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TONY ROBBINS

"A gold mine of
moneymaking
information!"

—STEVE FORBES

Forbes magazine

REVISED
WITH NEW
MATERIAL

MONEY

MASTER THE GAME

7 SIMPLE STEPS TO
FINANCIAL FREEDOM

SECRETS FROM THE WORLD'S GREATEST FINANCIAL MINDS

WHAT THE WORLD'S GREATEST FINANCIAL
LEADERS ARE SAYING ABOUT TONY ROBBINS . . .

“He has a great gift. He has the gift to inspire.”

—Bill Clinton, *former president of the United States*

“Tony Robbins is a human locksmith—he knows how to open your mind to larger possibilities. Using his unique insights into human nature, he’s found a way to simplify the strategies of the world’s greatest investors and create a simple 7-step system that anyone can use on the path to the financial freedom they deserve.”

—Paul Tudor Jones II, *founder, Tudor Investment Corporation, and legendary trader with 28 consecutive years of positive returns for his investors*

“Tony Robbins has influenced millions of people’s lives, including my own. In this book he offers you insights and strategies from the world’s greatest investors. Don’t miss the opportunity to experience the life-changing value of this book.”

—Kyle Bass, *founder of Hayman Capital Management and investor who turned \$30 million into \$2 billion in the middle of the subprime crisis*

“In this book, Tony Robbins brings his unique talent for making the complex simple as he distills the concepts of the best investors in the world into practical lessons that will benefit both naïve investors and skilled professionals.”

—Ray Dalio, *founder and co-chief investment officer, Bridgewater Associates, #1 largest hedge fund in the world*

“*Money: Master the Game* will be a huge help to investors . . . Tony Robbins dropped by my office for a 40-minute appointment that lasted for four hours. It was the most provocative, probing interview of my long career, a reaction shared, I’m sure, by the other souls with strong investment values and sharp financial minds who populate this fine book. This book will enlighten you and reinforce your understanding of how to master the money game and, in the long run, earn your financial freedom.”

—John C. Bogle, *founder, the Vanguard Group and the Vanguard index funds, #1 largest mutual funds in the world*

“This book is not the typical financial book in any way. It is packed with wisdom and vital philosophies to enrich your life. A lot of books out there have more sizzle than steak to offer. Tony’s is different. This book will change your life.”

—Dr. David Babbel, *professor of finance, Wharton School of the University of Pennsylvania*

“In this book, Tony masterfully weaves anecdote and expertise to simplify the process of investing for readers—priming their financial education and helping them effectively plan for their future.”

—Mary Callahan Erdoes, *CEO, J.P. Morgan Asset Management, \$2.5 trillion in assets under management*

“Tony Robbins needs no introduction. He is committed to helping make life better for every investor. Every investor will find this book extremely interesting and illuminating.”

—Carl Icahn, *Billionaire Activist and Investor*

“A gold mine of moneymaking information!”

—Steve Forbes, *publisher of Forbes magazine and CEO of Forbes, Inc.*

“I have spoken at Tony’s financial events several times in the last few years, for which he pays me a fee. But upon closer reflection, I should be the one who pays him a fee. He has the incredible talent of taking complex knowledge from leading financial experts and converting it into simple steps that the average man can apply to achieve financial security and freedom.”

—Marc Faber, *winner of Barron’s Roundtable and publisher of the Gloom, Boom & Doom report*

“You can’t meet Tony Robbins, and listen to his words, without being inspired to act. This book will give you the strategies to create financial freedom for yourself and your family.”

—T. Boone Pickens, *founder, chairman, and CEO at BP Capital and TBP; predicted oil prices accurately 18 out of 21 times on CNBC*

“Robbins’s unrelenting commitment to finding the real answers to financial security and independence, and his passion for bringing the insights of the

ultrawealthy to the average man, is truly inspiring. This book could truly change your life.”

—David Pottruck, *former CEO of Charles Schwab and bestselling author of Stacking the Deck*

"If you're looking for answers and you're committed to creating financial freedom for yourself and your family, then Tony Robbins is your man. Get this book, change your life.”

—Farnoosh Torabi, *award-winning author of When She Makes More: 10 Rules for Breadwinning Women*

“Sitting in the back of Financial Destiny nearly twenty years ago, I was a student of Tony Robbins’s who had a dream to help teach and empower one million women to be smarter with money. Thanks to Tony, a year later I would be speaking on stage at his events, writing *Smart Women Finish Rich*, and ultimately creating a program that would reach millions of women worldwide. Today there are more than seven million copies of my *Finish Rich* books in print, translated into 19 languages. Tony changes lives, and he will change yours. I, like you, will be reading *MONEY* cover to cover, and sharing it with my friends.”

