

# VBI Client Guidebook

*Your Values Based Investment Guide*

Building Your Wealth  
&  
Living Your Values

## Contents

- ❖ Values & Wealth Creation
- ❖ Knowing Your Priority Values
- ❖ What are Values?
- ❖ Values & Performance
- ❖ My Priority Values
- ❖ Values & World-Views
- ❖ My World View
- ❖ Creating My Most Effective & Meaningful Investment Objectives
- ❖ My VBI Action Plan
- ❖ Appendix: Descriptors of My Priority Values

## Values & Wealth Creation

*"It's not hard to make decisions when you know what your values are".*

Roy Disney, Film Writer & Producer

Values lie behind all the choices you make in your life— including how you choose to invest your wealth as well as your philanthropic decisions and actions.

People do not always make wise investment or philanthropic choices around their own values. Often our personal values are based on unquestioned or “hand-me down” beliefs or assumptions about life from others in our family, or from values we have taken on from peers or organizations of which we have been a part. In any case, if you make choices based on someone else’s values, you are more or less living their life, not your own.

Some questions to consider:

- Do you know your own values with sufficient clarity?
- Do you know how your values influence your behaviour and how they influence your views of wealth?

Before you can set meaningful investment and philanthropic objectives you must know, with a high degree of clarity, what your priority values are. The Value Mentors/Minessence Group values inventory you have completed is designed to give you this clarity as an integral part of the Veris Wealth Partners process of personal and financial discovery. This approach will help you in aligning your investing strategy and your generosity with your core values, supporting your personal vision for yourself and your family with a solid foundation and clear focus.

## *Knowing Your Priority Values*

Values provide us with a deep sense of meaning and purpose and establish our sense of actionable priorities.

A key characteristic of successful investors and philanthropists is that their values are conscious motivators – i.e., they know what their values are!

We believe in the vital interdependence of investment and philanthropy driven and guided by your values and meaningful objectives.

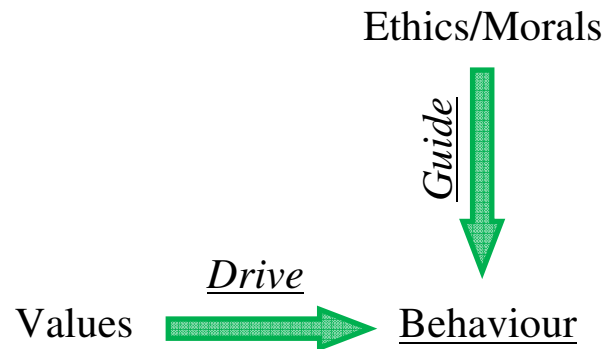
This guidebook will assist you in understanding how your priority values support the building of wealth through meaningful investment decisions and strategies. Where applicable, it will also assist you in making explicit values based philanthropic decisions.

### *What are Values?*

Values are life-style priorities. Since values lie behind all the choices we make, it follows they lie at the very core of the life we've created for ourselves. Thus, through our values we express what is important in our life and, when we are true to our values, the life-style we live is our expression of these values.

If you know what values a person holds, you have a general idea of what they want to do in their life. For example, if a person's highest priority value is *Achievement/Success* you would expect them to be striving towards one or more goals and doing whatever they can to achieve them. Likewise, if a person's highest priority value is *Research/Knowledge*, you would expect them to be in an occupation such as medical research, social research, etc.

There is a link between values and the activities or behaviours a person would be expected to be involved in based on their priority values. However, because we live in society, we cannot live our values any way we want—codes-of-ethics/morals also guide our behaviour. On the following diagram this is represented as:

