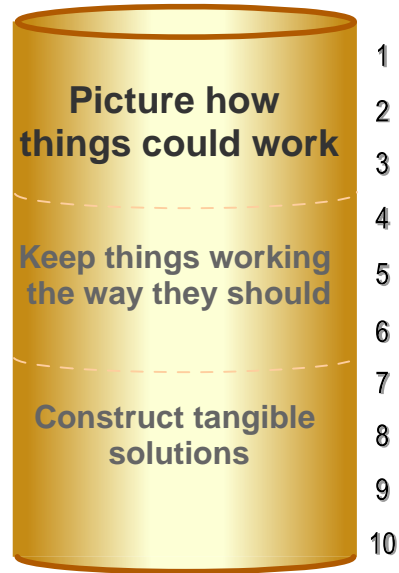


Restore



Build

Possibilities in Implementor



**Every Implementor strength is critical to creative problem solving.**

You have a **knack** for:

- seeing solutions in your mind
- visualizing possibilities
- conceptualizing what could be
- having discussions without having to be face-to-face
- making decisions without having tangible evidence

**Avoid the stress** of having to:

- build physical models
- maintain mechanical equipment
- demonstrate the use of tools
- take apart technological things
- fix broken parts

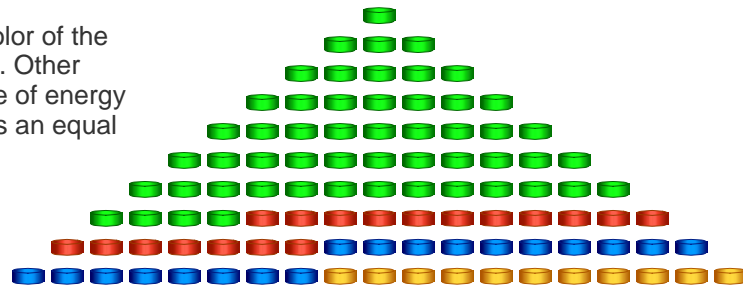
***Kolbe results are proven to be free of gender biases. Males and females have equally distributed strengths on the Implementor continuum – as well as the other three.***

Kolbe A Result - experience it online at <http://www.warewithal.com/kolbereports/>  
(c) 1997 - 2006 Kathy Kolbe. All rights reserved.



## Everyone has 100% of conative energy, represented here as a pyramid with 100 units (ergs)

At the top of your pyramid are ergs the color of the Action Mode you use first in taking action. Other modes follow according to the percentage of energy you have available in them. Everyone has an equal amount of conative energy.



**Pyramid of Energy**

Theresa, here's the percentage in each Action Mode of your total available mental energy. This is also the approximate percentage of time you'll spend making efforts in each mode when you are most productive.

- 18% **Fact Finder**—deals with the PAST
- 18% **Follow Thru**—involves PAST, PRESENT & FUTURE
- 53% **Quick Start**—targets the FUTURE
- 11% **Implementor**—deals with the HERE-AND-NOW

You spend 53% of your time and energy with your Quick Start strengths taking on high potential challenges. You're way ahead of the curve as you tackle what others may consider underdeveloped and unconfirmed opportunities. Your vision for possibilities allows you to work on commissions and in unexplored territories.

### Theresa, you will get more done in less time when you leverage your MO of 3-3-9-2.

Thoughts and emotions can emerge in a blink – without your control. You can control the instinctive energy it takes to act on impulses.

Everyone has equal, yet limited, time and conative – or instinct-driven – energy. **Commit—but to very little.** Target your top priorities. Unlike time, you can replenish conative energy, but it takes downtime to do it.

You have an instinct to act sooner or later, urgently or cautiously. That's what determines your MO. Here are Kolbe Tips, individualized for you, for controlling the use of these natural abilities. This is not "cookie cutter" advice that's repeated for everyone. If others followed the advice intended for you, they would exhaust themselves and have little to show for their efforts.

Seize the moment when your ideas surface. Don't wait – or debate.

After working intensely to meet deadlines, take time to do nothing.

**Self-Provoke** to get where you want to go. You often have to goad yourself to initiate action you desire.



## More than an assessment tool, these results prescribe ways to build on conative strengths

Theresa, you can kick your **MO** into gear (or "**Get Conative**" ) when you...

