



# **67 GOLDEN RULES TO BE SUCCESSFUL IN LIFE AND BUSINESS**

Author: Hubert Koh



# 67 Golden Rules to be Successful

## In Life and Business

By Hubert Koh

<http://www.67goldenrules.com>

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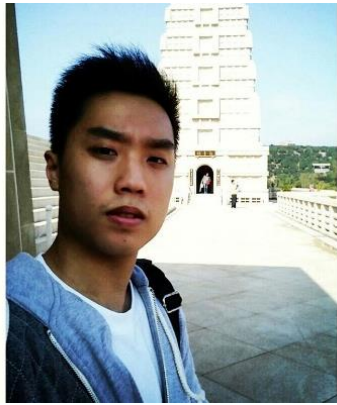
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## What Subscribers Are Saying About 67 Golden Rules to be successful in life and business:

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“Hubert’s book is exactly like what the title describes – GOLDEN. His book made it so clear and easy to understand the principles behind success. I finally understand the importance of a vision board and what it takes to succeed! Because of his ebook, I was no longer falling behind in my polytechnic studies, and was offered a place in a local university.”

- Wesley Koh



“Hubert’s book is very well done. The minute I started reading it, I knew it was exactly what I was looking for. This book is clear and concise and offers much more information than I expected. Thank you and I am looking forward to future ebooks written by you.”

- Darren Goh

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**Read more testimonials [here](#) and/or leave your own!**

## **Acknowledgements**

To my parents, Lim Geok Chin and Koh Thong Kiat, I am amazed at the amount of decisions you allowed me to make. I like the fact that you rather I fail from my mistakes and learn from it.

To my grandmother, thank you for giving birth to my parents, and for being very strict with me when I was younger. You have taught me well.

To my friends and mentors who challenge my limits and say that I was always meant for more on this earth, here's another step forward towards world domination.

Special thanks to my mentor Yee Shun Jian, for this ebook would never have been a reality without your coaching.

And most importantly,

YOU. Yes YOU! YOU have downloaded 67 Rules to be successful in life and business because you are committed to your own success. I'm ready to add massive value to your success as long as you promise to take action after reading my book.

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## Introduction

Hi, my name is Hubert, and I am the author of **67 Golden Rules to be successful in life and business**.

First of all, I would like to congratulate you for downloading this eBook. You now have before you an amazing, powerful resource to reach for the galaxies. Even if you fail, you will land on the stars. ☺

Now, you may be wondering to yourself... “How can reading an eBook truly make me become successful in my business and life?”

I have spent nearly \$30,000 on courses learning from the mentors on how to be successful in life and business.

The 67 Golden Rules are carefully distilled from the whole universe of knowledge on how to be successful in life and business.

By reading this eBook, you will essentially save both the time and money to try to find out these golden rules yourself.

I have been applying these 67 golden rules to my life, and have been one step closer to [manifesting](#) my goals and dreams.

In order to show you the effects of using these 67 golden rules, let me share with you my personal success story...

## In the Beginning

I have been through the Asian financial crisis, technology bubble, SARS epidemic, tsunami as well as the global financial meltdown.

Growing up in these two decades has made me a very cynical and pessimistic person.