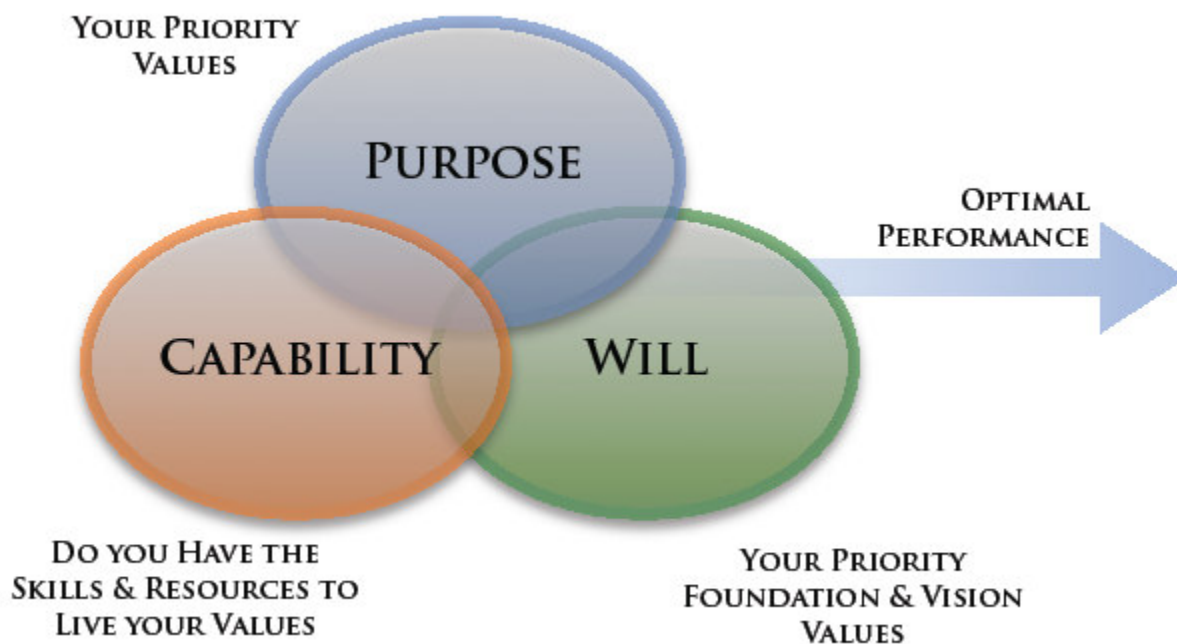


## Values & Performance

The following diagram reveals how your values are the key to optimal performance, success and happiness in your approach to investments and life in general.

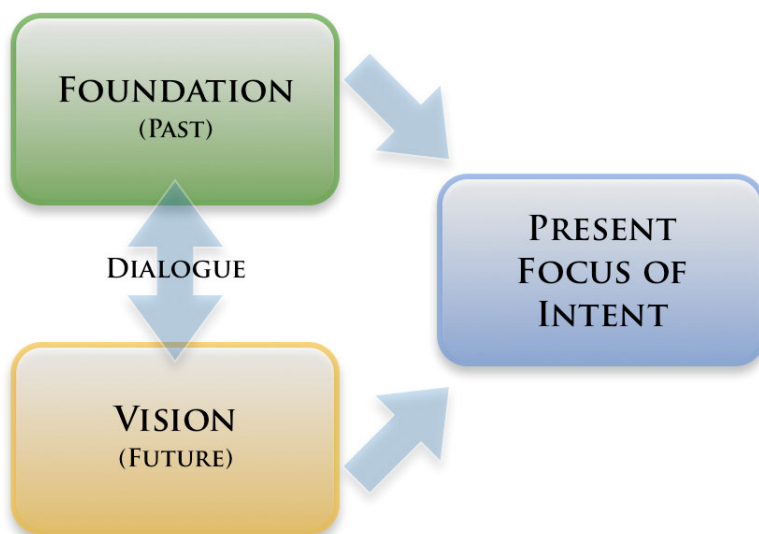
It is only when you have *PURPOSE*, *WILL* and *CAPABILITY* that you *CAN & WILL ACT* effectively. This is where *VALUES* come in:

1. You attain *Purpose & Direction* through knowing your *Priority Values* and committing to them.
2. You are most motivated to do things that match your priority values.
3. You have a preference for gaining skills and abilities only around things relating to your priority values.



*Values are grouped into these three categories:*

- ❖ *Vision Values* (Present Future) are a source of inspiration. They provide a sense of direction and larger purpose and reflect how you would like the world to be.
- ❖ *Focus Values* (present) reflect how you currently view the world. They are the values where you normally put most of your conscious energy.
- ❖ *Foundation Values* (Present Past) demand attention when you are stressed and threatened. Try to make sure you have effective strategies to enable you to live your foundation values without the need to give them much energy or attention.



## *My Priority Values*

Listed on the next page are *your highest priority values* that were determined by taking the online Value Mentors/Minessence Group values inventory. The *Values Tree* to the right of your values provides a visual metaphor for understanding the role of *Foundation, Focus* and *Vision* values in your life and how they may interact in managing your wealth. For example, just as a tree's roots and environment are essential for its health, so too, having effective strategies for living your *Foundation Values* is essential for wealth preservation. Similarly, your *Vision Values* will inform and guide your investments in sustainability, impact investing and philanthropy.