- give yourself a deadline, guess if you must, and decide to beat the odds.

Because most of the world hasn't recognized conation, you may actually have been taught what's absolutely wrong for you. The truth is you need to...

- kick it and magically make it work again.

A good way to start your day is to...

- glance through what has to get done and start with actions that don't require more information.

***Don't just take our word for it; try it! You may surprise yourself with how much you can get done, and by how natural it feels.***

You're likely to procrastinate if you have to follow a highly structured format or system.

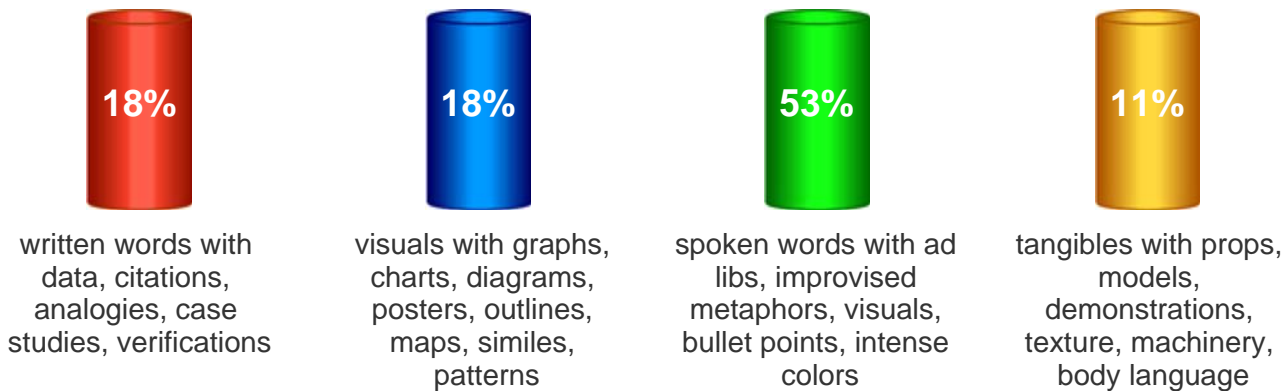
When you need to be persuasive in an unfamiliar situation, wing it. Trust your guts to pull out the right examples and call it as you see it. You'll be right on target.

You may be acting against your grain without even knowing it. When we work against our grain, we are not only unhappy but also unproductive, wasting our time on things that require too much energy. Instead of robbing yourself of your valuable time and energy, modify the things you need to do so that you can accomplish them in your own way.

***If you are working against your grain, you may feel fatigued, irritable, helpless, and/or unsatisfied***

## Methods of Communication: Making Your Point

Your authentic "voice" is your natural, conative way of expressing your thoughts and feelings. Communicating in contrary ways will be less effective. You need to save your best methods of communication for the highest impact situations. Here is the % of energy you have in each Mode:



Theresa, you have charisma when you act as the authentic you, communicating through your natural conative strengths.

People trust what they sense comes from your conative truths.

Trust others when they follow suit.

Enhance your communication by explaining:

you skip the details and go to the bottom line, getting the overview, avoiding getting stuck on one topic, and skimming to get the important stuff.

You are likely to criticize another person's idea, a book, movie or play if you find it:

- moves too slowly or doesn't get right to the point
- is predictable
- is just plain boring or the information isn't new

***Sharing your Kolbe result helps people understand your strengths and your needs***



## Communicating requires conative action

Ad lib. Improvise. Do presentations with only bottomline notes. Overpreparing takes you out of your stride. Say it rather than write it.

Don't get caught up in the mechanics of a presentation. You are able to read audiences well, but following a script or getting locked into an audio-visual format limits your ability to go with the flow.

Communicate your goals to others so that they may buy in – they need to know where you are heading. Recognize that those with more Fact Finder need details and those with Follow Thru intensity need to put your brainstorm into context.

Your forte isn't in doing Implementor demonstrations, though you may enjoy using props to show a craftsman what you want.

Humor goes a long way in bridging conative gaps. Communicate the commitment you are willing to make and the talent you offer without placing a value judgment on either yours or others' forms of contribution.

Conative action never happens in isolation from the other two parts of the mind, the affective and cognitive.