—David Bach, *nine-time New York Times–bestselling author; titles include The Automatic Millionaire, Start Late, Finish Rich, Smart Women Finish Rich, and Smart Couples Finish Rich; founder of FinishRich.com*

“We’ve been selected by *Forbes* as the most innovative company in the world for four consecutive years. Our revenues are now over \$5 billion annually. Without access to Tony and his teachings, Salesforce.com wouldn’t exist today.”

—Marc Benioff, *founder, chairman, and CEO of Salesforce.com*

“Tony’s power is superhuman . . . He is a catalyst for getting people to change. I came away with: It’s not about motivation as much as it is allowing people to tap into what’s already there.”

—Oprah Winfrey, *Emmy Award–winning media magnate*

“Tony Robbins’s coaching has made a remarkable difference in my life both on and off the court. He’s helped me discover what I’m really made of, and I’ve taken my tennis game—and my life—to a whole new level!”

—Serena Williams, *18-time Grand Slam tennis champion and Olympic gold medalist*

“I was afraid that my success would take something away from my family. Tony was able to turn it around and show me that I’ve helped millions of people. Probably the most intense feelings I’ve ever had.”

—Melissa Etheridge, *two-time Grammy Award–winning singer and songwriter*

“No matter who you are, no matter how successful, no matter how happy, Tony has something to offer you.”

—Hugh Jackman, *Emmy– and Tony Award–winning actor, producer*

“If you want to change your state, if you want to change your results, this is where you do it; Tony is the man.”

—Usher, *Grammy Award–winning singer, songwriter, entrepreneur*

“Working with Tony Robbins, I felt unstoppable. From that moment on, there was zero doubt in my mind about what I wanted and how I was going to achieve it. I was so clear about what I wanted that I made it happen: I became world champion.”

—Derek Hough, *dancer, choreographer, and five-time winner of ABC’s Dancing with the Stars*

“Tony Robbins is a genius . . . His ability to strategically guide people through any challenge is unparalleled.”

—Steve Wynn, *CEO and founder of Wynn Resorts*

“Before Tony, I had allowed myself to be put in a position of fear. After meeting Tony, I made a decision not to be afraid anymore. It was an absolutely game-changing, life-altering experience. I’m so excited and thankful for Tony Robbins and the incredible gift that he gave me.”

—Maria Menounos, *actress, journalist, and TV personality*

“What Tony really gave me, a kid sitting on Venice Beach selling T-shirts, was to take risks, take action, and really become something. I’m telling you as someone who has lived with these strategies for 25 years: I’ll come back for more again, and again, and again.”

—Mark Burnett, *five-time Emmy Award–winning television producer*

“What does this man have that everyone wants? He is a 6'7" phenomenon!”

—Diane Sawyer, *former ABC World News and Good Morning America anchor*

“Tony Robbins helps you take that first step to making real change in your life. I have a pretty good life, but all of us have aspects of our lives that we want to make greater. It’s life changing. It really is.”

—Justin Tuck, *defensive end, Oakland Raiders, and two-time Super Bowl champion*

“Tony Robbins knows the rhythm of success. He is an incredible source of inspiration, and his methods have improved the quality of my life. I only work with the best, and Tony is the best.”

—Quincy Jones, *Grammy Award–winning musician, producer*

“Tony Robbins provides an amazing vehicle for looking at your life, mapping out a mission, and determining what’s holding you back and what you need to move forward.”

—Donna Karan, *legendary fashion designer, founder DKNY*

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MONEY

MASTER THE GAME

7 SIMPLE STEPS TO
FINANCIAL FREEDOM

TONY ROBBINS

SIMON & SCHUSTER
NEW YORK LONDON TORONTO SYDNEY NEW DELHI

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*To those souls who will never settle for less than they can be, do, share,
and give*

The future has many names. For the weak, it's unattainable. For the
fearful, it's unknown. For the bold, it's ideal.

—VICTOR HUGO

To avoid criticism, say nothing, do nothing, be nothing.

—ARISTOTLE

FOREWORD

As a former litigator with years of experience working around Wall Street firms, it's fair to say that a few liars, crooks, and con artists have crossed my path. Since both the legal and financial fields cultivate their share of professional hustlers, I've learned to quickly separate the good actors from the bad.

I am also a skeptic by nature. So when Tony Robbins sought me out for this project because of the company I founded in 2007, HighTower, I was curious but wary. *Is there really anything new to say about personal finance and investing? And is Tony Robbins the man to say it?*

I was, of course, aware of Tony's tremendous reputation as America's number one life and business strategist. And like many, I knew that he has worked with everyone from US presidents to billionaire entrepreneurs, transforming their personal and professional lives along the way.

