

INVESTOR PERSONALITY REPORT

James R. Hartwell

CLIENT	ADVISOR	COMPLETED	ASSESSMENT
James R. Hartwell	Sarah Chen, CFP	May 20, 2026	Standard (50-question)

INVESTOR ARCHETYPE

The Lion

Lions are typically outgoing and driven to succeed. They get energy from others and enjoy leadership opportunities where their skills shine. Lions have the courage to take risk and seek to take full advantage of bull markets. Yet, they also have an enhanced ability to keep a cool head in times of volatility, and they retain an optimism that allows them to capitalize on opportunities. On the downside, Lions can be overconfident and may overlook significant outlier risks. Lions should be careful not to buy in at market tops.

WORKING WITH YOUR ADVISOR

Lions tend to require less frequent communication than other types. Their enhanced ability to keep an even keel during negative markets means they require less communication to feel okay. They are nonetheless extroverts who tend to enjoy conversations and are generally easy to talk to.

VULNERABILITIES

Lions are at a reduced risk for negative emotional biases based on fear, but are more at risk for biases rooted in excessively high expectations. Lions must guard against Overconfidence, getting caught up in manias (Herding), and calling bottoms during bear markets (Mean Reversion Bias).

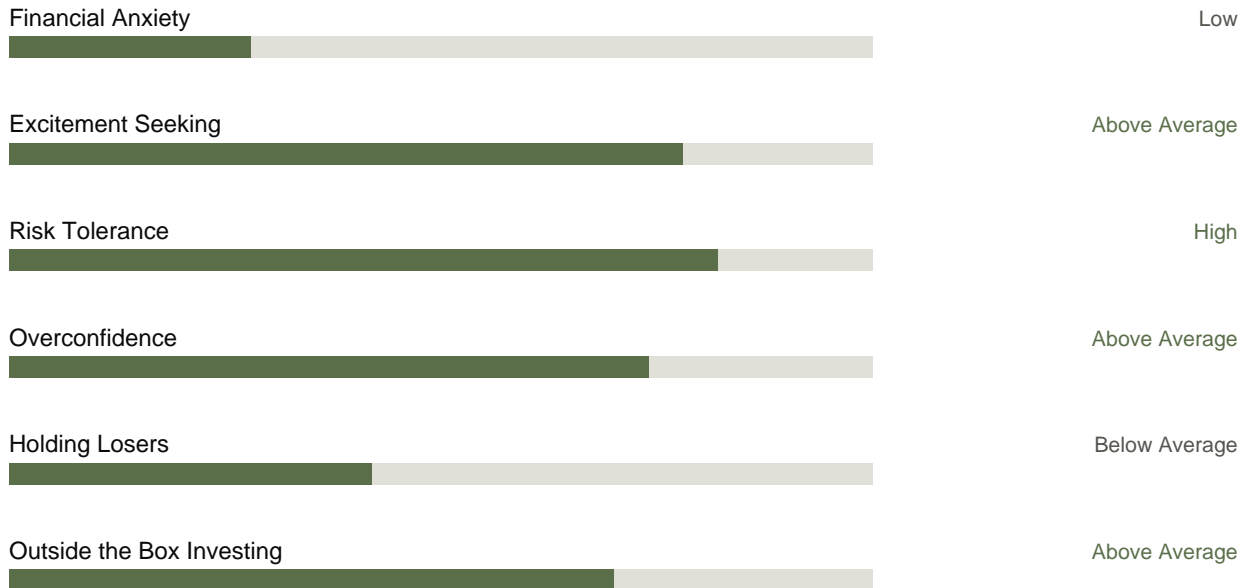
ADVISORY DIMENSIONS

Scoring Profile

Plan Orientation



Above Average



RISK GAP ANALYSIS

+6.2

The client's stated risk tolerance (75/100) exceeds their behaviorally adjusted tolerance (68.8/100) by 6.2 points. This is a moderate positive gap — the client may take on slightly more risk than their behavior suggests they can sustain. Monitor during extended downturns.

ADVISOR EYES ONLY

Confidential — Do not share with client

How to Work With This Client

Lions are confident, easy-to-work-with clients who rarely panic. Your bigger challenge is reining in their optimism during bull markets when they may want to take on more risk than is prudent. They respect directness and competence — give them data and speak to them as peers. Watch for overconfidence leading them to dismiss your caution. During market euphoria, the Lion needs a trusted advisor willing to push back on their risk appetite, not one who simply validates their enthusiasm.

Advisory Guidance by Dimension

Plan Orientation — Above Average

CATEGORY	GUIDANCE
Liquidity	Incorporate the liquidity of investments into a financial plan and illustrate how it meets desired goals.
Implementation	Appreciates the need for a long-term plan and will actively seek one out. Use this to your advantage.
Risk Management	Carefully assess and explain the impact of volatility and sequence of returns on multiple portfolio allocations.
Time Horizon	Ensure time horizon used in planning aligns with client's stated goals.
Education	Allocate ample time towards reviewing their investment policy statement as the framework for decisions.
Communication	Include references to the IPS or financial plan to tie decisions and results measurement.
Pre-set Actions	They are disciplined enough to progress along an agreed upon path.
Retain/Delegate	Tie pre-set actions that align with the investment policy or financial plan for approval.
Complexity	Routinely include a reference to how specific financial decisions relate to the overall plan.
Success Metrics	Establish a routine timeline for periodic plan updates and communicate when changes are made.

Financial Anxiety — Low

CATEGORY	GUIDANCE
Liquidity	Likely to appreciate longer-term and less price-visible options.
Implementation	Answer any questions about the process. Less hand-holding required.
Risk Management	This client may understand the value of taking additional risk during volatility.
Time Horizon	Keep a long-term focus even when discussing short-term price fluctuations.
Education	Less detailed explanations are acceptable, but confirm client understanding.
Communication	Less frequent communication regarding market volatility needed.

Pre-set Actions	Generally pre-set actions should be an easier method for structuring the client program.
Retain/Delegate	Clear, concise, up-front explanations enable advisor to have more control.
Complexity	Keep recommendations in a simple format with fewer details unless client requests otherwise.
Success Metrics	More logical metrics versus emotional assessments should be incorporated into evaluating results.