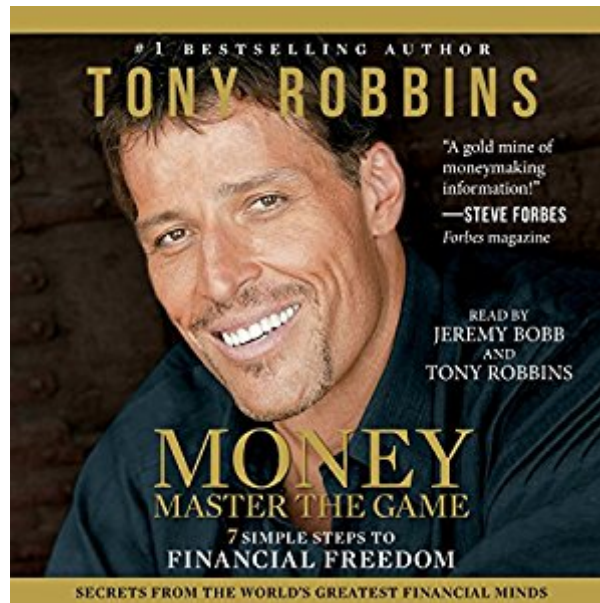


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# MONEY Master The Game: 7 Simple Steps To Financial Freedom



## Synopsis

Tony Robbins has coached and inspired more than 50 million people from over 100 countries. More than four million people have attended his live events. Oprah Winfrey calls him "super-human". Now for the first time - in his first book in two decades - he's turned to the topic that vexes us all: How to secure financial freedom for ourselves and our families. Based on extensive research and one-on-one interviews with more than 50 of the most legendary financial experts in the world - from Carl Icahn and Warren Buffett, to Ray Dalio and Steve Forbes - Tony Robbins has created a simple seven-step blueprint that anyone can use for financial freedom. Robbins has a brilliant way of using metaphor and story to illustrate even the most complex financial concepts - making them simple and actionable. With expert advice on our most important financial decisions, Robbins is an advocate for the listener, dispelling the myths that often rob people of their financial dreams. Tony Robbins walks listeners of every income level through the steps to become financially free by creating a lifetime income plan. This book delivers invaluable information and essential practices for getting your financial house in order. MONEY Master the Game is the book millions of people have been waiting for.

## Book Information

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## Customer Reviews

I want to start off by saying that I'm not a follower of Tony's motivational literature. When I was younger my mother purchased some of his books and tapes and while they were somewhat inspiring, I never was one to draw my "passion for life" reading any book other than the Bible. I couldn't tell you what Tony's done or written since his 'Get the Edge' series that was mass marketed

on television back in the late 90's.. but I can tell you what I'm pleasantly surprised with, and frankly glad I'm I came across this new finance book because a few of the chapters are "worth their weight in gold." These are Chapters 2 and 5, but please continue reading my review to understand why.-To give you some background I've been reading personal finance books since the late 90's starting with titles like 'Rich Dad Poor Dad' by Robert Kiyosaki, 'Automatic Millionaire' by David Bach, every Dave Ramsey and Ben Stein title ever written, most of Larry Burkett's scripture based Business and Finance books and Crown Financial information, Random Walk down wall street, etc. etc. To make a long story short let's just say I've read dozens of personal finance or retirement books starting from age 16 up until my present age of 31 so I can tell when something is new or old fluff, or just plain made up. I've also an investor so I have skin in the game.-Some people are reading these reviews and they just want to know if this book will help them manage their money or make money, and to cut to the chase yes this book can both make you a lot of money and save you even more money. After reading Tony's book I've placed it among the top 10 personal finance titles I've ever read and that list reads like the who's who of books that can actually make a huge impact on the financial future of the average American. If you don't like to read it doesn't matter, just buy the book and read Chapter 2 and 5 and then give it to a friend or delete it, but just read those two chapters.-What makes this book so valuable and easily worth the price I paid (\$12 on Kindle). Let me summarize, and we're going to throw out all the chapters and information that was motivational jargon because I didn't buy this book to be motivated on living life to the fullest and I don't think most of you reading this did either.1. THE INTERVIEWS. Most of these interviews were not rehash's of what you could find in other books, and a couple of them could be downright life altering if people were to employ some of the advice given by a few of the men or start to follow a few of these men with regard to what they are doing with their investments. The possible life-changing and or interviews that offered terrific advice, tidbits of information that could save you time and money, stock market psychology, and or getting insight into those with your interest at heart. If you browse Yahoo finance and or blogs you can occasionally glean tidbits of gold regarding finance wisdom from some of the best of the best who have both integrity and the average joe investor in mind when they are giving out advice. These are some of the men who realize that most people who need this information are not making a 6 figure income and yet while most of them have wealth in the 7 figure range they don't forget about the rest of us and want to help us to avoid mistakes with our money.Carl Icahn. Rarely does this man give longer interviews, but Tony Robbins just may have one of the best interviews ever done with Carl Icahn. Carl Icahn is an activist investor. This type of investor attempts to take control of companies they believe are underperforming(usually due to poor