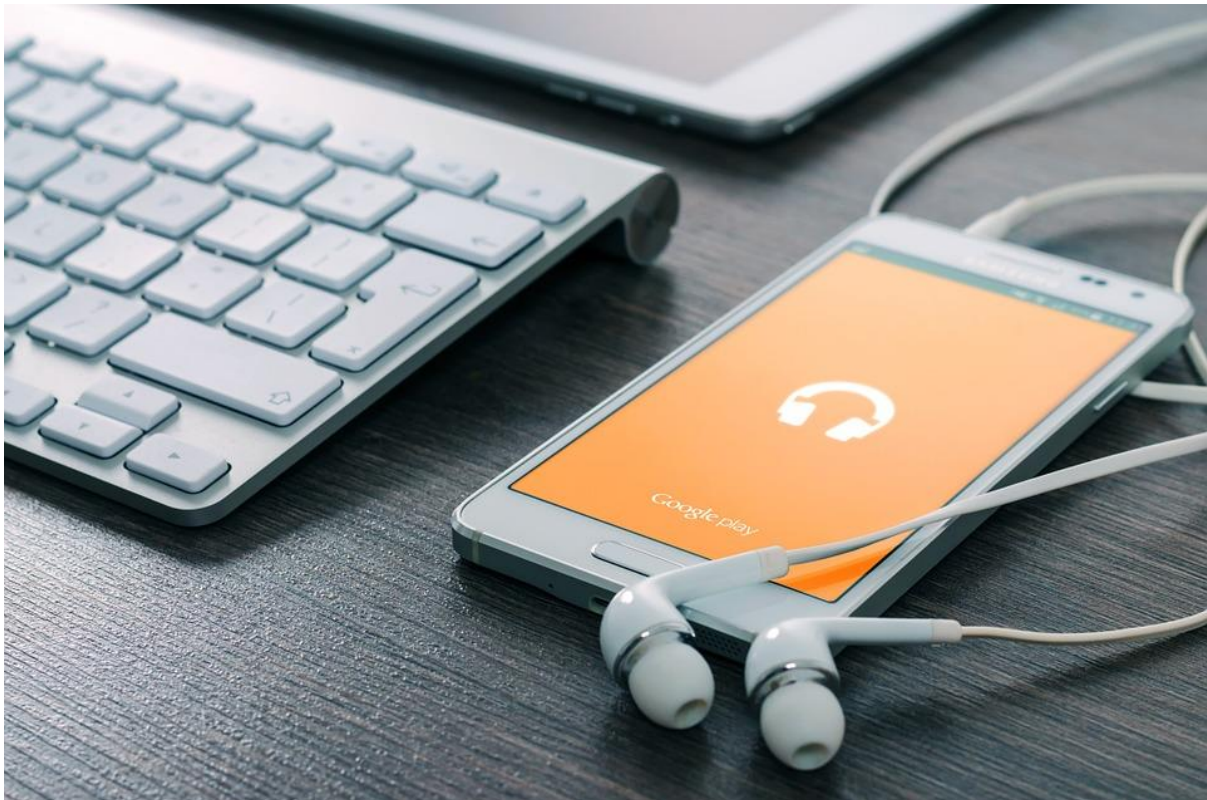
The technology bubble as well as the global financial meltdown are exceptionally significant periods to me.

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I was only 8 and 16 respectively then.

To make matters worse, I was actually being bullied in school for my name as well as for having thoughts that were different from my peers.

Going against peer pressure growing up also added to my element of hardiness.



## **The Tech Bubble 2000-2002**

My parents are technology company owners and at the height of the bubble we had 50 staff, and was set to be listed in the SGX stock exchange.

I would always be brought to the office and called the boss's son and I tell you that feeling of pride is awesome!

But when the tech bubble eventually burst, investors pulled out of the company, and the nightmare had begun.

The company size shrank to a size of 10, which is 80% decrease in staff force.

I recalled my parents used to be very cheerful and optimistic people, but after this incident they never dare to dream big again.



## **The Global Financial Meltdown of 2008-2010**

I could still remember walking past my parent's bedroom, hearing my parents quarrelling fiercely almost every single day.

"Our company is bleeding cash, and we are borrowing so much debt. How can we ever pay this off? Remember our kids are still very young. "My mum only knew how to cry, because my dad was the brain behind the company.

I comforted my mum, but all I could do at that time was to pray, that things will turn around for them, and vowed that I would be [successful](#) in my life.

My dad, on the other hand was actually very calm.

"Wife and kids. I will rebuild the company. I have done it once, and I will do it again. Success is critical for survival, don't let anyone tell you otherwise. Learn from my mistake"

These experiences shaped me into someone hungry for [success knowledge](#).



