

the **RICHLIFE**

Ten Investments for True Wealth



BEAU HENDERSON

ACTION GUIDE

The RichLife

10 Investments for True Wealth

Action Guide

The Complete Action Steps for Achieving Health, Wealth, and a Fulfilled Life

By BEAU HENDERSON
FOUNDER AND CEO of THE RICHLIFE GROUP

Copyright © 2014 by Beau Henderson. All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, or by any information storage and retrieval system, without written permission of the publisher, except in the case of brief quotations embodied in critical reviews and certain other noncommercial uses permitted by copyright law.

Printed in the United States of America

First Printing, 2014

The RichLife Group
117 Bradford Street NW
Gainesville, GA 30501
Tel. 770.249.7424

TABLE OF CONTENTS

INTRODUCTION	6
INVESTMENT 1: PRACTICE WISE STEWARDSHIP	7
INVESTMENT 2: FINDING YOUR LIFE PURPOSE	9
INVESTMENT 3: VIEW LIFE A SCHOOL	17
INVESTMENT 4: CULTIVATE MEANINGFUL RELATIONSHIPS	19
INVESTMENT 5: CREATE UNIQUE EXPERIENCES ON PURPOSE	21
INVESTMENT 6: MASTER YOUR MONEY MAP	25
INVESTMENT 7: CHOOSE RISK TRANSFER	27
INVESTMENT 8: BUILD YOUR RICHLIFE TEAM	29
INVESTMENT 9: PROTECT YOUR PRIMARY ASSET	32
INVESTMENT 10: CONTRIBUTION	34
THE MASTER INVESTMENT: HARD EASY	37
GROW YOUR RICHLIFE PORTFOLIO	39
WHAT'S NEXT?	43

INTRODUCTION

the RichLife mission

The question of what makes a person *rich* came to me one day after meeting a highly respected business man, a multi-millionaire we'll call Richard who had *followed the money* and arrived, achieving success in business and an enviable net-worth. As a financial advisor, I went to meet with Richard to help him clarify his investment goals. It was on the drive home that night, after eight years of hearing the stories of over two thousand people and meeting clients of all walks of life that an idea began to take shape in my mind. It was a new way of looking at my job - really, at everything I do.

Being rich doesn't just happen. It requires planning and focus, decisions and guiding principles. But what are those guiding principles and what investments lead us to the greatest wealth, the greatest good, a rich life?

Most people focus on the investment, but my focus is on the investor. I have come to a new definition of the word *rich* that includes all your assets – physical, financial and human. My book, *The RichLife: 10 Investments for True Wealth*, takes you through the steps to help you become rich in the fullest sense of the word. It talks about money and life purpose, relationships and health. The exercises outlined here have been pulled from each of the 10 investments in the RichLife book, and include the Master Investment of Hard Easy. Used either in tandem with the text or alone to give you a taste of the RichLife philosophy, these exercises can be a powerful transformational tool to help you go from where you are now to where you want to be.

As a financial advisor, my intention is to help you on your way toward investing in a fulfilled life. I want you to be *rich* in every sense of the word, with great relationships, meaningful work, and money in the bank. This action guide is here to introduce you to a holistic investment approach that leaves nothing out so you can build what I call a ***RichLife***.

It is my sincere pleasure to welcome you to the RichLife family.

Beau Henderson
Founder and CEO The RichLife Group

INVESTMENT #1

PRACTICE WISE STEWARDSHIP

Being a *good steward* means taking care of or being a good keeper to what you already have. It is the first essential step toward achieving financial success, and if practiced consistently, good stewardship will bring positive returns on your investment as soon as right away. It comes down to one important distinction: *Do we view our talents and physical possessions as something we own and are entitled to? Or as special gifts that have been entrusted to our keeping?*

Action Exercises:

Our assets include more than just our finances and physical stuff. When designing a life that is truly rich, human assets play a major role. These human assets include our Time, Energy, and the Relationships important in our lives.

- **Stewardship of Time:** Think about where and how you spend the bulk of your time. Time can be budgeted the same way that money can. Try charting your days for a week or so and see where the “time leaks” exist. Are your minutes and hours spent on the mundane and meaningless? Or are you investing that time in areas that will result in long-term benefits to you and to the community at large?
- **Stewardship of Your Relationships:** It might be time to ask yourself why you spend time with the people that you do. Sometimes the relationships most important to you are the ones we most easily take for granted.
 - What kind of steward are you to the people closest to you? Are you investing in carefully building those relationships?
 - Outside of family, do you spend time with people who bring out the best in you? Those who encourage you and challenge you?
 - Are your group of friends made up of people who scoff at your dreams and visions? If so, you may want to consider finding a new group of friends
- **Stewardship of Stuff:** Maintenance of your house or car can be time consuming but putting it off will only ensure that it will cost you even more in the end. Make a list of the small maintenance tasks you have been putting off and come up with a workable plan to get them done. For example: Involve family members in regular household projects such as lawn care. Schedule time for regular oil changes, maintenance checks, and tune-ups for all the engines you rely on. (Don’t forget the snow blower!) When things need to be repaired, take them in to a professional right away instead of waiting until the problem gets so bad, the repair turns into a replacement.