management) and then take them over or make changes that will benefit both the shareholder and the activist. As a result in most cases employees and customers benefit also. Carl Icahn is one of the few power brokers on Wall Street who by following you can make quite a bit of money because he will make a poorly operating company do better by holding management accountable, and as a result he has and will continue to help the American People by making our companies more efficient and better which can enrich everyone. After you read this interview you will understand why it's important to follow the moves this man makes.

David Swensen. Great interview, a good overview of asset allocation and risk management, shows why playing it safe for a long time is smart. Great tidbits to learn.

Ray Dalio. Just getting the broken down into easy terms "All Weather Portfolio" is worth the price of the book alone and much more. This information is covered in Chapter 5. He must have owed Tony a huge debt to give out this information. Next to an index fund this is the best portfolio I've ever seen and the results it has brought prove it. You won't find anything better, but most people should have a broad ranged index fund before attempting to copy an allocation like the all weather.

Paul Tudor Jones. Some of the investing psychology(not stock picking advice, but market psychology) he gives in his interview is as if you are sitting in a premier top 10 MBA rated program's class and studying under his stock market tutelage. You simply can't hear these things anywhere else and unless your in a very elite group that are getting MBA's at the very top finance schools you probably never will.

John Bogle. What more can anyone say, he revolutionized investing for the common man by introducing the index fund and if you don't have one you really need one ASAP. Watch every interview with John Bogle you can find on youtube if you want a quick study in long term investing with the best possible outcome for the average person. I personally believe John Bogle has made more of an impact on the finances of the average American than anyone in history ever has or ever will, he truly is both a pioneer and a sort of modern day hero who put the common man above greed and reshaped Wall Street and investing forever.

Warren Buffet. I can tell in this interview Mr. Buffet was just doing Tony a favor by giving a short interview to a friend but he didn't really give any advice you couldn't find anywhere else nor did he dive into any strategies or ideas for the common person. I put him with these others because of his track record. If you purchase a few of his BRK-B stock shares and hold them for a very long time you will probably do pretty well, but Warren Buffet would tell all average investors to get an index fund and not try their hand at picking stocks. He basically will mimic what John Bogle says in most of his interviews but John Bogle goes much deeper, is more interesting, has more integrity, and just does it better.

-Yes a few of the interviews were not very good and I discuss those below. They in my opinion revealed little information, did not know how to convey investment advice to the average person, or just came

