

The MILLION DOLLAR Interview



Discover Secrets To How A Lifelong Underachiever Went On To Make A Million Dollars At Just Age 26 And How These Secrets Hold The Key To Your Total Financial Independence!



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About Adam Khoo



Adam Khoo is an entrepreneur, a best-selling author and a peak performance trainer. **A self-made millionaire by the age of 26**, he owns and runs three businesses with combined annual sales of **\$30m**. He is the CEO of Adcom Pte Ltd, an advertising agency, the co-founder of Event Gurus Pte Ltd, an event management company and the CEO of Adam Khoo Learning Technologies Group Pte Ltd.

He is also the **best-selling author of six books** including *I Am Gifted, So Are You!* that was ranked MPH#1 best-seller in 1998 and 1999. His other books include *How to Multiply Your Child's Intelligence* & *Clueless in Starting a Business*.

His book *Master Your Mind, Design Your Destiny* which was the second highest selling book in Singapore in 2004, was on the **best-sellers list for 36 consecutive weeks**. His other two books *The Secrets Of Self-Made Millionaires* and *Secrets of Millionaire Investors* which have both stayed on the **Number One Spot on the Straits Times Best Sellers List for more than 52 weeks**. His most recent book is *Nurturing the Winner and Genius in Your Child*, launched in April 2008.

Adam holds an honors degree in business administration from the National University of Singapore. As an undergraduate, he was ranked among the **top 1% of academic achievers** and became a pioneer in the Talent Development Program, which is the university's Gifted program.

Over the last 15 years, he has trained over **245,000 students, teachers, professionals, executives and business owners to tap their personal power and achieve excellence** in their various fields of endeavor. Some of his corporate clients include Tupperware, Ministry of Defence, American International Assurance, Prudential, Lux Asia, Rolls Royce Marine and many more.

His success and achievements are **regularly featured in regional media** like the Straits Times, the Business Times, the New Paper, Lianhe Zaobao, Channel News Asia, Channel U, Channel 8, Newsradio 938, The Hindu, The Malaysian Sun and many more.

In The Press

DRIVING AMBITION

Singapore's hotshots — they're young, rich and going places

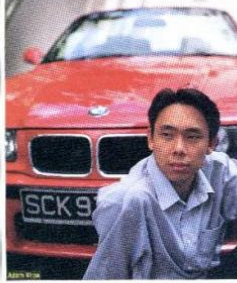
Met Adam Khoo, call him, successful, quiet, charming, aggressive and never shy of making a statement. Spending a night in a five-star hotel and a morning with the young Singaporean in the penthouse suite, he explains, "I'm not an ego at all, but only if..."

It is a sense that he is someone who is looking to overcome the rising barrier to being one of a kind and is embracing technology using the internet. He made his first million Singapore dollars in a matter of about 18 months, at 26, and achieved the first million in a matter of about 18 months, earning a net worth of about \$10 million, and is now a multi-millionaire and a young entrepreneur.

The first million in his first year. Khoo even claims to have learned to trade and does not require trading in real time but using a platform, working and trading. He is a graduate of the University of Toronto, a self-proclaimed, for all his trading success, he is now a trader and co-owner with Frank Wong, a Malaysian multi-millionaire, in a Singaporean, an automated learning and personal development company.

In his Singaporean, Khoo said Khoo's first million, a large amount, 1.5 million, he had been used by his parents to fund his education. He is now a self-made millionaire, which is not the case of many other Singaporeans. Khoo was a student at the top of the class at secondary school and was one of the top 1% of the Business Administration faculty at the National University of Singapore. Khoo was a student at the top of the class at secondary school and was one of the top 1% of the Business Administration faculty at the National University of Singapore.

Through trading, Khoo, he has not his children and is not looking for a wife. He is a self-made millionaire, which is not the case of many other Singaporeans. Khoo was a student at the top of the class at secondary school and was one of the top 1% of the Business Administration faculty at the National University of Singapore.



Adam Khoo

Progressing. The idea was to get more exposure, so Khoo says "It's interesting to see how many people are looking to get more into about my interests. This is one of the main things that I do."

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He made his million at 26



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THE SCENE

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From underachiever to millionaire
Entrepreneur Adam Khoo talks about his life, success, money and retirement.