- **Stewardship of Money:** Good stewardship of money puts the emphasis on context and the person it serves. As it applies to your RichLife, you want to invest in yourself first, your life and where you are going. Apply the principle of paying yourself first. This discipline teaches you to live on less than you have coming in.
 - Set aside a certain amount of every paycheck and put that money into savings.
 - Have this money deducted automatically if you can.
 - The amount is up to you and will depend on your individual financial situation.
 - It doesn't matter if it's \$5 or \$5000. What's important is that you get into the habit of doing it.
 - Invest in your education to further a career and or to raise your financial IQ, working with mission-driven financial advisors, investing in books or tools to start your own business or increase your knowledge.

INVESTMENT #2:

FINDING YOUR LIFE PUROSE

We all have a purpose here on earth. We all have God-given talents and gifts, and an innate desire to explore them. Following these giftings and talents will lead us to discover our Life Purpose. The best way to serve others and humanity is by discovering and living out your life purpose to its fullest extent. Once you have identified your giftings and talents, the most direct way to insure success is to use those gifts in the service of others.

Designing your ideal future and RichLife begins with identifying the Who, What, When, Where and Why with regards to living out your Life Purpose. The following action exercises are designed to help you discover the unique gifts you have to offer the world.

Action Exercises:

DISCOVERING YOUR TALENTS

List five things you are passionate about. Whenever you are engaged in these activities, time just seems to *fly by*.

1. _____
2. _____
3. _____
4. _____
5. _____

List the times in your life when you were the happiest and experienced the highest level of fulfillment. These might be memories from your childhood, moments with your grandparents, or

times with friends. These happy memories can be anywhere, not just at the work place. Think about what it was that you found so fulfilling.

1. _____
2. _____
3. _____
4. _____
5. _____

List five (approximately – there may be more or less) skills and talents that you feel are innately yours and that you were born with. It might not be that you were instantly good at these things, but rather that you had an inexplicable need or desire to do them. In other words, it didn't matter whether you were good or not, you enjoyed it. It might be that in the repetition of the doing, you got pretty good. It might have been said at one time, *"Hey, that kid's got talent."*

1. _____
2. _____
3. _____
4. _____
5. _____

List your five top values. These are the things that are important to you, the codes you live by. Ask yourself who you admire, or who you most look up to, and think about their character traits if you need clues.

1. _____
2. _____
3. _____
4. _____
5. _____

Make a list of the people and professionals who you think could benefit from the skills or talents you identified above. This part is important, because life purpose isn't just about identifying what you do, but who those gifts will serve. Ideally, this will help you on your way to identifying your market

1. _____
2. _____
3. _____
4. _____
5. _____

IDENTIFYING THE OBSTACLES

Choose one of the things that you are passionate about but not currently doing from the list you created above. Fill in the first blank of each sentence with what you have chosen, and complete the following "not-enough-isms." (*Feel free to tinker with the wording of your sentence if necessary.*)

Being Enough: How does what you think about yourself affect what you are willing to try or not try doing? How does what you think about your appearance affect the way you behave? The risks you are willing to take?

I can't _____ because I'm not
_____ enough

(EX: I can't run a marathon because I'm not young enough. I can't become district manager because I'm not educated enough.)

Doing Enough: Who are the people and what are the circumstances in your life preventing you from doing what you want to do? These are excuses cleverly disguised as obstacles. Once you identify what is in your way, you can begin talking to these people and looking at the situation to see what can be done.

I can't _____

because of (person) _____

(EX: I can't go back to school because my husband isn't doing enough with the kids.)

I can't _____

because of (situation) _____

(EX: I can't do an internship because I'm already working two jobs.)

Having Enough: What are some of the things that are missing from your life that may be preventing you from doing what you would love to do? Are these things missing simply because you haven't identified that they are necessary, or because you have a genuine inability to acquire these things? What will it take for you to begin acquiring those things now that you've identified them?

I can't _____

because I don't have enough _____

(EX: I can't start a savings account because I don't have enough money.)

DESIGNING YOUR RICHLIFE

Picture what your RichLife looks like. What is your definition of happy and fulfilled? Honor the preferences that you have, and your RichLife will come into focus. Start with a completely blank slate, with no regards to how any of this could be possible given your current circumstances. Pick a time 5-10 years out into your future, and imagine what you are doing. See yourself there, doing it. Ask yourself: Where are you? Who are you with? What time of day is it? What are you doing and why?

1. Who are the people I am spending time with?

2. **What gives me joy and satisfaction?**

3. **What do I want to be doing on a daily basis?**

4. **Why is this important to me?**

5. **When, or what time of day, do I best perform?**

6. **Where do I want to live and work?**

7. What is my definition of a RichLife?

MAKING IT HAPPEN

In each of the following seven areas of your life, identify one thing that you can do that will take you one step closer towards your RichLife. Be specific. List how much and by when for each goal. In other words, *the goal must be measurable*.

For example, in the area of health and fitness, don't write: "My goal is to be skinny." Write: "My goal is to weigh 153 pounds by January 31, 2014 at 5:00 p.m."

In the area of finance, don't write: "My goal is to make a lot of money next year." Write: "My goal is to be making \$100,000 by December 31, 2014, at 12 midnight."

Job/ Career

My goal in this area is to _____

How much? _____

By when? _____

Financial

My goal in this area is to _____

How much? _____

By when? _____

Recreation

My goal in this area is to _____

How much? _____

By when? _____

Health and fitness

My goal in this area is to _____

How much? _____

By when? _____

Relationships

My goal in this area is to _____

How much? _____

By when? _____

Personal

My goal in this area is to _____

How much? _____

By when? _____

Contribution

My goal in this area is to _____

How much? _____

By when? _____

Education

For more in-depth exercises and instructions on how to incorporate the RichLife Principles and habits into every area of your life, go to www.BeauHenderson.com for tools, tips, resources, and more.