# My Values Tree

## My Vision Values

- Construction/New Order
- Insight
- Prophet/Vision
- Art/Beauty
- Human Rights
- Accountability/Ethics

## My Focus Values

- Belief/Philosophy/Value
- Work/Wealth/Value
- Achievement/Success
- Personal Authority/Honesty
- Faith/Risk/Vision
- Research/Originality/
- Knowledge

## My Foundation Values

- Security
- Economics/Profit
- Tradition
- Property/Control
- Care/nurture

SPIRIT  
(FLOWERS)

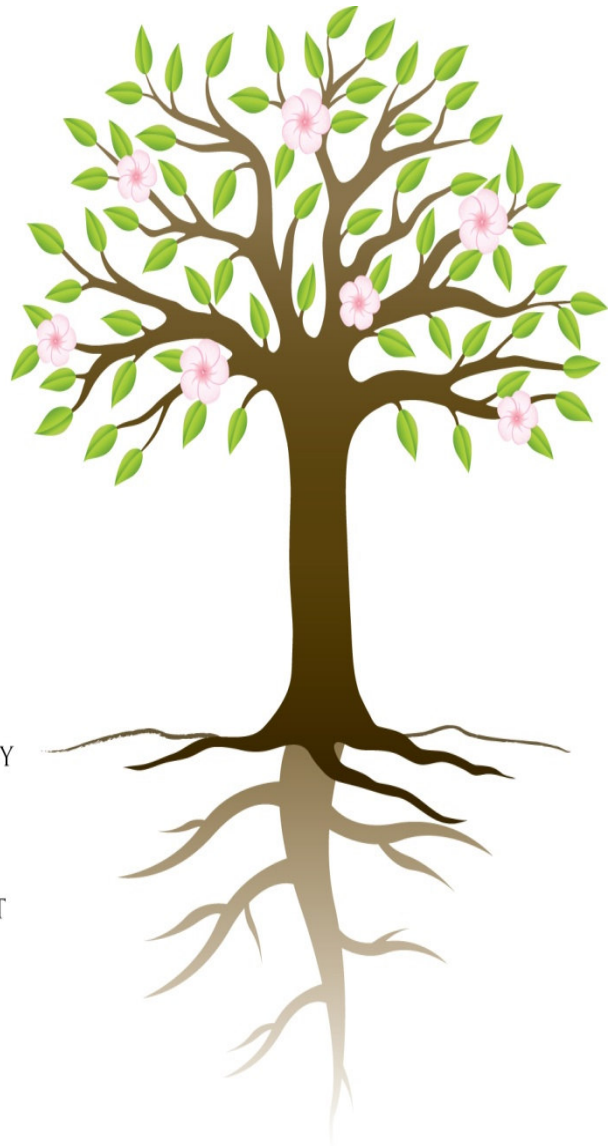
HIGHER  
INTELLIGENCE  
(LEAVES)

INTELLECT  
(BRANCHES & BUDS)

HEART  
(TRUNK)

PHYSICAL BODY  
(ROOTS)

ENVIRONMENT  
(NOURISHMENT)



## Values & World Views

World-views are unconscious assumptions about life that strongly influence our values and beliefs.

Each of us has a unique World-View which is comprised of a set of beliefs and assumptions about the nature of the world we live in, how we should relate to each other, about the nature of our work, etc. It is our World-View that shapes our unique set of personal values.

The reverse is also true. That is to say, knowing a person's value priorities makes it possible to gain insights into how that person views the world.

There is an internal dialogue taking place between your past and your future views of the world. From this dialogue your present or current World-View is derived. The values which comprise your current World-View are your *FOCUS* values.

There are seven different World-Views:

*Alien/Threatened:* I experience the world as alien, threatening and sometimes, mysterious. My major needs are for security and material ownership as I struggle for physical survival.

*Family/Social:* My home, friends and family are my world. They shelter me from a sometimes unfriendly or uncaring society. Hospitality and respect for authority are very important.

*Institutional:* The world is a problem with which I cope by becoming educated and making an adequate living. I struggle to be successful and to please those in authority who control my future.

*Actualization:* I am driven to find my own place in the world and to find a core set of values in which to orient my life. I may experience a conflict between what institutions demand of me and what I believe is right.

*Collaborative Project:* The future can be created. I am strongly motivated to collaborate with others in projects that transform institutions and organizations into new forms that improve the quality of life of their members.

*Symbiotic:* I view the world through a systems perspective and see how and why it is often unjust. I value cooperation more than competition. I intend to make a significant, positive impact on the world through my public expression and communication.

*Global Transformation:* I view the world as a fragile eco-system of which we are a part and for which we must care. My perspective and vocation is a global one requiring the collaboration of all concerned institutions of which I am a part to support human rights and ecological sustainability.