WHY YOU SHOULD BE RICH
I think it's crazy that some people think they should do what they love only when they retire. Why should you spend 90% of your time doing something you don't love and the remaining 10% of your time doing what you truly love? — Khoo

2006年11月5日

林良實：掌握學習方法 開發大腦銷售創意
【本報記者林曉雲】星洲華僑總會會長林良實日前在星洲華僑總會禮堂，為全場逾千名聽眾，開題為「掌握學習方法，開發大腦銷售創意」的講座。林良實指出，掌握學習方法，開發大腦銷售創意，是每個人都應該做到的。他強調，學習方法的重要性，在於它能幫助我們更有效地吸收知識，並將其應用於實際工作。他還提到，開發大腦銷售創意，需要我們不斷學習和創新，以適應不斷變化的市場環境。

ADAM KHOO AND HIS SECRETS

STREETS Your page and fun. **Rich & Frugal**

34 Business

How Khoo's will found him his way

Adam Khoo's success story is a testament to his hard work and determination. He started with a small investment and grew it into a multi-millionaire empire. His secret lies in his ability to identify market opportunities and execute them with precision. He emphasizes the importance of continuous learning and staying ahead of the competition.

To View More Press Articles, Please Visit www.Adam-Khoo.com

From: Adam Khoo

Re: **The Million Dollar Interview**

Dear Millionaire-To-Be,

Thank you for reading this special report right now because **I believe you have come across this information for a reason**. You see, I don't believe in life being like a random throw of the dice where you accept whatever you get coming.

I believe that we have the **power to create every aspect of our lives exactly the way we want it to be**. And that very belief has helped me achieve goals and dreams that I never thought was possible when I was younger.

Back when I was young, I had serious difficulties growing up. I was poor at school, I was poor at sports, and I even got expelled once for serious misbehavior. I had such low self-esteem about myself that **I never thought I'd ever amount to anything in life!**

But I did.

I made my first million at the age of 26 and I'm a multi-millionaire today. I now own 3 businesses which pull in over \$20 million in turnover annually and best of all, I love my "work" and having the freedom to design and live my life exactly the way I want it to be.

I'm not telling you this to show off. **I'm telling you this to prove to you what is possible and achievable in life when you set your mind to it.**

I managed to "make good" with the success and wealth principles that I learnt along my journey towards my goals that I believe if you also followed these same success secrets, you'd achieve absolutely anything you set out to do.

Because if an under-achiever like can do it, so can you!

What you have right now in this special report is an exclusive interview I did with one of my mentees who 'hunted' me down so I would reveal to him what my success secrets were.

Well, there will be no secrets today as I share with you no-holds-barred in this interview. **This has never been released anywhere before so it really is something very exclusive**, so sit back and enjoy!

Regards,
Adam Khoo

Ok Adam, how did you make your first million dollars at the age of 26?

Well, it was a combination of a lot of factors.

One is obviously through my trainings and seminars. I would say I made my million through a combination of training, running businesses, investing, and intellectual property. These were my 4 major income streams.

So the first stream is through training itself and I charge for the talks and seminars I give, so that's the first stream, right.

Then the 2nd stream is business, so the various businesses I set up. Some make money some lose money but overall they made money. So I made money from the profits through those businesses.

The 3rd one is through intellectual property which is books and audio programs, which I sell and I basically earn royalties of those things and the 4th is through my investments. My investments... mainly I invest mainly in the US market.

How long did it take you to make your first million?

Well it depends on where you would say is the starting point.

It's very hard to say when because I mean, I started sometime very young as you know. But again it's like the amount of money you make is not like that at first. It was very slow.

And then as you become better and better at what you do, then it's during the latter part which really takes off. Yeah, so I would say I made my million within 3-6 years, depending on where you define as the 'starting point'.

So if you were to do it all over again today, how long would it take you to generate a million dollars?

Less than a year.

Because once everything is set up already, it's pretty easy.

If you were to mentor someone to your level of success, how long would it actually take that person to get where you are today assuming he's motivated and stuff like that?

Well it depends.

It depends on the industry you go into and what experience he has in the industry in the first place.

So let's say you're talking about my industry, doing training, writing books, everything like that. Then it depends on which level he's starting off from, as in, how much knowledge does he have about the industry.