INVESTMENT #3:

VIEW LIFE AS A SCHOOL

How do you view this experience called life? When things go wrong, do you think someone is out to get you? When bad things happen, do you look for ways to get even? Or do you look for the lesson? Viewing life as a school means you don't have to get stuck learning the same lessons over and over and over. As a wise steward of your energy, don't waste time by assigning blame. Instead, look for the lesson in things both big and small and you'll find yourself moving closer towards your RichLife.

Action Exercises:

#1: Make a copy of the following Life School reminder and post it in your office, inside your locker, or any place you are likely to encounter it daily. Read it often, and feel free to share it with others.

1. We live in a school called Life.
2. There are no mistakes, only valuable lessons.
3. A lesson will be repeated until it is learned.
4. Each time a lesson is repeated it becomes more painful.

The greatest lesson we can learn is to choose Love over Fear.

#2: Create a life school journal. This journal doesn't necessarily have to be in written form. It can be a drawing journal, a series of spoken recordings, or prayerful meditations done at the end of the day. The most important thing to establish with the life school journal is the habit of looking for the lesson.

- Step #1: At the end of each day, take five minutes to acknowledge what went right. Think about what happened during the day that you were grateful for, big or small. It can be the smile from your daughter, the acknowledgement from your boss, or the step in the right direction, no matter how small. Gratitude is a key component of inner happiness, well-being, and a sense of self-worth.

- Step #2: After you have recognized the good, take five minutes to acknowledge what happened during the day that didn't go the way you wanted or how you would have liked. It can also be valuable to take a step back while in the midst of a particularly stressful problem or dilemma, especially at work. This step is simply about identifying what went wrong. It is not about the who or the why. There should be no feelings of blame, shame, or judgment. Your job is to simply acknowledge what didn't go the way you hoped.

- Step #3: Look closely at the problem, dilemma or situation, and ask yourself, what is the lesson here? What can I learn from this experience? Try to avoid finger-pointing and blame. Instead, seek a proactive approach. For example, instead of saying, "I have learned never to trust anybody every again," say, "I have learned that I need to educate myself in the area of X."

INVESTMENT #4:

CULTIVATE MEANINGFUL RELATIONSHIPS

One who lives a fulfilled RichLife understands that the people who are closest to us must not be taken for granted. Because of these meaningful relationships, we are able to grow more, be more, and do more. Healthy relationships are one of the keys to living a RichLife. Time with others must be planned for, set aside, and worked into every day much the same way we budget our money. The secret to happier, more fulfilled relationships begins with these regular investments of time – no matter how small - with the people who are the most important in your life. Remember, everything you give to others will in turn come back to you. What you don't give will in turn be absent from your life.

Action Exercises:

- List three current relationships that you would like to make an investment in today.
 1. _____
 2. _____
 3. _____
- Pick a day and a time and make a plan to invest time with one of those people on your list. This can be as simple as taking a walk. It doesn't have to be extravagant. A lot of people make the mistake of putting it off because they think it has to be really special when really it only has to happen. Anything is better than not trying. As with our previous exercise, give yourself the goal of how much and by when

I plan to invest in my relationship with _____
by spending _____ (amount of time) with them
doing _____
beginning _____.

Example: I plan to invest in my relationship with Sam by spending one night a week with him as a friend, not talking about work or the kids, beginning this Saturday.

- Think of a relationship that for you is having a negative impact on your time and energy. What actions can be put into place that will improve the stewardship of your time and energy? List three things that you can begin doing now that will allow for some boundaries.

My relationship with _____ is currently hard on me and not in my best interest. Three things I can do now to set up boundaries are:

1. _____
2. _____
3. _____

Example: My relationship with my brother is currently hard on me and not in my best interest. Three things I can do now to set up boundaries are: I will stop arguing with my brother in emails and keep our communication there limited to planning purposes such as birthdays or family get-togethers. I will talk to someone outside my family when I need advice. I will take a break from posting and commenting on Facebook.

- Think of one relationship that you think you may have outgrown. For example, maybe that Friday night poker group with your high school buddies no longer serves you. Maybe the time would be better spent in other ways, such as at a night class that will expand your Life Purpose. By streamlining your relationship investments, you will have more time freed up to invest in one of the new relationships identified above.

I feel I have outgrown my relationship with _____. I would rather be spending my time with _____ doing _____.

Example: I feel I have outgrown my relationship with Cecil. I would rather be spending time with myself working on my business plan.

INVESTMENT #5:

CREATE UNIQUE EXPERIENCES

ON PURPOSE

A life lived without unique experiences is mediocre, lacking in joy and vibrancy, and often filled with regret. Looking back, there is no amount of money that can buy memories and experiences after the fact. Look around at your own life. What joyous occasions are you missing out on simply because you're not factoring *unique experiences* into the mix? No canvas = no painting. It seldom happens by accident. The difference between the dreamers and the doers is the action. Creating unique experiences requires an intentional plan.

Action Steps:

- **Create a Memorable Experience**

Start with something small. I have a client who took his family camping every summer right in their own backyard. When the day finally came that they could afford a real trip to the Grand Canyon, the family was so close and had created so many wonderful memories together; their trip was even more magnificent.

- A. Pick a person who had a positive influence in your life growing up.

- B. List your favorite memory of that person or experience.

- C. Pick an experience that positively influenced or shaped your life.