Your instincts won't change with age. **Be obstinate** with people who expect you to conform to age-group stereotypes.

Others can throw your day off kilter by requiring that you stick with a schedule. Don't be timid about sharing with others what you need!

Communicating requires consideration of the other person's MO, emotions, and level of understanding.

***Communicating in your true conative character attracts others to you***



## Careers are built on your conative strengths

**Theresa, you do your best work when you strive according to your MO.  
You're most likely to succeed in jobs that use your conative strengths  
according to each Action Mode.**



Clarify, distill, approximate, hypothesize, abbreviate



Diversify, disguise, diffuse, interject, switch



Speculate, discover, originate, promote, customize



Conceptualize, symbolize, imagine, envision, infer

In job interviews, people often say things they think employers want to hear.

Yet if they get a job based upon false promises, they usually become frustrated and regret having to live up to them.

Finding a job that lets you use your natural strengths is a formula for success.

Introduce yourself to prospective employers, clients, colleagues — even classmates, dates, and in-laws — with these truthful pluses they can count on from you:

To Whom It May Concern,

You can count on me to consistently contribute the following Kolbe-validated strengths:

- I will provide simplification of complex issues.
- In situations requiring structure, I will adapt for necessary deviations.
- My contribution to innovation is to improvise possibilities.
- Imagining the solutions helps me when dealing with security and space issues.

***It pays to be truthful in promoting your MO***



## Your MO doesn't limit what you do; it determines how you'll do it

It is important that the environment you work in nurtures your strengths and allows you to be free to be yourself.

Be sure you find out before taking a job whether it will provide you with opportunities to use your strengths by:

- dealing with change with the freedom to experiment and take significant risks.
- challenging yourself with deadlines and tough-to-reach goals
- thriving on interruptions that bring diversity and provide brainstorming opportunities.

A job can be just a way to bring in money, or to gain skills. It can also be a way to find a sense of achievement.

Theresa, your Kolbe result can help you accomplish all three of these goals, plus develop strong alliances with co-workers who will gain respect for your contributions.

**You have many strengths that could contribute to an organization including your ability to tackle many tasks at one time.**

### **REDUCE ON-THE-JOB STRESS**

Measure the demands of your job and leverage your natural talents at work.

[Kolbe B™ Index.](#)

### **PUT THE KOLBE SYSTEM TO WORK AT WORK**

Identify people's instincts for success and discover the untapped potential of your team.

We hope you find this analysis will help you maximize your time and energy and communicate more effectively.

If you took the index through your organization, check back with your Kolbe Consultant or Administrator for additional services.

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## THE TEAM PROFILE FOR MARTIN AND THERESA RAMIREZ

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PREPARED BY TODD FITHIAN OF THE LEGACY COMPANIES, LLC

THURSDAY, AUGUST 20, 2009

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The team profile outlines the Virtual Planning Team™ approach and provides an overview of your existing planning team. This report is preliminary in nature and additional steps are required to be sure you maximize the effectiveness of your planning team.

### THE VIRTUAL PLANNING TEAM™

A Virtual Planning Team is brought together for one purpose – to design a plan that achieves your expressed goals and objectives. The ideal team is multidisciplinary with each advisor serving a different function and bringing a unique competency to the mix.

The team gives each strategy idea full consideration, regardless of which advisor makes the suggestion. Team members must reach consensus on the validity and effectiveness of each idea before it is presented to you. Consensus is achieved by using your clearly stated goals as the guide. Thus, having clearly stated goals is central to the process.

A team may be large or small. But, the most important thing to remember is that you are the team leader. You are at the center of and in total control of the planning process. If, at any time, you feel you have lost control, the make-up of the team should be re-evaluated and necessary adjustments should be made accordingly.

A Virtual Planning Team, with you in the center of the process, leads to both excellence and trust. Each advisor brings a core competency to the effort, creating a best-of-everything planning team. No single advisor can achieve this task. The team experiences a sense of “co-destiny” and trust in each other in the shared goal of helping you achieve your highest planning aspirations.

Martin and Theresa Ramirez's Current Virtual Planning Team Members:

Michael Jones  
Jennifer Jacobs

### STRENGTHS ASSESSMENT

Effective planning requires a team approach as well as certain specific strengths from each member. These strengths can be divided into four areas.