What is the first piece of advice you give someone that wants to be successful?

Learn to sell.

Number one is you got to learn how to sell. I mean if you can sell, you can succeed in any business.

You got to learn to sell, you got to learn finance, you got to learn how to read numbers, you must love numbers, I'm sorry, you got to love numbers, you got to be very good at cash flow management things like that, because if you cannot manage your own personal cash flow, forget about managing the cash flow of a business. **You have to learn these fundamentals.**

So marketing, sales and marketing, you got to be very good at that, very good at numbers, yea then of course the motivation is obvious; you got to be very motivated and driven and do something you love to do.

Do something which is in line with your passion.

Because when you do that then your motivation is automatic. You don't have to be disciplined anymore because you're doing it for fun already. You don't have to motivate yourself.

Like you don't have to motivate a kid to play computer games.

What are the first 3 steps that someone should take if they want to be a millionaire?

Ok number one is to find out what they love, and find out what area to go in. And to find that out, first you got to find out what they are naturally good at so far. What do they like to do, and what is important to them.

I call it your passion, your values, and your talent. And then you find something which is in line with all these three.

Ok, then once you found that thing, then the next question is: 'How do you take what you love and what you're good at; how do you make it commercial? How do you commercialize it?'

Then the second step is selling; that's where you got to use your marketing savvy, your selling savvy to then package it to a vibrant business or intellectual property. Yeah. So well basically that's what I teach.

What is the most important lesson that you can teach someone if he wants to be wealthy?

Save money! Serious. Yeah.

In *Secrets of Self-Made Millionaires*, I describe wealth as an equation and I would say the equation is like this: 30% is making the money, 30% is saving the money and the other 30% is learning how to invest the money.

So a lot of people when they think of making money, they focus on the first 30%, and they ignore the 60%, so no matter how much money you can make, if you spend more than you earn, which is what a lot of my friends do, I know them personally, then at the end of the day you're not going to become rich.

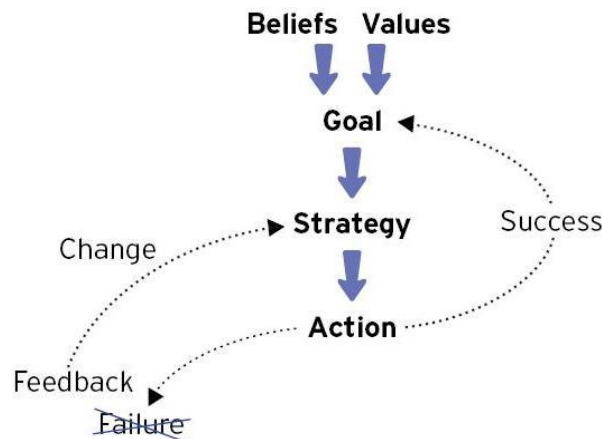
You're only going to have high income, and high income doesn't last forever. Because no matter how good your income stream is, it's not going to last.

Because we're in an era of globalization and competition where you think you're in a very good business, two years from now someone's going to overtake you.

So you better have that savings, so that when someone wipes out your income stream, you have the ability to create another stream.

So what are 4 things people absolutely MUST do to be successful?

You can quote my Ultimate Success Formula, they got to believe in themselves, they got to know what they want, they got to find the right strategy by bonding people, they got to take consistent action and they got to learn how to turn failure into feedback.



Why should people set goals if they want to be successful?

Because only when you know what you want you can then you can develop an effective strategy.

If you don't know what you want then there's no way you can develop a strategy. So the goals drive the strategy. It's as simple as that.

So what if these people set their goals but they don't meet them, what happens then?

Well again it depends on what you mean by don't meet them.

I always say that when you set a goal, success is not about reaching your goal, because most of the time you don't reach it.

But success is *moving* towards it.

So if you set a million dollars and you hit \$700,000, did you fail?

To me you didn't, to me you are still progressing. So it depends by what you mean when you fail. If you don't get where you want to go, then it's a question of going back and changing your strategy.

Either changing your strategy or taking more action and finding out what happened.

So sometimes changing strategy could mean, changing your marketing? Changing your target market? Changing your product? Or changing your whole business.