- **Stop playing the *When I then I* game.**

The game goes like this: When I get a promotion, then I'll take my family out to dinner. Don't wait to create a unique experience with the people you care about. Write three examples where you are guilty of playing the *when I, then I* game.

1. _____

2. _____

3. _____

Ask yourself:

Where do I play this game most in life?

Why do I play this game? What am I so afraid of?

How can I get out of playing this game?

- **Create your own Bucket List.**

List 10 unique experiences or things that you would like to do before your time on earth is over. When you make your bucket list, do so without regard to how or when. Dream big. The sky is the limit.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

- **Start with the Small.**

Set aside the time to create one small new experience this week, and take one concrete step towards its implementation. For example: invite a friend to meet you for a run, buy a beginner's piano book and start learning a song, or plan a surprise night out for your spouse, arranging the babysitter and securing the dinner reservations.

This week I will create a unique experience by doing the

following: _____

- **Move toward the Big.**

Choose one of the big experiences listed on your bucket list and pick one concrete thing you can do this week towards the planning of this event. For example: pick up the application for a passport at your local post office, check out some library books on travelling in Italy, or sign up for skiing lessons.

Bucket list item # _____ I choose to do one thing:

- **Become a Dreamer AND a Doer.**

Take action and intentionally turn one of your great ideas or dreams into an experience. Make it easy for yourself by choosing an action that you can do. By taking action, you will begin to experience your idea or dream. For example, if you have an idea for building an indoor gym facility for autistic kids, get a notebook, put a label on it, and start brainstorming.

This is my great idea: _____

To move one step closer towards experiencing my idea, I

will: _____

INVESTMENT #6:

MASTER YOUR MONEY MAP

Before you can begin moving towards your RichLife, you must first identify where it is you are now with regard to your finances. Like the *You are Here!* star on maps, knowing your starting point can help you to more efficiently reach your destination. Once you have identified your destination, you can then more efficiently manage the assets that you do have, allowing the money to serve you so that you can embark in a straight line to wherever it is you want to go.

Action Steps

- Chart your Course

Where you would like to be ten years from now with regard to your finances?

Ask yourself “why” until you get to the bottom, and then write down your answer. Form a concise, one sentence answer to the question: what is my destination?

- **Create your Money Map:** Get together all the financial documents you need to get a clear picture of your finances *now*. Create both an Income Statement and a Balance Sheet as described earlier in this chapter. You can access a free money map template at BeauHenderson.com or hire someone in your area to help you.
- **Design your Lifestyle:** the first two action exercises will give you both your starting point and your end point. You are now ready to make the trip. Design a budget that you and your family can stick to. Make sure that it follows the principles of macroeconomics by keeping the bigger picture in mind. Get everybody in the household on board so tempting purchases are put into perspective. If time is set aside for relationships and fun experiences, living below your means will not seem like a hardship at all.
- **Know Your Numbers:** for a deeper assessment of your finances, complete the financial snapshot exercise at www.BeauHenderson.com.

INVESTMENT #7:

CHOOSE RISK TRANSFER

The funny thing about accumulating money is that the more of it you have, the more you feel yourself to be at risk. This is true of all our financial assets and most of the physical ones as well, including our homes, our cars, and our lifestyle. The more you have, the more you stand to lose. And the more vulnerable you are to thieves. Having a RichLife Security System in place will protect you against the five thieves that can steal your RichLife: market loss, taxes and erosion factors, critical illness, long term care costs, and death.

Action Exercises:

#1 Understand the Difference between Accumulation vs Utilization

Below is a chart that gives insight into the difference between the theory of accumulation and utilization. Make a copy, write it down, or print this up. Post it in your workspace or where you normally pay your bills. I find it to be a good reminder and a useful tool for comparison.

Accumulation

1. High Risk = High Return
2. Self-Insure
3. Financial Products
4. Money is the Asset
5. Money is Power
6. Behavior of Investment
7. Old Micro Paradigm
8. Stockbroker

Utilization

1. Wise Risk = Safe Return
2. Risk Transfer
3. Financial Strategies
4. People are the Asset
5. Wisdom is Power
6. Behavior of the Investor
7. New Macro Paradigm
8. RichLife Advisor

#1 Protect Yourself Against the Five Thieves

- Know where you are: Get out any policies that you currently have and take a look at them. These include life, home, health, and disability insurance. Many people have policies that have lapsed and don't even know it. Still others don't have the protection they need. Spend some time reviewing these to make sure they meet the needs of your situation today or, better yet, set up a review appointment with a professional. Many of our RichLife Advisors offer a free, thirty-minute consultation review. It's a good rule of thumb to have these policies reviewed by a professional if it's been five years or more.
- Identify any holes in your security system: You can access a RichLife Security System Checklist online, or draft up your own checklist from the points made in this chapter. Designate a notebook or a separate folder for each thief, and make a list of what needs to be done to set the security system in place. For life insurance, for example, do you have a policy in place for each of the bread winners of your household? Is this policy term or whole? Can you afford better?
- Choose one area that needs some work: Pick something that can be done, and give yourself an assignment. As with previous action steps, list how much and by when. For example: Call three life insurance providers and get a quote by the end of the week.
- Properly allocate and diversify your assets: It's vitally important for anyone within a 10 year window of their savings goal to take a close look at the amount of risk their investment is exposed to. Do you feel your portfolio is adequately diversified? If the market took a drop tomorrow what percent of your assets would suffer a loss? Are you comfortable with that?
- Educate yourself about your options: A lot of families think they can't afford life insurance or long term care. Are you educated about all your options? Make sure you understand the difference between whole life and term policies and the benefits of offered by critical care riders before making your purchase. A qualified financial professional can help explain your options.
- Write down your final wishes: Review, update, or create a will, healthcare directive, and financial power of attorney. A will only goes into effect *after* you die and may not distribute your assets as you would wish. For guidance or answers to your questions, visit us at www.BeauHenderson.com.
- Begin the process of searching for a financial professional. It's important to meet with an attorney and to have a will in place before the event of death. A qualified financial professional can help you accomplish all your objectives. Start with references from family and friends. Use the internet as a tool, and check out their profile and company information on sites such as Linked-in.