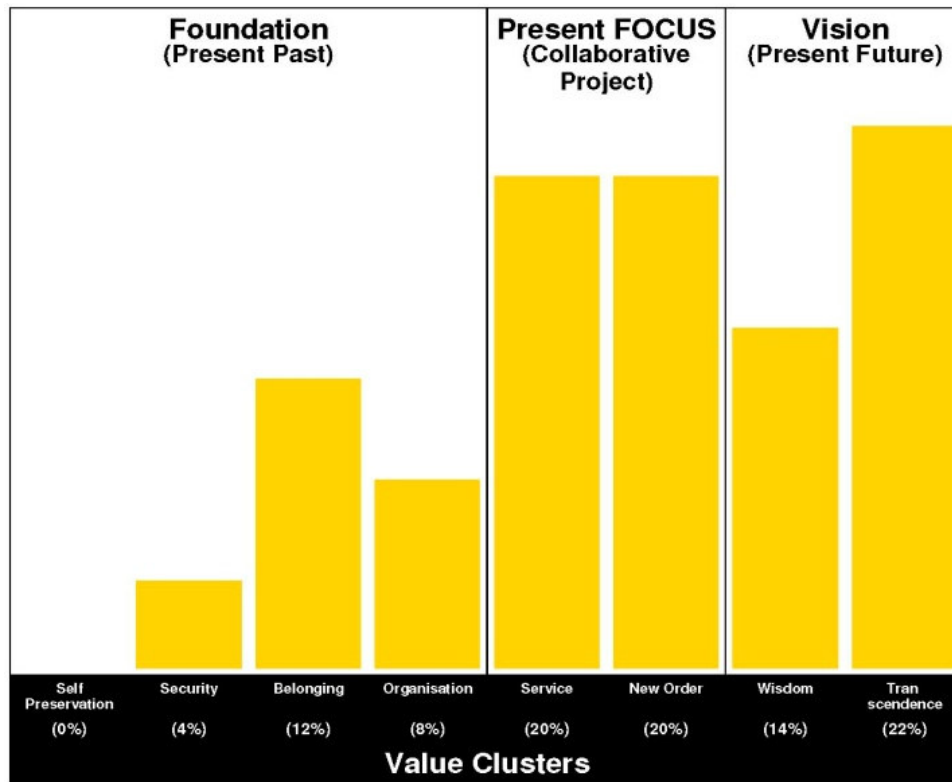
## *My World View*

Your World-View is: *COLLABORATIVE PROJECT*

You are strongly motivated to collaborate with others in projects that transform institutions and organizations into new forms which improve the quality of life of their members.

The graph below depicts the relative importance that various clusters of values have in your life. The center cluster of your present *Focus Values* is your World-View. The higher the bar, the more mental energy you are using to satisfy values in that cluster.

## My Value Clusters & World-View



## Creating My Most Effective & Meaningful Investment Objectives

When we set meaningful personal goals or objectives we identify what we want in life. People often also express what they do not want. For example, they do not want to be overweight. Neuroscience tells us that whatever we focus on increases the neural pathways in our brain associated with that aspect of our life. *So when you focus on what you don't want you are actually energizing the importance of the very thing you don't want and may be attracting more of it into your life.*

To create truly effective & meaningful objectives:

- ❖ Make your meaningful objectives specific & positive -e.g., *to make investment decisions I can live by and stick with.*
- ❖ Identify which of your priority values on page 8 genuinely support the objectives you've chosen. *If you don't have priority values to support your objectives, they will likely not be realised.*
- ❖ If you cannot find values to support your goals, revisit the relevant goal and select a different goal (with your priority values in mind). *It is important that you choose goals that have supporting values, because only then will you have the passion and motivation to turn the goals into a reality*
- ❖ Identify any personal habit patterns or conflicting values which may be impediments to achieving your objectives

## Step 1 – Setting Meaningful Objectives

In the space after each of the headings below write one or more positively stated investment and, if applicable, philanthropic objective(s) that are important and meaningful to you.

1. Meaningful Objective \_\_\_\_\_

\_\_\_\_\_

Related

Values \_\_\_\_\_

\_\_\_\_\_

Possible

Impediments \_\_\_\_\_

\_\_\_\_\_

2. Meaningful

Objective \_\_\_\_\_

\_\_\_\_\_

Related

Values \_\_\_\_\_

\_\_\_\_\_

Possible

Impediments \_\_\_\_\_

\_\_\_\_\_

---

---

3. Meaningful

Objective \_\_\_\_\_

---

---

Related

Values \_\_\_\_\_

---

---

Possible

Impediments \_\_\_\_\_

---

---

4. Meaningful

Objective \_\_\_\_\_

---

---

Related

Values \_\_\_\_\_

---

---

Possible

Impediments \_\_\_\_\_

---

---

---

---

5. Meaningful

Objective \_\_\_\_\_

---

---

Related

Values \_\_\_\_\_

---

---

Possible

Impediments \_\_\_\_\_

---

---

## My VBI Action Plan

Possible Portfolio Investment Actions based on:

- ❖ My World View
- ❖ My highest priority *Foundation Values* (allocation strategy)
- ❖ My highest priority *Focus Values* (daily management & portfolio monitoring)
- ❖ My highest priority *Vision Values* (sustainability, impact investing, philanthropy & spiritual growth)

## Appendix: Definitions of My Priority Values