## Reaching out to my mentors

Since I vowed to be successful, I kept my promise as a student.

I topped just about every single class, won countless academic awards and went to some of the top schools in the region.

But I knew I wanted to be successful in life and business, instead of just a student.

Since good teachers played a part to my good grades in school, I would imagine good mentors will help me become successful in my life and business.

I started from amazing books written by the most successful people before moving onto courses that some of these mentors conduct.

I realizes that most of these mentors had something in common. They had strategy for success, no doubt, but what strikes me in their similarity in the [mind-set](#).

It is the [mind-set](#) that made these people truly successful.

## Knowing isn't enough, apply

After my national service, I thought that since I had known the golden rules to success, success will come to me naturally.

I had never been more wrong.

In my first year in University, I was placed at the bottom of the class for some modules.

I thought I will never be able to enter the finance industry I had envisioned 4 years ago.

My parents' experience as well as my [mentor](#)'s wisdom told me that I should wear failure as a badge of honour.

In the next 3 years, I applied these 67 golden rules and was successfully given interview opportunities with Citibank, JP Morgan, Bank of America, Goldman Sachs and many more.

This is a story of how I found these 67 golden rules and how applying it helped me reached one of my goals.

Your past does not reflect your present, and certainly not the future.

More than anything, learn from everyone's experience because it is actually costly to fail.

I hope you've already started to realize and appreciate the power, potential and possibilities of the gem of a gift I'm handing you.

Are you ready to let ***67 Golden Rules to be successful in life and business*** transform your life too?

If so, turn on over to the next page and start reading

I'm waiting to receive your success stories!

Like our [Facebook page](#)!

## 67 Golden Rules to be Successful in Life and Business

1. Have a mind-set of an [employer](#) not employee

If you are wondering why you are not getting your promotions at work, it is most likely because you have an employee mindset.

Think about it, if this was your business, will you put in more effort to work and come up with solutions to the products instead of asking your boss how I can solve this?

2. A job means 'just over broke'

A job is not going to make you extremely wealthy, if that is your ultimate goal in life.

None of the top 100 richest people in the world is an employee.

If you truly wanted [financial success](#) and get out of the [rat race](#), the only way is to take larger risk and start up a company.

Low risk = low rewards, high risk = high rewards

3. "You are the average of the five people you spend the most time with." – Jim Rohn

If you want to be rich, hang out with the rich.

If you want to be successful, hang out with the [successful](#).

Sooner or later, your mind-set and habits will imitate those who are successful and you will become one of them.

4. Life is a number's game

I was rejected by 95% of the 50 companies when I applied for my first internship.

Things became easier after that because the more times you try, you "[luckier](#)" you will get.

This applies to all aspects of life, whether it is for career or love or anything else you want in general.

5. “Insanity is doing the same thing over and over again, but expecting different results.” – Albert Einstein

We all know that we should not give up, but if you have been failing again and again because of the same strategy, try calibrating it before expecting success.

6. Understand your “why”

Find a compelling reason why you want to succeed because this will be the force that keeps you going in the darkest moments.

7. Attitude = Altitude

How much you want to be successful depends on your attitude towards life, not where you begin.

Forget about your past as it does not dictate your future.

The right attitude will attract the right people and resources and this [law of attraction](#) will help you overcome the obstacles that will gear you towards [success](#).

8. Money is not the definition of success

In life, people always say you either have time or money.

The best definition of success in my opinion is about having life, which is having BOTH time and money.

You can have all the money in the world, but if you cannot watch your child grow up or spend time with your loved ones, I do not think that it is a [successful](#) life.

9. Money is not the root of all evil, the love of money is

"The [love](#) of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows" – The Bible

There is nothing intrinsically wrong with money.

My lifetime goal is to create an Asian foundation similar to Bill and Melinda gates.

10. You need to [invest](#) money to make money

Most businesses do not spend enough money on effective advertising and branding.

Good branding as a result of effective advertising is an economic moat for your business for many years to come.