Sometimes if you change everything and it doesn't work, then it may mean you're in the wrong business!

How important is it for someone to overcome their fears in order to be wealthy?

Very important because I think everyone has fear.

But again to me I think a lot of their fear is perceived fear. And that fear comes from not knowing what they're doing.

Like most people are afraid of investing, because they are afraid of losing money, and that's because they lack the competence of how to invest. Its like if I ask you to climb a mountain, would you be scared?

Well it depends, if you never climbed one before in your life, you would be scared!

But if I put you through a 10 week mountain climbing training, that fear is reduced. So that's the thing, you can reduce your fear by being competent in what you do.

So is that the best way for people to deal with their fears?

That's the first thing.

And after if they have achieved the level of competence and if there's still fear, then it perceived fear already. Then sign up for our Patterns of Excellence program and learn how to change your state!

So what 3 beliefs must people have if they want to be a millionaire?

Basically you have to believe in what you are doing.

If you don't believe in what you are doing, there is no way that they can convince people to buy their idea or product.

Of course the 2nd thing is to believe in themselves. Having this belief, I always find that it is useful to have this belief that everything happens for purpose. That's a useful belief.

Because whenever you move towards a goal, life will throw all the s**t it can to you. So unless you have faith, you will not last. Must have faith.

So let's talk about habits now. How Important are habits and what 5 habits must people have if they want to be successful?

Yeah, habits. Habits are obviously very, very important.

I guess habits are consistent actions that you take at a very unconscious level. Of course they are extremely important, habits are unconscious consistent action.

You can set all your goals and say that I will do all these, but end of the day it is your habits that will drive you, so your habits will either sabotage you, or they will be in line with what you are supposed to do.

In the Secrets of Self-Made Millionaires, I talk about the **9 Millionaire Habits**.

I say the 1st habit is to take responsibility, every time something goes wrong, take responsibility for it rather than blaming. Because if you take responsibility then you will have the power to make changes.

The second thing is learning how to invest more than you spend.

So for a lot of people they tend to spend more than invest. I think you must have this habit of whenever you make money, you must learn to invest it.

But again that doesn't mean always investing in the stock market. Invest in yourself; invest in education, buying books and things like that. I think that's another habit.

And the other thing is having a habit of being proactive. Going out there and making things happen, instead of waiting for people to come and solve your problems for you.

The habit of striving for excellence is important.

Because in any business that you go into there are many competitors, correct?

And 90 per of businesses in any industry lose money. Only 10 percent make money. So how you become the 10 percent, it's by being the best.

So if you are doing a children's program, you better be the best, you better offer the best.

If you are opening a restaurant you better have the best food, if not don't even open it!

To me it's the habit of always wanting to be excellent. There's no such thing as perfect. A lot of people want to be perfect, but no one can be perfect. It's about being excellent, so start having a habit of asking yourself, how can I do this better, how can I do it better, to be paranoid at doing better.

Even now I'm not satisfied with my Wealth Academy program, Patterns of Excellence program, I'm not satisfied with my SuperKids program, I think it can be better all the time! So the moment you think you are the best, you are dead already.

Also start having a habit of doing more than expected.

This is related to excellence. So whatever people expect from you whatever your staff expect from you, whatever your participants expect from you, whatever your customers expect from you, make sure you deliver more than is expected.

But most people tend to do what they are expected.

You're talking a lot about passion. How important is passion to wealth and success?

Very important! 99% important! Don't have that, forget it.

So what if people can't find what they are passionate about? What if their passion is sleeping?

If they like sleeping, then it's quite sad.

...

Ok, go and sell mattresses.

I believe that everyone has passion, the question is finding it, and to me most people have not found it because some people they are not exposed themselves to the world enough yet they have not done enough to know.

So my answer is go and do more and find out what you like. Go and do 20 things, out of the 20 things, your passion could be one thing. But if you don't start doing something you will never know what you like and what you don't like.

So how did you find your passion?

Actually my passion is entertaining, that's my first passion, entertaining groups, that is why I started out doing part time magic, doing part time DJ-ing because that was my passion.

Then I found my passion in teaching and I think that started when I was giving tuition when I started to do well in school. I would teach my friends how to do well, and I don't get paid of course.

