



THE MILLIONAIRE MASTER PLAN

Your
Personalized
Path to
Financial
Success

ROGER
JAMES
HAMILTON

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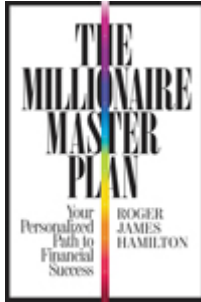
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What Genius Are You?

You have a natural genius and a natural path to wealth. Take the Genius Test, free, for a taste of what's to come with the more detailed Millionaire Master Plan test.

www.millionairemasterplan.com/digital

*Dedicated to Renate, Kathleen,
Theresa, and Luke. You are my
light.*

INTRODUCTION

GREETINGS FROM BALI

Hong Kong, Christmas 1988: I was nineteen years old, sitting with my parents, brother, and sister talking about where we wanted to be in thirty years. Strangely, we all fantasized about the same thing: owning a resort on a paradise island where we could spend time together and live in nature. We weren't wealthy and had no way to afford a resort, but we had spent my childhood on the beaches of Papua New Guinea, and they had been very happy years. Compared with Hong Kong—well, there was no comparison.

We all agreed it was a wonderful dream that Christmas Day, but that was all it was, and I went off to college to be an architect instead. I had made it to my fifth year in the seven-year program

when I realized I still had decades to go before I would see the fruition of my training. I didn't want to wait until I was in my sixties to reap the rewards of my work! I thought about my dream of one day having a resort on a paradise island. I wanted that dream, but even in thirty years, I wouldn't realize it as an architect.

I knew I needed a different and quicker path to success. So I decided to quit college to find it.

It was a hard decision, especially because my father had wanted me to be an architect. On the day I made the decision, I phoned my father and said, "Dad, if I'm going to design buildings, it won't be as an architect. It will be as the person who owns the property and has the money to hire the best architects." And I waited for his response.

My dad was surprised and sounded disappointed, but in the end he said, "If that is what you have to do, go do it." I decided to start my own company with a friend, and we began a publishing business with almost no money and even less experience.

That's how I ended up in my late twenties, five years later, living in Singapore and running my little start-up real estate property magazine. So much for making my life an instant success! I had dreams of wild financial success, but that dream's fulfillment still seemed to lie in a hazy, distant future.

This is when I reached a critical moment: I was falling ever deeper into debt. I was working very hard but paying myself very little. I felt like I had

no choice: When the company grew, I had to hire another person or pay for extra marketing to grow more. The way I saw it, once the business was successful, it would pay me more. I believed I had to put all the money I made back in the business. The consequences of this decision were about to become clear in a very public way.

As I walked home one evening, lost in thought on the things I had to do tomorrow, I noticed a commotion on our street. Someone was shouting.

Actually, it sounded like crying. The neighbors were out watching the drama. As I walked closer, I saw they were looking at the front of *our house*. The one crying was Renate, my wife. Our daughter Kathleen, just a year old and looking very distressed, was in Renate's arms. She was pleading with a man standing in front of a truck—a tow truck lifting our car up by its hook.

I ran toward them. "You can't take our car. Please..." I heard Renate beg. She looked around and saw me.

"What's happening?" I asked.

As if I didn't know: I had been late on the car payments again. Renate had reminded me, and I had promised I would make a payment. But I hadn't. There simply wasn't enough money in the bank. Even though I was keeping up appearances of being successful, in reality I was going into more debt each month, hoping it would all turn around one day. Now our money problems were out there for everyone to see as the man prepared to tow our car away.

“We can pay you tomorrow!” I told the driver. He just shook his head and handed us a pink slip. “Sign here,” he said. “Call the number on the receipt.”

I watched him drive off and Renate walk back into the house humiliated. One by one, the neighbors cast me glances of pity and then went back into their homes, too. I was alone now. No money, no car, and no self-respect. Clearly, I had been in denial about my business—ignorant of just how much stress it was causing my wife, my young family, and me.

Standing on that empty street, I made a decision to change my priorities once and for all.

But how?

It wasn't that I hadn't *tried to change* before. I had read books that talked about paying yourself first, but none of them explained to me how I could make the money to pay myself in a way that was easy and natural for me. I had read books on success, leadership, and wealth creation, but the more I read, the more confused I became: Each new book's advice seemed to contradict the advice in the book I had just finished.