INVESTMENT #8:

BUILD YOUR RICHLIFE TEAM

Building a team of professionals who know each other and work together for the best interest of you, the client, is the optimal situation when it comes to your financial health. Professionals who subscribe to the RichLife philosophy are the people who are top in their field because they are living out their life purpose and want what is best for you. Their success is built on and dependent upon the success and well-being of their clients. Collaborating with professionals like these can also exponentially increase and optimize your own professional success.

When interviewing professionals, listen to what they say and the order in which they say it. Ascertain whether or not they have your best interests at heart. Professionals living in the RichLife paradigm will be mission-driven beings, dedicated to serving their clients by doing what they enjoy.

Action Steps

- Make a list of professionals you would like to build for your team. Be sure to include a financial advisor, tax accountant, and a lawyer. If you already have those positions filled, write in their names.

My RichLife Team:

Financial Professional _____

Tax Accountant _____

Legal Attorney _____

Professional or Business Collaboration _____

Other (Pastor, Counselor, health care advisor) _____

- Take a look at your “team” members. Evaluate which level of being they operate from and ask yourself if there are any members who need to be released in order to help move you closer to your RichLife.

Circle the level of being each of your professionals:

Financial Professional

Fear Driven Desire Driven Pride Driven Mission Driven

Tax Accountant

Fear Driven Desire Driven Pride Driven Mission Driven

Legal Attorney

Fear Driven Desire Driven Pride Driven Mission Driven

Professional or Business Collaboration

Fear Driven Desire Driven Pride Driven Mission Driven

Other

Fear Driven Desire Driven Pride Driven Mission Driven

- Start filling in your “open” spots by setting up appointments and meetings. Bring along a checklist to remind yourself, *it’s all about me*, and write down your impressions of what they are “being.”
- You can start building your “professional” team by making a list of both your strengths and weaknesses. List those parts of your job that you do not enjoy. If any task falls in an area of your “weakness” then consider outsourcing.

My strengths and weaknesses as a _____ include the following:

Strengths	Weaknesses

INVESTMENT #9:

PROTECT YOUR PRIMARY ASSET

Investing in your own good health is one of the least risky investments there is. Those who believe they can keep up an endless, nonstop schedule of all work and no rest or play are in for a rude awakening. Sooner or later, the body rebels. It might be heart problems, high blood pressure, or ulcers. It might be a weakened immune system or a dozen other problems that have been linked to stress. Whatever it is, the result will be a *forced* time of rest, meaning it will happen regardless of whatever else is going on in your life. Why not be proactive?

Making investments in your health can be an enjoyable process. Eat well, schedule in regular rest and exercise, and make time for yourself to totally get away. Taking care of your health in this way not only increases your productivity, it lowers your stress levels and leads to a better over-all quality of life. Relationships will improve and time with family will become more enjoyable. Make taking care of your primary asset a priority every day. This is your RichLife we are creating. Let's make sure that you are around to enjoy it.

Action Steps:

- Which of these three areas of your physical health can you begin investing in today? Exercise? Diet? Rest? Choose the area in which you are weakest and commit to one goal. Be sure to give yourself what and when. For example, I will begin making my own lunch instead of having a cheeseburger for one month beginning this Monday.

In the area of (circle one):

EXERCISE

DIET

REST

I commit to _____

for (period of time) _____ beginning on (date) _____.

- Identify an area of your life that is causing you stress. Divide a piece of paper into two columns and write at the top of one side: “I can control” and on the other side, “I cannot control.” Once you are clear about the controllables, start another list: What can you do to create favorable conditions so you get the result you prefer? Make a list of what you can do, and then set about doing those things.
- Start noticing the thoughts that run through your head on a daily basis. See if you can give yourself a break from those thoughts. While waiting in line or sitting at a red light, tell yourself, “I am just going to take a break from my thoughts for thirty seconds.” After your thought break is over, see if you can choose a thought that makes you feel happy.
- Learn to identify events that are not in your control, and see what it feels like if you don’t resist them. Start with the small things first like the barking dog or the red light. Work your way up to the bigger things like missing a meeting or deadline.
- Do some thinking about the ebb and flow of your own daily schedule. Take a look at the calendar and come up with a plan that allows for “game time” and “buy time.” Give it a trial run of one month and see how it feels.
- Begin to make plans for your own quiet getaway—one with no work involved.

INVESTMENT #10:

CONTRIBUTION

To consume or contribute? This is a key question that all of us must ask ourselves frequently, if not daily. Contribution is word not heard much in today's consumer society. It is an old word, like stewardship, that points towards a holistic approach to living in the world. It considers others and encompasses the idea of giving back.