across as sort of a self pat on the back in my opinion and wouldn't make much impact to the future financial wellness of the reader. Remember, just because someone is ultra wealthy in no way means they have you interest in mind nor can their advice or circumstances be applied to your own life.-These people from this book in my opinion who you shouldn't listen to include: Marc Faber (Commodities speculator who is a very shrewd and astute insider, I don't think he can be trusted personally, but when it came to giving advice he came across as a guy just throwing information out there just to give an interview almost as if he wasn't really sure what to say, like he was picking random numbers out of his head and giving them to Tony.) T. Boone Pickens (Just talks about himself most of the interview, you can find better advice elsewhere.) Kyle Bass (Made most of his money off an incredible speculation and talks about purchasing millions in nickels with little information given for the regular investor. It's my belief he either isn't very knowledgeable when it comes to investing for regular people or he simply cannot convey the information in a manner with tools he has never used for the average person. He is an algorithm based trader and has access to both tools and information most people don't have. I would never listen to his advice based upon his history even though he is successful, his success cannot be repeated.)-I group these next three together because their interviews mainly went through their personal histories and discussed why the success occurred and the importance of integrity and a customer first approach in the finance world: Mary Callahan Erdoes, Charles Schwab, Sir John Templeton (Mostly discusses the type of work ethic, integrity, and fortitude needed to be successful and also to leave a legacy for your family or people who's money you are investing.)-So what makes this book so valuable, and why am I saying you must include this in your collection if you're a person under 50 looking to improve your finances.2. Simply because of Chapter 2 and Chapter 5.-Chapter 2 covers some of the things you've read in other finance books before, usually John Bogle's or Ben Stein's, but it discusses the Myths of the market and advisor fees. It discusses investment broker actual returns and debunks many of the common beliefs among the uneducated majority regarding how to make money with investing or retirement plans. The way this chapter is organized regarding the myths of the market and annuities is invaluable. The information on annuities for anyone under 50 is pure gold, and I have yet to see even a handful of books that ever covered the Annuity, which is starting to grow like wildfire and probably the best option for most of us with less than \$500,000-1,000,000 at retirement.-Chapter 5. This is the best chapter of the book bar none. Ray Dalio's all weather portfolio is simply unmatched and having an in-depth guide of why and how it was designed, and then actually broken down into easy to understand choices is truly incredible. Yes you can and should invest in an Index Fund, and by now we know that 95% of portfolio managers will never beat

the stock market over a long time frame such as 20-30 years, but the all weather portfolio created by Ray Dalio's team just may give you better or at least safer returns with less downside risk than even a broad market index fund. I'm still left wondering how Tony got them to do this and give up this much information on this fund. On top of that, there is a larger annuity and retirement information section which goes in depth on the importance of the 3 year window into retirement and how just the stock market return of the first 3 years of a person's retirement can make or break them, and WILL... unless they read the information on annuities.-On top of all this great information, section after section has Tony giving good links on how to access both more information. Going through this book you can see that Tony actually cares to help the uneducated average investor gain the tools to invest both wisely and and safely. Most finance books give you the what to do(or at least attempt to), but Tony's goes beyond and actually gives you both tools and the where to go to get more information and possibly help.-To top of these great chapters there is also a chapter on the future of American technology which goes into the advances being made in healthcare and engineering with the creation of 3D printers and how people are continually living longer so what we do with our money today is very important for a potentially long tomorrow. On top of this unlike many finance books, Tony goes into the importance of giving and how it can change a person's life and bring more fulfillment far beyond any dream or desire to be rich. Tony actually explains how and why giving is so important, and it's refreshing to see even a non Christian hold such a high view of giving our time and resources back to those who are less fortunate.So take my review for what you will, as someone who's read dozens of finance books and will only give applause to something that is both different and worth reading and knowing. I believe this book is very good just for those 2 chapters, especially if you are under 50 and have a long term horizon to invest with and haven't made tons of mistakes yet. For those who are older they undoubtedly should discuss retirement with a financial planner and look into insurance/annuities and stable funds. Below I will list my top Finance guru's and what I believe are some of the must read books in this field that all have information that can change your financial future as this book can do.Best personal finance guru's, the very best of the best who's work you must read and I will include one book from each. These people have care about the common investor above selling books or making money. While some of the information may be a little outdated in one or two of these books, these are still the best of the best by far.Must reads for personal finance with investment advice alsoJohn Bogle (The Little book of common sense investing, watch his interviews on youtube or yahoo)Larry Burkett (The complete guide to managing your money, planning for Retirement, Business by the Book)Ben Stein (How to retire comfortably, The little black book of investing, how to ruin your financial future, most of his