One book stressed the importance of climbing the corporate ladder, while the next said you can't get wealthy from a job and I was better off with my own business. Some told me to follow my passion, while others told me to follow my purpose. Some urged me to be daring and take big, bold risks; some advised me to be cautious and take small steps. Some said the key to wealth

was trading shares and options, while others dismissed that entirely and recommended network marketing, online marketing, or property investment.

Head spinning, I looked to business role models instead. That didn't work out any better.

Richard Branson wrote that it is all about being the entrepreneur adventurer, but then Jack Welch proved you could reach the top working for others. Oprah Winfrey showed the power of shining from the front with the stars, while Mark Zuckerberg was happy to hack in the back in his hoodie. Warren Buffett and Bill Gates may make great bridge partners, but they had entirely different paths to success: Buffett invests in many businesses but never in anything high-tech; Gates focused his life on growing just one high-tech business.

Truth is, I had no idea what was right for me. And, unable to find any clear direction, I ended up following the most common path: trial and error. That's how I ended up getting my car repossessed.

That night, in desperation, I made a decision.

Instead of being lost with everyone giving me different advice, I was going to find my own path. That decision led me to find not only my path but also an *entire map* of wealth creation.

Fast-forward a couple of decades, and I'm writing this book—describing what I've learned since that night—from my dream resort in Bali. I have been living here for the better part of a decade, running a string of businesses and

mentoring social entrepreneurs who are making an impact around the world.

I've made plenty of decisions, good and bad, to get here. But the quantum leap that put me on this path to wealth creation did not come when I had the dream and began my first business. It was on that evening in Singapore three years later when my car was repossessed, when I committed to the dream *and* a clear plan to get there.

For the first time, I set a personal earning plan and made it more important to me than my business plan. I began to focus on what worked for my strengths. Instead of paying myself less than I needed to survive, and hoping my business would one day make millions, I created a vision and plan in which my personal net cash flow after expenses increased every three months. Within a month, I was cash flow positive. Within six months, by keeping to my plan, I had an extra \$500 every month, which I put aside. Over the next two years, I kept to my plan, and my personal cash flow for investments grew to over \$10,000 each month. Before I was thirty, I had become a multimillionaire with the money and time to support the people and causes I believe in—simply as a result of changing my focus.

In other words, my quantum leap that night in Singapore was also my first step in discovering this Millionaire Master Plan I'm about to share with you: *to choose my destination and then clear the way to get there*. But while knowing where you want to go is an important part of the

Millionaire Master Plan, it won't matter *if you don't know who or where you are*.

That's what the Millionaire Master Plan provides: a GPS to achieve your success. A GPS is more than just a map. It shows you where you are and where you are going, gives you the best routes to take, and plots the specific steps to get there. That is my promise to you: to give you that clarity based on *your* natural path.

From my first business as a teenager to the dozen companies I built, sold, crashed, burned, and grew in my twenties to the thousands of people I mentored and worked with in my thirties, it has become increasingly obvious to me that we all go through the same stages of learning and the same breakthroughs to master each stage of success in our wealth. We are all on the same map, just in different places. This map—the Millionaire Master Plan—isn't just a two-dimensional map of the landscape. It is a three-dimensional blueprint of a building the architect in me designed: *the Wealth Lighthouse*.

The Wealth Lighthouse has nine levels, which link to the nine stages of wealth: Victim, Survivor, Worker, Player, Performer, Conductor, Trustee, Composer, and Legend. Like climbing a mountain, the strategy and equipment you need change the higher you go. You and I are each at one of these levels. What we should do next depends on which level we are at.

But before you can determine what stage or level of the Wealth Lighthouse you are currently

on, you must know *which of its four sides to enter*. Each of these sides corresponds to one of the four types of geniuses that create wealth: Dynamo, Blaze, Tempo, and Steel. These geniuses and their connection to the Wealth Lighthouse are what I cover in part 1. Only then can you focus on the second and third parts of this book, which cover the first six levels to develop positive cash flow, design the life you deserve to live, and make the impact you are ready to make.