Those who ascribe to the holistic idea of a RichLife actively seek ways they can give back to others. They do both, consume and contribute. They are deeply thankful for what they have, which supplies the motivation and the energy for giving back. This giving back can take many different forms:

- The mother who makes room in her busy schedule for one-on-one time with each of her children.
- The businessman who keeps five dollars in his pocket to give away.
- The young lady who leaves any coins she drops on the floor knowing it will be a treat for a little kid to find.
- The businessman who washes the dishes for his wife.
- The professional who donates a half hour every week to read to children at an elementary school.
- The clerk who tells you to have a nice day after she rings up your groceries.
- The businesswoman who donates regularly to a non-profit charity.

Contributing also refers to the RichLife proponent who is intent on investing in his or her *own* life. This is the person who lives each day by intent on adding value to his own life, his family, his community and the world around him.

Action Steps

#1 The Formula

Some of my most successful clients follow a formula that goes a long way towards developing this discipline of giving both to yourself and others. It is a simple breakdown with no gray area. If times are tight and you need every penny, you can adjust the percentages accordingly.

The formula does two things: It teaches you to live below your means, and it makes giving—both to yourself and others—a regular habit.

Begin with the amount of pay you take home every month and break it down into the following four categories. Remember, the percentages can be adjusted, but the categories remain the same. When you have paid off your debt, move that amount into your savings.

- **An amount you can live off – 70%**
- **An amount to save – 10%**
- **An amount to go towards debt – 10%**
- **An amount to give away – 10%**

#2 The Giving Experiment

- **Step one:** It has been said that whatever we think the world is not giving us is the very thing we ourselves are not giving to the world. Identify one thing that is missing from your life. This must be a specific answer, not a general one. For example, don't just say "money!" or "financial success." Identify what financial success would look like in your life, for example, "More customers who support and patronize my small business." Instead of saying, "a spouse!" say, "A life partner and friend who accepts me for the way I am and champions my dreams." The answer must be personal. It must resonate and be specific to what you feel is missing from your life.

- **Step two:** For four weeks make a conscious, intensive effort to give the very thing you feel is missing from your own life. In the two examples mentioned above, some of these actions would be as follows:

Example A: “More customers who support and patronize my small business.”

- Stop by other small shops and businesses. Chat with the owners, find out what they do, and if you find it to be valuable, buy something. Buy what your budget allows—no need to go into debt here. A small purchase is just as valuable as a big one.
- Send business to others. When you discover a valuable product, vendor, or shop, send them customers by talking to or emailing your friends, family, and other customers. When you send them gifts from these places, be sure to include a business card or other printed material
- Be on the lookout for ways that you can support anybody who is an entrepreneur like yourself. These can be unexpected places. For example, buy the pancake mix from the guy in your grocery store who is selling his “family’s secret recipe.” If you like it and find it to be a quality product, recommend it to neighbors and friends.
- When you see a busy shop or store, instead of grumbling to yourself that they have all the luck, say to yourself, “Good for them!” Champion success whenever you see it. Remember what we discovered in Investment #8 about building your team. The principle of win/win means success for all, not one at the expense of another.

Example B “A life partner and friend who accepts me for the way I am and champions my dreams.”

- Make an effort to overlook the bad habits or idiosyncrasies of others. Notice when resistance to their behavior comes up, and see if you can make room for it. Find out what happens if you decide not to mind the fact that it annoys you.
- Whenever the thought comes up, “Ugh, I hate it when she does that/ says that,” immediately make a shift. Interrupt the thought, and begin searching for something you *do* like. It can be anything, even the color of the shirt they have on. Once you identify it, say it out loud and see where it leads you.
- Ask people not about what work they do, but about what they would like to do. Make it a point to discover the RichLife of one or two people in your life, and then check in with them regularly. It can be a five-minute conversation once a week, or even a text or email. Ask them, How did the interview go? How’s the book coming along? Did you run the 5K?

Step Three: Evaluate and track. How did it go? Just as important as the concrete things that may have appeared, how did you feel while you were behaving this way? What benefits did you notice to your health, your overall mood? What are the chances you could keep this up for two more weeks and keep building on the momentum you’ve created?

THE MASTER INVESTMENT: HARD/EASY

The principle of Hard Easy is what I call the master investment. It is a habit that when adopted makes the biggest difference between those who achieve success and those who don't. It can be applied to every area of your life – business, finances, relationships – and is the biggest secret to success that no one is talking about. Who can apply the investment of hard/easy?

- ✓ Old or young and young at heart
- ✓ Educated or non-educated
- ✓ Rich or poor
- ✓ Male or female

Application of Hard/Easy is your call to action. It is the one thing that you can do right now regardless of age, income, or job status that will make the greatest difference between changing your life and not changing your life. Whatever it is that you want to do or become, tackle the hard first. Make it a discipline, and develop the habit. Everybody wants to have life easy. Few people are willing to do what it takes to get that easy life. What choice will you make?

Action Exercise: Discovering the Price and the Cost

- Choose one discipline in either your personal or professional life that you are currently not doing, but that by doing could make a greater difference. For example: *I commit to the discipline of booking one new client meeting daily.*
- Divide a piece of paper in two columns: On the left-hand column write: *The Price of Hard Easy*, on the right hand column write: *The Cost of Easy Hard.*
- Start with The Price of Hard Easy. Write down every hard thing about the new discipline, including any negative thought that could possibly arise while doing the new hard thing. These negative thoughts can include anything that runs through your mind when you imagine yourself undertaking your new discipline (ex: booking one new client meeting daily). It is important to be thorough with this section. Take your time and really extract every potentially unpleasant thought or feeling that may exist on, or beneath the surface, about being disciplined in this area. Do not move on until you have at least seven things listed. Expect that some of them will be big and some of them silly. For example:

The Price of Doing Hard Easy

1. Having to stay later at work.
2. Taking time away from family or friends.
3. Fear of getting hung up on or yelled at.
4. Experiencing nervousness about meeting someone new.
5. Having to invest in some nicer clothes.
6. Uncertainty about whether or not I'll be able to keep it up.
7. Wondering if it will be worth it.