But what I didn't know until we met was that Tony Robbins *is* the real thing. The *man* lives up to the hype of the *brand*. His authenticity was evident, and his passion was contagious. Rather than rehash the sins of the financial industry, Tony came to this project with the goal of democratizing financial services and offering tactics and solutions that had previously been appreciated and used by only the wealthiest investors.

Tony and I hit it off right away because we share a mission of helping empower people to make better, more informed financial decisions. That's the heart of my company, and it's what drives me personally. While the financial crisis of 2008 brought to light the conflicts and injustices inherent in the financial system, few people could come up with real-world, practical solutions that would actually make a difference for individuals and families.

Why? Because there's an inherent conflict in the system. **The largest financial institutions are set up to make a profit for themselves, not their clients.** Investors may think they are paying fees for high-quality, unbiased advice. Instead, they are all too often paying for the privilege of being offered a small sample of "suitable" investment products and services that are in constant conflict with improving the firm's bottom line.

HighTower is a solution to these problems, and that's why Tony originally came to interview me for this book. We offer only investment advice, and we have a platform of leading technology, products, and solutions that meet advisors' and investors' needs. We do not engage in the many toxic activities that create conflicts of interest within the major banks. We brought together some of the nation's best financial advisors. Simply put, we built a better model for transparent financial advice.

Tony's mission is to organize and bring to the masses the most honest and practical financial solutions—some of them are even "secrets." He understands that people need more than knowledge—they need a clear road map to a financially secure future.

The guidance provided within these pages is the result of unprecedented access to the leading minds in the financial world. I don't know of anyone other than Tony who could pull off such a feat. Only Tony, with his wide range of client relationships, his contagious enthusiasm, and his unrelenting passion could have convinced these individuals—among the best in the industry—to share their knowledge and experience.

Like me, these people trust Tony to capture their thinking and simplify it for a broad audience. And because Tony's passion lies in empowering people, he is able to take these conversations from theory to reality, offering tools that nearly anyone can use to improve his or her financial situation.

Tony challenged me to look at the solutions we had created for wealthy investors and figure out a way to make them available and applicable to the general public. I'm proud to say that we are deeply engaged in a variety of projects, and we are excited about the positive impact that together we will have on so many people.

True to his calling, Tony is using this book to empower individual investors while simultaneously helping those who have slipped through the cracks or been left behind by society. While two-thirds of Americans are concerned they won't have enough to retire, two million people have lost

access to food stamps in the past year. Many of these individuals don't know where their next meal will come from.

Tony has stepped in to help fill the gap. He's spoken openly about his own experience with homelessness and hunger, and is committed to improving the lives of these often-forgotten populations. Tony is personally committed to feeding 50 million people this year, and is working to double that effort—feeding 100 million people—through matching contributions for next year and in the years ahead.

Tony has also partnered with Simon & Schuster to donate copies of his bestselling guide *Notes from a Friend: A Quick and Simple Guide to Taking Charge of Your Life* to those who are in need and just starting to embark on a new path of empowerment. His goal is to feed minds *and* bodies.

I am honored, humbled, and grateful to be a part of this project and eager to see the change we can enact together. I'm excited for you, the reader. You're about to meet the force of nature that is Tony Robbins and go on a journey that will truly be life changing.

—ELLIOT WEISSBLUTH,
founder and CEO, HighTower

INTRODUCTION

I first met Tony Robbins 25 years ago inside a cassette tape. After watching an infomercial on late-night TV, I took the plunge and bought his 30-day self-improvement program *Personal Power*. I listened to his tapes every day during my one-hour commute to and from Oracle Corporation, back and forth between my home in San Francisco and our office in Redwood Shores. I was so moved by Tony's words that one weekend I stayed home and did nothing else but listen again to all 30 days in just two days, and I quickly understood that Tony was truly an amazing person, and his ideas were unlike anything I had ever experienced before. *Tony transformed me.*

At the age of 25, as the youngest vice president at Oracle, I was massively successful—or so I thought. I was making more than \$1 million a year and driving a brand-new Ferrari. Yes, I had what I thought was success: a great home and an incredible car and social life. Yet I still knew I was missing something; I just didn't know what. Tony helped me to bring awareness to where I was, and helped me start defining where I really wanted to go and the deeper meaning of what I wanted my life to be about. It wasn't long before I went to Tony's special intensive weekend program called Unleash the Power Within. That's where I really refined my vision and committed to a new level of massive action. With that, I dove deeper into Tony Robbins's work and launched full-force on my journey to create and build [Salesforce.com](https://www.salesforce.com).