So that's when I said, okay, I love to teach. I love to entertain, so do what I'm doing now. Giving talks, trainings and seminars. So that's how it works.

How important it is for people to be around the right kind of influences?

Very important! 99.99% very important!

The people you mix around with will make you or break you.

Totally important.

Does it mean your closest friends or family?

It could be your friends your family your colleagues, but, they have got to come from somewhere.

So you can have the most negative parents or the most negative friends, but if you have got the right business partners, that can work.

Also you can have the most negative friends but if you have the family members that can support you back, it works.

So you need a group where ever they may come from, but you must have that group, must. You cannot make it alone, cannot.

So, for you personally, who were the most important influences when you were doing your first million dollar?

I would say my first mentor, his name is Ernest, and then Patrick, my business partner, also played a very important part in my whole business, and Stuart, my co-trainer, also played a very important part,.

How important is creating value for other people if I want to create wealth?

That's the most important thing.

I say that the definition of wealth is value, how much you get paid is a reflection of how much value you create for people.

So I always tell my own students, don't think of how much money you are making, think of how much value you are creating, think of the value you create for people and the money is just a by product of that value.

If you just think of the money then you will just take the short cut, and you will not provide value, and at the end of the day your money won't last.

What is the best way to create value in business and in other people's life?

I talk a lot about creating value in Secrets of Self-Made Millionaires and there are only 2 ways.

Number 1 is helping people reach their goals.

Number 2 is helping people to solve their problems.

If you think of any career you are in that's what you do.

Let's say... ok, let's say you are an insurance agent right? What you do, you are helping people reach their financial goals, helping people solve their problem - which is if someone died, or if your kids want to go to college and you have no money, you help them solve their problem.

If you can help them solve their problems better than anyone else, or help them reach their goals faster than anyone else, then you create the most value.

Time is Money. What is the best way for people to treat the time that they have everyday?

Ask yourself for every hour you are spending, how much value you create?

In my own wealth program I have this thing called a time planner, which I put from 7am to 2am. I get people to fill up their daily activities, what they do and then next to it, on a scale of 1 to 10 how much value does their activity create.

And you will find that most of the time people will spend 90 percent of their time doing super low value things like, check email, talk on the phone, etc. And only the next 10 percent is high value.

So what I do I do this exercise, I get them to plan so that 90 percent of your time is spent on high value things, and 10 percent of your time you do low value things, and eventually you should work towards spending 100 percent of your time doing high value things and all the low value things you delegate to other people.

What is your typical day like of a successful entrepreneur?

For my business, we have got different partners and we just focus only on those things where we create the highest value.

For me I create the highest value in speaking, in developing curriculum and writing books, and writing material and that's how I spend most of my time

If I am not onstage talking then I will be creating curriculum, so that's what I do.

I don't manage the business, that's not my passion and that's not what I am really good at, Patrick, my business partner, does all the business management, he does all the flying around, juggling all the companies, he will manage it and get all the staff to do it.

We know you're very successful, but if you could change one thing about your past and or do something differently, what would it be?

Honestly nothing.

Why?

Because all of the mistakes I made last time, has helped me become more successful.

For example if I went to a top school like Raffles Institution, I would not have experienced what it is like to have students who are weak in their studies, because I would have been around good students all of the time.

If I did not make business mistakes, I would not been able to write my book on how not to make business mistakes.

If I did not make mistakes when investing, creating my wealth, I would not have discovered what works and what doesn't and I wouldn't have been able to write Secrets of Self-Made Millionaires.

So like I said, everything happens for a reason, I would not have changed anything.

How important was NLP (Neuro—Linguistic Programming) to your success?

Very important! 99.999% important!

To me everyone must take NLP because NLP is about how to understand yourself and how to control yourself.

It's very simple, no matter what you are going through you must first control yourself before you can control other people, you must influence yourself before you go and influence other people.

So to me NLP is like the operating system in your computer, and once you install the OS, then you install your programs, your Microsoft word, your excel and everything.

So my metaphor is like this: if you want to become a public speaker, go and take courses on public speaking. You are installing the public speaking application. But unless you are NLP based, you will not have that drive or that ability to make the best use of that application.

How do you help people with NLP?

Basically I focus on two things, number 1 is personal mastery, and the second is people mastery.