You see, every one of us has a genius inside us. Once we realize it, we find our own internal guidance system. It turns out the information those books and role models provided when I consulted them years ago were not *wrong*. Neither are any of the wonderful authors writing today. They are all on the same map. Each is the right advice when you are at the right level but will be the wrong advice if you are at a different level or genius.

Direction is different from information. Information is *the entire map*. Direction is *how you get from A to B*. In today's information economy, you don't need more information. You need direction. Using a GPS, getting direction is always possible when you know where you are and where you're going. Right now you need direction that is right for *you*. Not for everyone. Not for me and my genius, *for you and your genius*.

That's why your first step is to take the Millionaire Master Plan Test right now!
For the last ten years I have been deciphering

this Millionaire Master Plan while mentoring and working with people from more than eighty countries around the world. In fact, leaders from around the globe have used the guides linked with the Millionaire Master Plan to go from being in debt to generating millions, growing charities that impact millions, increasing their success in their careers, growing the quality time they have with their family, and much more.

That's why I say with confidence that regardless of what you want to do—whether your goal is simply to cut out the stress of money, build wealth to provide for your family, or make your work more meaningful and fulfilling—you will find the steps to take on your personal path on my Millionaire Master Plan.

That's why, before you go farther in the book, you need to use the following instructions to take the Millionaire Master Plan Test and learn your natural genius and lighthouse level.

My final words before we get started are: No one can go through or move up the Wealth Lighthouse alone. In fact, the spark often comes from someone else—someone who complements your genius. You are going to attract that team as you make your journey through the Millionaire Master Plan, and I hope you will share your journey with us, too.

We have a very active global community and provide plenty of support at every level of the Master Plan on our online learning community, GeniusU. You can post your experiences,

questions, and comments by going to our
Millionaire Master Plan website:
www.millionairemasterplan.com.

We are all on a journey together to improve our own wealth and the wealth of those around us. I call this mission World Wide Wealth—our ability to collectively create more and contribute more.

In fact, just buying this book means you have already made a difference.

A portion of the proceeds from this book is going toward providing education and financial literacy to children (and adults) so they can learn the skills they need to advance in this fast-changing world.

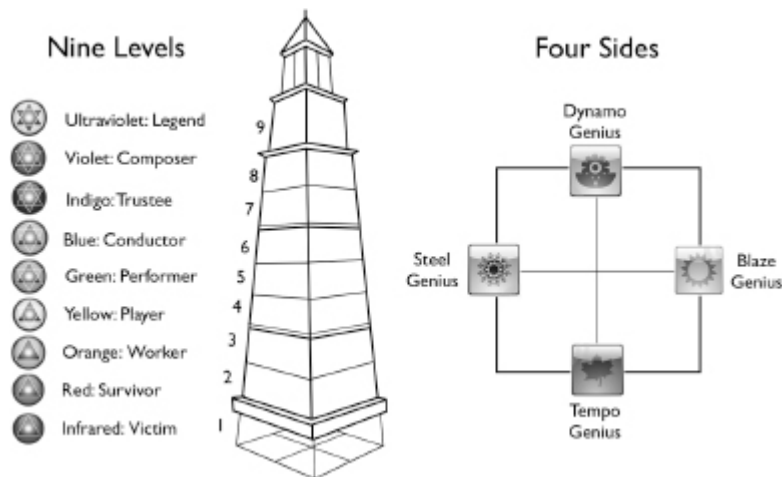
Thank you for joining this journey and making an impact in a small but very important way.

Okay, are you ready? Let's make magic.

—Roger

ACTION POINT

Take the Millionaire Master Plan Test!



On the inside of the back cover flap, there is a code that you can use to take the Millionaire Master Plan Test.

This test is essential for understanding how this book works and following your path through it.

Simply enter the code at www.millionairemasterplan.com to take the test. It only takes about fifteen minutes. After finishing the test, you will receive two reports via email:

- The first report will come immediately and identify which of the four geniuses is your natural genius. This is your compass through this book and the Wealth Lighthouse. The significance of knowing your genius is explained in [chapter 1](#).

- The second report will arrive shortly after and will tell you what level you are currently at in the Wealth Lighthouse. The lighthouse and all its levels are explained in [chapter 2](#).