books)Great books on investing that don't cover personal financeBurton Malkiel (A Random Walk down Wall Street)William Bernstein (The Four Pillars of Investing)Honorable Mentions for personal finance, financial lifestyle etc.Dave Ramsey(We all know about his books, very good for basic advice regarding personal budgeting, not better than the previously mentioned writers or their titles though)David Bach (Automatic millionaire, Fight for your Money)Robert Kiyosaki (Rich Dad, Poor Dad)Ramit Sethi (I will teach you to be rich)Thomas Stanley (Millionaire next door)Are there any people you should be watching when it comes to how they are investing their money?Only two in my opinion. Warren Buffet and Carl Icahn. Both of their basic stock offerings are in the 100's still. I believe Carl Icahn's IEP is up over 1000% since inception and Buffet's BRK-B is up 24% this year alone. Watch what Warren Buffet does because he has insider access to large changes in the economy and the government, and watch Carl Icahn because he creates huge changes in companies by forcing their management to become better in every way and with that usually comes great returns for shareholders.

I have a lot of respect for Tony's achievements as peak performance coach as well as his engagements as philanthropist. Also, I applaud his effort to share his insights on pitfalls (hidden fees, flawed brokerage model, etc.) with the masses. As an industry insider I have to say that quite a few statements were inaccurate or even misleading. I'm sure Tony simplified with good intentions for making a difficult subject more understandable. The oversimplifications and omissions however can lead to unintended risk exposures and losses. Why only two stars? His constant plug for one investment firm (there are 47 mentions of that firm's name) put me off. At least he disclosed that he was discussing his role with that firm at the time of writing the book but when I found in FINRA's broker check that his son works for that firm, he lost my trust as "fiduciary" and credible author on that subject completely.

It gets a little redundant at times (like most of Robbins' books), but generally it has fresh and interesting information about personal finance. With this book, someone that is not involved in financial topics will easily understand useful terms and practical strategies in this particular industry.The difference between this book and others about personal finance, is the plus that "Money - Master the Game" has, due to the advices that millionaires and even billionaires give Tony, and therefore the reader. By the way, if you are not from the U.S. you won't be familiar or even be able to benefit with some information presented in the book (generally, the financial system structure, and particularly, some examples of financial instruments); but you sure would be able to

compare this information to another particular country. Surely recommended.

Hi have been following what Tony Robbins is doing from some years now. When I saw that he released a new book I was all ears, and when I realized that it was a book about money I was immediately all in. I bought it for me and I bought an extra copy for my daughter. She said to me "Dad, my husband is all excited about the book, just got it in the perfect timing, we were these last weeks talking about our finances as a couple and then this book came, thanks, I love you". I am not finishing reading it yet, I about 70% in my iPad and have no doubt in giving 5 stars to this book. I only would add that I bought it mainly because I know Tony Robbins is one of the few gurus that really care about people, he really want to make a difference in as many people as he can and I am just one of them. Thanks for everything and for this wonderful book, God bless you

The app that is referenced throughout the book, is only available for iPhone, no android tech. Information presented seems valid and looking forward to getting started, but the missing app is short sighted.

There is so much great information in this book that I had to also purchase a hard copy so I could highlight text and flip back and forth to refresh my memory as I was studying up on all the great finance tips! (granted, one can do that with electronic versions, but I am old-school enough that I find it easier with actual books). Looking forward to making some changes in my finances to take advantage of some of this new information. Well worth the money spent! Thanks Tony Robbins!

This is exactly what I was looking for. Someone to put it in terms I could understand, since thinking about money and numbers gives me a headache. Tony is obviously successful at what he does, and at making money work for him. My only fear is that once I read this, the game will change before I've had time to do what I need to do. But I commend him for making the effort on behalf of people like me who are looking for someone to explain it all without one hand in my pocket to take what I am hoping to carry me through the latter part of my life. Grateful to you, Tony!

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