Personal mastery is getting people to know how to take charge of their personal resources. My belief is that you already have the resources you need to achieve whatever you want.

If you don't have the resources you need, you can still use the resources you have to get the resources you need. It all starts with you, and for a lot of people they do not know how to take charge of their resources.

So NLP teaches you just to do that, how do you get the right mindset, how to manage your state, find out what is your focus in life, find out what values drive you, and this is personal mastery.

Then the second part is the people mastery, which is how you influence and how you communicate with people.

I believe your ability to achieve anything depends on your ability to influence someone.

You can be the smartest guy in the world, you can have seven PhDs, but if you cannot influence someone to buy your idea or buy you, you cannot sell your damn thing, so essentially Neuro-Linguistic Programming is all about that.

How important are a person's values if he wants to become successful? Must you have certain set of values or can it be any value, as long as you do certain steps to become successful?

To me there is no such things as the right way, because what do you mean by values?

The NLP definition of values is about what is important to you, this is NLP definition. Then you got things like the corporate definition of values, things like honesty, integrity.

To me those are not values; to me those are more like principles, that's my definition.

I agree that there are certain principles that everyone must follow, like integrity is very important, honesty, all these are very important. These cannot change.

But personal values I think can be very different.

Someone's value could be contribution, like Mother Theresa. She's motivated by helping the world.

Maybe someone like Donald trump, his number one value is recognition, very big ego, but again there is nothing wrong with that, whatever makes you happy.

So it doesn't matter what value you have but you got to know what your emotional buttons are, and learn how to make use of it to drive yourself.

For anyone who is listening to this what do you want to leave them with?

I would say, stop listening to this, and start to do something with your life!

But seriously, all jokes aside, for every one hour of knowledge you learn, take 99 hours of action.

So many people, they come to seminars, they listen and they don't do anything about it. Go and do something, and for everything that I teach or everything that you learn here, you don't have to use all of it.

You just have to start with one idea and start doing something about it and you will see results, you don't have to know everything about anything before you start to take action.

When you **start taking action** and you find that you don't know something, then somehow you will find out along the way.

So don't be afraid to just go out there and get your feet wet. You have to go out there to grab what you want because it's not going to drop from the sky right at your feet.

Go out there and make it happen!

Thanks Adam! That was very inspirational and at the same time very pragmatic advice.

You're welcome and thank you too.

Resources By Adam Khoo

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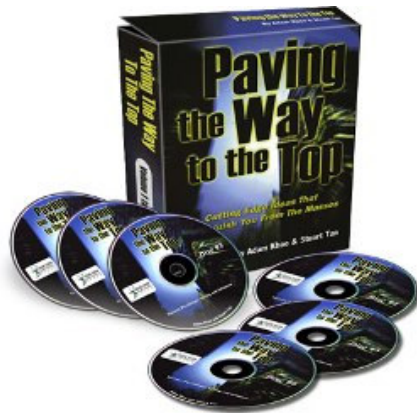
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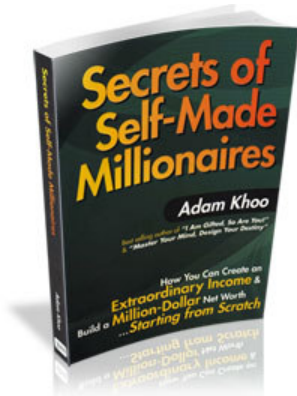
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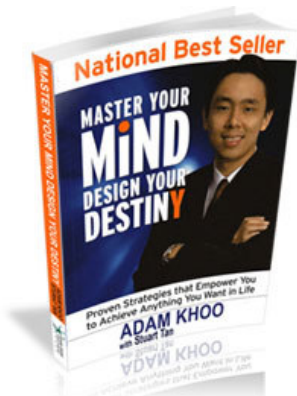
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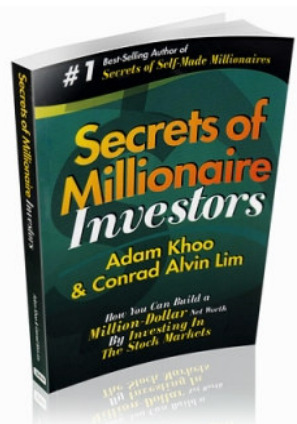
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