Why two reports? The Millionaire Master Plan Test is unique in that it measures both personality (your genius) and progress (your wealth level). While your genius will stay the same, your wealth level can move up. Thus I have deliberately divided the test into two parts so that you can come back and take the wealth level part again in the future and track your progress in the coming months and years.

A note for the impatient: If you are the kind of person who is tempted to begin the next part without taking the test, don't! There are two important reasons why.

First, you need to know where you are to know where you're going: How you master each level of the lighthouse and build wealth naturally depends on your genius. What path you take through the steps at each level depends on which genius you are. Chances are you have taken wealth-building advice in the past that has been wrong not only for your level but also for your genius. The advice didn't work, and you ended up wasting precious time and energy. Don't make the same mistake before you begin this book!

Second, you need to be connected: Most challenges in life come from *not* being connected to people we need when we need them. When you go online to take the Millionaire Master Plan Test, you will connect with a community of like-minded people who are already part of GeniusU as well as enjoying access to a variety of free learning resources.

So don't just jump to the next chapter: Use the code on the inside of the back cover flap and go take the test at www.millionairemasterplan.com!

PART I

YOUR NATURAL PATH

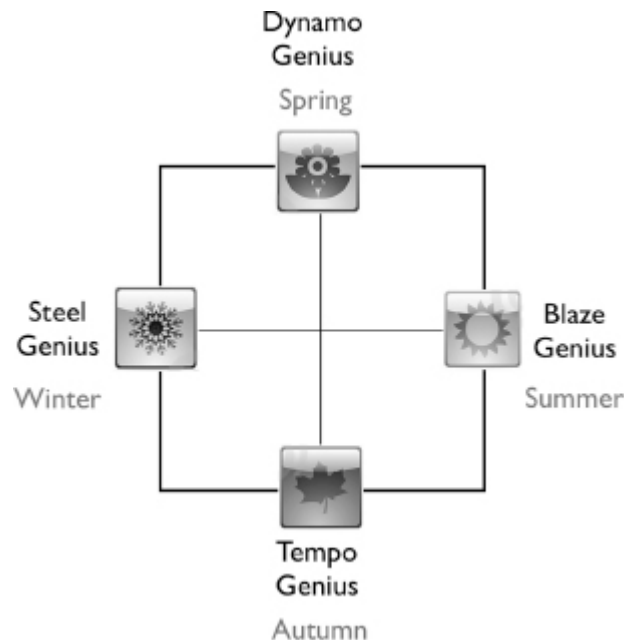
Your Genius and the Wealth Lighthouse

Everyone is a genius.

But if you judge a fish on its ability to climb a tree, it will live its whole life believing it is stupid.

Chapter 1

YOUR GENIUS



Try this little experiment: Fold your arms. Look whether you have folded your left arm over your right arm or your right over your left.

Now do the opposite: Fold your right arm over your left arm or your left over your right. Does it feel comfortable? For most people, it doesn't; for some, it is even hard to do—it feels... *unnatural*. That's because you're doing the wrong thing. That's not to say there is one right way to fold our arms. There is only your natural way.

We are all born great at something, but as we grow up, we find out all the things that we aren't so good at. So we spend our lives feeling bad about those things, working on our natural weaknesses while we take our natural strengths for granted. This truth is no more tragic than in a school of children, where every child has a different genius, but when they are all judged by the same test, many lose their confidence and with it their desire to learn. *Why try to be something else when you are already naturally you —you are enough!*

When we become aware of our natural genius, it's like a light going on. Suddenly we realize we do not need to focus on our weaknesses to be successful. We simply need to follow a path that plays to our natural strengths. These are the four geniuses:

Dynamo Genius who loves to **Create**

Blaze Genius who loves to **Connect**

Tempo Genius who loves to **Serve**

Steel Genius who loves the **Details**

When you've used the code on the inside of the back cover flap, taken the Millionaire Master Plan Test on www.millionairemasterplan.com, and read your Genius Report, you will know which one of the four you are. But before you proceed, you need to understand how your genius wins by following certain "rules."

The Rules of the Genius Game

By rules, I mean that each genius is like a sport you can become great at. If you know the game you are best suited for and the rules of that game, you can now focus on being the best at it. And here's a truth about sports: Sometimes the rules of one sport are the exact opposite of another sport's. For example, if you're playing soccer, the rule is that you kick the ball; you