- Now move over to The Cost of Easy Hard. The things you'll write down here are best seen as the consequences of doing the easy thing. These are the negative results you are certain will occur if you fail to commit to your new discipline (ex: booking one new client meeting daily). Don't be gentle here. Be authentic with the harsh truth of what will happen to your business, your family, self-esteem, lifestyle, health, or retirement if you take the easy path. What regrets and consequences would you have?

The Cost of Doing Easy Hard

1. Feeling like my business is progressively sinking.
2. Increased stress because I'm not generating enough income.
3. Poor self-esteem.
4. Getting home early and having too much to drink because I feel lousy about my day.
5. Envy of the success of others.
6. Feeling like I'm not setting a good example for my kids.
7. Missing out on a better quality of life.

Which column contains things that are unacceptable and far more painful?

What realizations have you had as a result of this exercise?

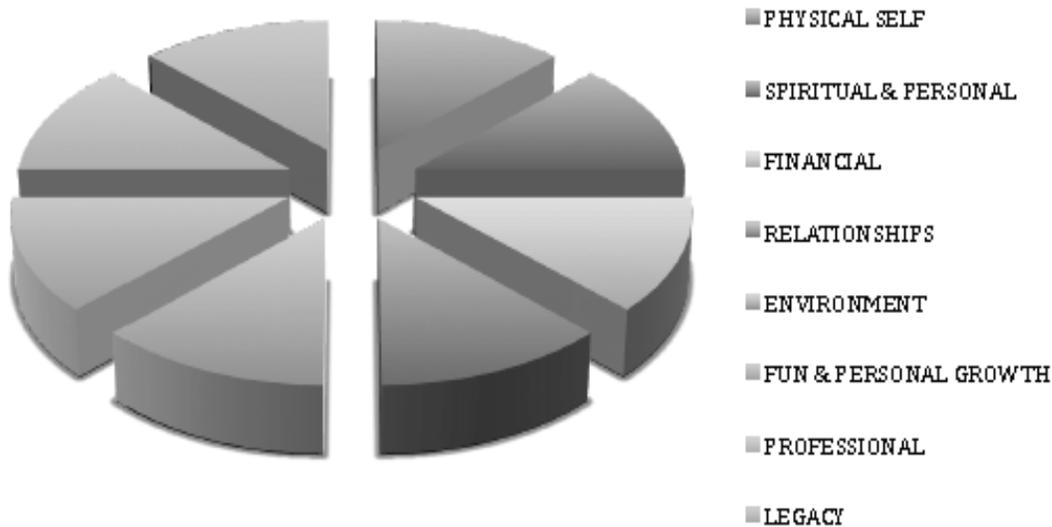
For weekly tips, advice, and articles that interview professionals around the world who apply the practice of Hard/Easy, sign up for the RichLife True Wealth newsletter. It's free at www.BeauHenderson.com.

GROW YOUR RICHLIFE PORTFOLIO

Whenever one thinks about investing, the common term that comes to mind is an **investment portfolio**. This refers to the different types of asset classes that make up your investment strategy such as large or small company stocks, bonds, real estate, precious metals, private businesses etc. Likewise, I have drawn an analogy to move you towards investing in your RichLife with what I call *Your RichLife Portfolio*.

The design and creation of your RichLife Portfolio will provide you with a visual guide. It will show you in which areas you are weak and need more supports; conversely, it will reveal your strengths. You can begin building your RichLife portfolio by using the diagram in this book or by drawing your own. Like a financial plan, your RichLife Portfolio is an investment in your future. It is a tool to help you get from where you are now to where you want to go. It's also very personal and won't look like anybody else's.

RichLife™ Portfolio



RichLife Portfolio Courtesy of The Success Coach Institute ©2010

Designed to grow like the rings of a tree, your RichLife portfolio is divided into eight main areas like a pie chart:

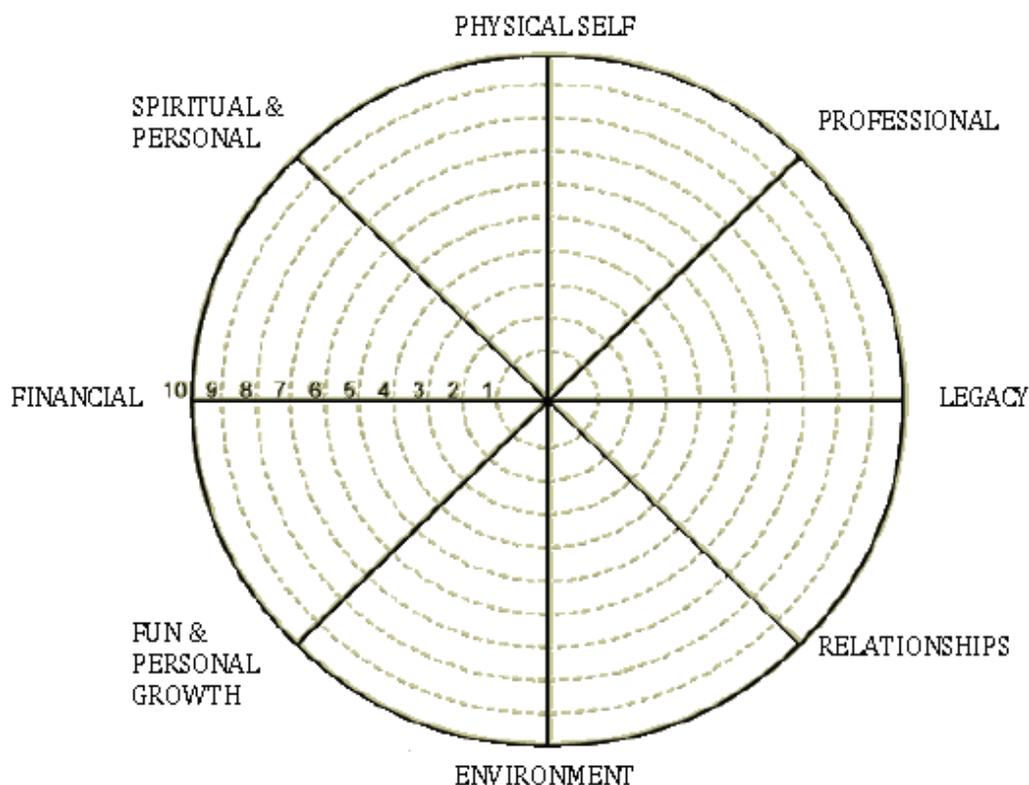
1. **Physical**—your body, appearance, health, and mental state.
2. **Spiritual**—your faith, faults, self-love, appreciation, and gratitude.
3. **Financial**—your savings, debt, credit scores, and income goals.
4. **Relationships**—your family, friends, acquaintances, professional relationships and networking goals.
5. **Environments**—your spaces such as workspace, home, car, time in nature, community, house of worship, and neighborhood.
6. **Fun & Recreation**—your hobbies, free time preferences, relaxation, and travel goals.
7. **Professional**—your business, career, job, or mission in life.
8. **Legacy**—contribution to the world, gifts to charity and community, your mark on the world.

Action Exercises:

Step #1: Color Your Rings

Color in the appropriate “rings” with 1 being the lowest and 10 being the highest. Choose a different color for each of the eight areas. This will give you a visual of where you are in each of these eight areas. The ultimate goal is to have the same number of rings colored in each area because even growth across all areas is necessary to achieving a balanced RichLife.

Think of your RichLife Portfolio as the wheel of a bike. If too much weight sits in any one area, the ride will be bumpy and potentially treacherous. Like any investment portfolio, you never want to put all your eggs in one basket.



*Reprint Courtesy of The Success Coach Institute ©2010
www.successcoachinstitute.com*

Step #2: Choose Three

Choose three areas in their life that have the fewest rings and need attention. If all the areas are evenly matched, then good for you! You can select three areas to begin growth.

Budget your time and assets to build your portfolio evenly. The process is a lot like playing the game Monopoly. When you own all three of any property, you are allowed to “build” by purchasing houses for the properties, but the rules require that you build evenly. You cannot build a second house on a site until you have built one on each site of the same group. When working on the three areas of your portfolio, strive for even growth by building the same way.

Step #3: Step Out and Practice Hard Easy

Imagine the master principle of Hard Easy as sitting in the middle of your circle. The 10 investments for true wealth about are the vehicles that can move you toward your RichLife, and the principle of Hard Easy is the magic key that will get any vehicle started.

- Designate a RichLife notebook where you can chart your journey and make a list of the actions you intend to take in each of your three chosen areas.
- Start with the first investment of Wise Stewardship or choose an investment. Apply the investment to each of the three areas and take action by doing the Hard first.
- Commit to doing one thing every week that will result in positive change over the long term. Choose actions that fit your lifestyle and are realistic for you.

Example: Say you have chosen the following three areas to improve:

- Physical
- Financial
- Environment.

In your notebook, you might write yourself the following prescription:

Physical: I commit to setting the alarm one hour earlier and go for a morning walk three days a week. I will do the Hard first by getting up earlier.

Financial: I commit to paying myself by having \$25 automatically deducted from my checking account and put into savings every week. I will do the hard by not going out for coffee but bringing a thermos to work instead.

Environment: I commit to buying a green plant for my office. I will do the hard by watering the plant every week and keeping it healthy.

- Give yourself another ring in your RichLife portfolio in each of those three areas if you have seen growth or improvement after a period of 90 days. Why 90 days? A successful life is built over time, not in one day, with the application of consistent, regular investments.

WHAT'S NEXT?

Nothing could be more beneficial to the world we live in than for each one of us to fully realize and achieve our RichLife. How have the RichLife concepts changed your life? What kind of difference has incorporating them made to you and your family?

- **Share your story** and let us know your definition of a RichLife. Tell us about your insights and experiences working through *The RichLife - Ten Investments For True Wealth*. Submit your story at www.BeauHenderson.com.
- **Ask your question or make a suggestion** and let me know about other tools, resources, and topics you would like more of at www.AskBeau.com.
- **Join the RichLife international community**. Step up and take the RichLife challenge by sharing your own story. Our top stories will be entered to win personalized coaching and products designed to help you live your RichLife.

To the thousands of clients who have shared their life lessons and passed down their wisdom, I am forever grateful. To those of you encountering this philosophy for the first time, I thank you for taking this journey with me and becoming part of my RichLife.

To Your RichLife,

A handwritten signature in black ink, appearing to read 'Beau Henderson', with a long horizontal flourish extending to the right.

Beau Henderson