- (1) Relationship: The disposition to protect and reinforce important relationships.
- (2) Discovery: The competence to discover, acknowledge, interpret, accept and document a client's mission, vision, values and goals.
- (3) Solutions: The ability to develop, create and/or find strategies, tactics and tools to resolve a client's

existing planning gaps.

(4) Management: The competence to coordinate each planning cycle to a timely and effective conclusion.

Based on our preliminary discussions, you have assessed the strengths of your existing Virtual Team Members on a scale of -3 to 3 as shown on the report titled Team Assessment - Strengths

## TRUST

Trust is the basis for all relationships and the level of trust you are able to afford your advisory team has significant implications regarding your ability to make progress and achieve your goals. We use the following formula to evaluate the level of trust in any relationship.

$$T = (C + R + I) / S$$

C= Credibility (1-10)

R= Reliability (1-10)

I= Intimacy (1-10)

S= Self-Orientation (1-10)

Below is a brief definition of each term:

**Credibility:** How effective is your advisor in his or her respective area of expertise? Factors may include length of experience, education, and professional degree, and their effectiveness in past engagements. How good are they at what they are doing?

**Reliability:** Do your advisors do what they say, when they said they would, and in the manner they said they would do it? Do they show up on time and do they finish what they start?

**Intimacy:** Is about emotional closeness concerning the issues at hand. It is driven by emotional honesty and a willingness to expand the bounds of acceptable topics, while maintaining a mutual respect. Are you comfortable talking with your advisors about important personal and emotional issues?

**Self-Orientation:** How confident are you that your advisors put your interests ahead of their own? Are they just in it for the money, or are they truly concerned about helping you achieve your goals?

Based on preliminary discussions, you have assessed your Virtual Team Members based upon the trust formula with the results shown on the report titled Team Assessment - Trust Formula.

As your knowledge and understanding of this tool increases, so will its usefulness. It is our expectation that you will use this formula to assess our relationship in the future, and as a means to hold us accountable.

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## TEAM MEMBERS FOR MARTIN AND THERESA RAMIREZ

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PREPARED BY TODD FITHIAN OF THE LEGACY COMPANIES, LLC  
THURSDAY, AUGUST 20, 2009

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### Michael Jones

<i>Strengths</i>				<i>Trust Formula</i>			
<i>Assessment: 7</i>				<i>Trust Value: 3.0</i>			
<u>Relationship</u>	<u>Discovery</u>	<u>Solutions</u>	<u>Management</u>	<u>Credibility</u>	<u>Reliability</u>	<u>Intimacy</u>	<u>Self-Orientation</u>
1	2	3	1	5	7	6	6

*Notes:*

Insurance Agent

### Jennifer Jacobs

<i>Strengths</i>				<i>Trust Formula</i>			
<i>Assessment: 7</i>				<i>Trust Value: 7.0</i>			
<u>Relationship</u>	<u>Discovery</u>	<u>Solutions</u>	<u>Management</u>	<u>Credibility</u>	<u>Reliability</u>	<u>Intimacy</u>	<u>Self-Orientation</u>
1	1	3	2	7	7	7	3

*Notes:*

CPA referred by Michael Jones.

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## TEAM ASSESSMENT FOR MARTIN AND THERESA RAMIREZ

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### *Team Assessment - Strengths*

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A = R + D + S + M

A = Assessment (-12 to 12)

R = Relationship (-3 to 3)

D = Discovery (-3 to 3)

S = Solutions (-3 to 3)

M = Management (-3 to 3)

	<b>R</b>	<b>D</b>	<b>S</b>	<b>M</b>	<b>A</b>
Michael Jones	1	2	3	1	7
Jennifer Jacobs	1	1	3	2	7

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## TRUST FORMULA FOR MARTIN AND THERESA RAMIREZ

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### *Team Assessment - Trust Formula*

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$$T = (C + R + I) / S$$

T = Trust Value

	C	R	I	S	T
Jennifer Jacobs	7	7	7	3	7
Michael Jones	5	7	6	6	3

C = Credibility (1 - 10)

R = Reliability (1 - 10)

I = Intimacy (1 - 10)

S = Self-Orientation (1 - 10)