Take Coca cola for example; they spend millions of dollars to advertise their branding in the consumers mind.



11. Take action

When is the right time to take action?

NOW is the time to take action.

No matter how motivated you are currently by the ebook I have written, please apply these rules and start taking action.

It is the difference that makes the difference.

## 12. Transforming your limiting beliefs

Take time to figure out what is holding you back from achieving your dreams from time to time and work on transforming your limiting beliefs into positive thoughts.

Do not let your limiting beliefs hold you back.

## 13. Delayed gratification

We live in the world of instant gratification where we want to have the cake and yet eat it.

Everything requires some passage of time and work for things to work out.

Think of it as planting a seed, and waiting for the tree to be nurtured.

## 14. Live simply

Remember what I say that being successful is about having about time and money?

By living simply, you will realise that you do not need to be a billionaire to be [successful](#).

## 15. Be a giver, not a taker. Add value to people's life instead.

Instead of always taking, think of ways such that you can add value to the world instead.

One of the reasons why I decided to write this ebook is because I felt indebted to the world and people around me.

I was lucky enough to be born in Singapore, lucky enough to be given a chance to be educated.

All I did better than everyone else is to make full use of the opportunity presented to me – the difference that made the difference.

#### 16. Look for good mentors and role models

I cannot emphasize this enough, find an excellent mentor.

They probably have been through whatever obstacles you have been facing.

Even if you have to pay for a mentor, if he is the real deal, it is worthwhile as your potential failures can [cost](#) you much more.

#### 17. Build a support group

On your way to success, you are going to face a lot of obstacles and if you give up, you will not succeed.

Besides finding your reason why you want to succeed, having a support group of your family and friends can help you pick yourself up in the darkest hour because they believe in your goals and dreams.

#### 18. Learn the art of persuasion or selling

Sell or be sold.

If you have not realize it, you selling something every single day.

You sell your time to your job, you sell yourself to your prospective partner and so on.

Therefore, the art of persuasion or selling is crucial for success.

Almost everything you wanted is probably a few [sales](#) away.

#### 19. Pareto's 80/20 Rule

80% of the peas harvested in a pea garden is produced by 20% of the pea pods.

This startling fact in life suggest that something are worth to do more than others because it produces a greater result.

Understand this rule and you can focus on the 20% that can give you 80% of your success.

## 20. The 1% Rule

Do not overestimate your competitor.

Only 1% of the people who dreams about it dares to take action, so by taking action, you are already ahead.

Who knows, you may end up being the chosen one. Life often has its ways to reward the bold.



## 21. Life is never fair

If life is fair, then everyone is a millionaire.

If that is so, then our society will be that of socialism, which as we know it, failed.

“Do not ask for fairness in your life but instead ask for opportunities.” – Hubert Koh

22. It is never too late to start trying.

Kentucky Fried Chicken (KFC) was found by Colonel Sanders in his late fifties, but he was rejected nearly 200 times before someone decided to accept his ideas.

No matter what age you are now, age is just a number.

The only important thing is that you try.

23. Be fearless

There will be times that we will constantly asking ourselves if we are making the right decision or if things are going to be ok.

The answer is we never know.

Life is uncertain, all we have to do is to be fearless and face our reality with no regrets.

24. Do not have a weekend mind set

I have observed that there is no such thing as a weekend for successful people.

They love whatever they are doing and work becomes fun for them.

Why would you stop what you are doing if you are having fun?

And if you are still short of your goals that you are setting, why are you still resting in the weekend?

Weekend is the time to play catch up.

25. Do something that frightens you

Do not stay in your comfort zone, because if you are too comfortable you will never grow.

If that dream or goal of you frightens you, then you are probably dreaming or setting your goals correctly.

26. Time is as important as money, if not even more.

The wealthy exchanges money for time, while the poor exchanges time for money.

For some people, because of this fact, most people believe you cannot have both. I think you can, as it is all about the right balance.