I applied Tony's insights and strategies and built an amazing tool called V2MOM, which stands for vision, values, methods, obstacles, and measurement. I used it to focus my work, and ultimately my life, on what I really wanted. The V2MOM program took five of Tony's questions:

1. What do I really want? (Vision.)

2. What is important about it? (Values.)
3. How will I get it? (Methods.)
4. What is preventing me from having it? (Obstacles.)
5. How will I know I am successful? (Measurements.)

Tony said to me that the quality of my life was the quality of my questions. I soon began to model everything in my life, my work, and my future simply by asking these basic questions and recording my answers. What happened was amazing.

On March 8, 1999, the first day that we started [Salesforce.com](https://www.salesforce.com), we wrote a V2MOM, and today all of our 15,000 employees are required to do the same thing. It creates alignment, awareness, and communication, and it's all based on what Tony has taught me over the last two decades. Tony says repetition is the mother of skill—that's where mastery comes from—and so we keep writing and improving our V2MOMs. It's one of the reasons *Forbes* magazine just named [Salesforce.com](https://www.salesforce.com) the “World's Most Innovative Company” for the fourth year in a row, and *Fortune* magazine says we are the “World's Most Admired” software company, as well as the seventh “Best Place to Work” in 2014. Today we produce \$5 billion a year in revenue, and we continue to grow.

I can truly say that there would be no [Salesforce.com](https://www.salesforce.com) without Tony Robbins and his teachings.

This book you are about to read, with its 7 Simple Steps to Financial Freedom, has the potential to do the same thing for you that Tony Robbins's *Personal Power* audio program did for me. It is going to bring Tony's wisdom into your life (along with the wisdom of 50 of the most brilliant financial minds in the world!) and give you the tools you need to make your life even better. As you read *Master the Game*, I am sure you will translate what Tony is saying into your own life, and create your own methods to achieve success and realize freedom.

When Tony told me the title of this book, the first thing I said was, “Tony, you're not about money! You're about helping people create an extraordinary quality of life!”

I soon discovered this book really isn't about money, it is about creating the life you want, and part of that is deciding what role you want money to play in it. We all have money in our lives; what matters is that you

master money and it doesn't master you. Then you are free to live life on your own terms.

One of my closest mentors, General Colin Powell, former secretary of state and chairman of the Joint Chiefs of Staff, said this about money: "Look for something you love to do and you do well. Go for it. It will give you satisfaction in life. It could mean money, but it may not. It could mean a lot of titles, but it may not. But it will give you satisfaction." General Powell and Tony Robbins are saying the same thing. The real joy in life comes from finding your true purpose and aligning it with what you do every single day.

General Powell also urged me to consider the role of money as I pursued my vision of creating a software company that would change the world. He told me that the business of business was not just to make a profit but also to do good—to do good while doing well. Tony Robbins's focus on contribution, even 25 years ago, also made a strong impression on me and influenced my thinking. When I started [Salesforce.com](https://www.salesforce.com), I aimed to do three things: (1) create a new computing model for enterprises now called "cloud computing"; (2) create a new business model for enterprise software based on subscriptions; and (3) create a new philanthropic model that tightly integrates the success of a company with its ability to give back.

What has resulted over the last 15 years is a company that today has completely transformed the software industry and achieved a market capitalization of more than \$35 billion. However, the best decision I ever made was putting 1% of our equity, 1% of our profit, and 1% of our employees' time into a philanthropic pursuit called Salesforce Foundation. It has resulted in more than \$60 million in grants to nonprofits all over the world, more than 20,000 nonprofits using our product for free, and our employees contributing more than 500,000 volunteer hours to their communities. All of this happened once Tony helped me build the tools to gain clarity about what I really wanted to build, give, and become. And nothing has made me happier or brought me more satisfaction and joy in my life.

That's also why I have joined Tony in his quest with the nonprofit Swipeout program to provide meals to more than 100 million people a year; provide clean, disease-free water to more than 3 million families a day; and to work to free both children and adults from slavery.

I've sent my parents, my closest friends, and my most important executives to Tony's seminars to study his work, and they have all said the same thing: "Tony Robbins is one of a kind, and we are lucky to have him in our lives." Now, with *Money: Master the Game*, Tony will open the same door for you that he opened for me. I am confident that with him as your coach, you too will transform your life and find a path to gain everything you really want!

—MARC BENIOFF,
founder and CEO of [Salesforce.com](https://www.salesforce.com)