Outsource certain work to free up your time.

27. Focus on whatever you are doing.

What is the secret behind Warren Buffet or Bill Gates' success?

One word – Focus.

28. Do not care about other people's opinion.

No matter what you do in life, there is always going to be haters.

Instead of focusing on them, focus on the people who like you, because they are the ones who will support your dreams and goals.

29. [Dream](#) big

If your dreams are not frightening you, you are not dreaming big enough. Aim for the galaxies, because even if you fail, you will still reach for the stars.

30. The 10x Rule

This is [inspired](#) by a book I have read titled the 10x rule.

You should work 10x the effort you are currently working if you want a 10x change in your life.

Most people wants a 10x change but do not want to put in 10x effort.



31. Your network is your net worth

Unlock the hidden power of connections for wealth and you see a difference in your life.

32. Do not have the '[get rich quick](#)' mentality

Why most people will fall prey to scams like the gold investment scheme?

Because they want to get rich quick but not willing to put in the effort to make the money.

Remember nothing falls from the sky.

33. Understand the time value of money

It's about how much you make per hour that matters more than how much you make overall.

An investment banking job may not be the best choice in the world, because you are essentially selling your soul for it.

100 hour work week is insane, as this merely translate to 15 dollar per hour, not exactly amazing.

34. Life is all about perspective

Is the cup half empty or half full?

This simple question shows how you look at life.

Life is never perfect and why not look on the bright side of your life?

35. You have a choice in life.

Nothing is truly preordained.

Your decisions you make today shapes your future.

36. Have a vision board

A vision board allows you stay focused on what you truly want in your life.

Only by knowing specifically what you want, can you manifest all this.

37. Your first appearance is everything

Do you know there is a saying, "Don't judge a book by its cover?" This is because most people do exactly that.

By dressing well you actually attract the right people towards you, and after all, your network is your net worth.

38. Practise Meditation

Do not underestimate the power of meditation.

Personally, I practise 15mins of meditation every single day and this helps me to clear my mind and stay focused on my goals on my vision board.

39. Be humble

Do not discount anyone in your life.

Always be humble, and always be learning.

Most people comes from humble background and work their way up.

40. Ready,fire,aim

If you are thinking doing something today, don't wait until you are 100% prepared or certain before you do it.

As ironic as it sounds, it can be possible to fire before you aim.

Try it first, and calibrate it after your first failure.

The truth is most people are so fearful of this first step that they refuse to take the first step out of their comfort zone.



41. Focus on your talents, not on your weakness

Instead of looking at the imperfection, think of the strengths that you have and make the most out of it.

42. Think long term

Most big goals can only succeed by thinking long term and taking the steps today for a brighter tomorrow.

43. Be creative in your problem solving

Go back to the time when you were a little kid and where you were actually allowed to think freely.

44. Take baby steps to your goals

If a giant step forward is not possible, try taking a baby step.

This is better than not taking a step at all.

45. [Exercise](#) regularly

[Exercise](#) releases endorphins and this will help you in your mood and keep your focus.

Overall, this is the single most effective thing I do to help improve my productivity.

46. Know your worth

Do not settle for anything less.

Most people make this mistake in their life and wonder why they are not happy.

This is because whatever they are achieving is not their worth but yet they are settling.

47. You can modify your behaviour.

Develop your observing ego by stepping outside yourself and seeing who you are during the day.

How do you come across to others?

Do you like what you see?

If you don't, realize you can change your behaviour.

48. Get a good night's sleep.

Not only will eight hours keep you mentally sharp, but a full night's rest can keep your appetite in check too.

49. Public speaking is important

Why are [public speakers](#) so highly paid?

This is because of their ability to influence a lot of people.

Wouldn't you like to influence a lot of people?

50. Keep a notebook with you at all times.

If you wake up at 3 a.m. with a brilliant idea, write it down.

A blank notebook becomes a suggestion box for your brain, opening you up to new ideas.



51. Develop a love for learning.

Always be learning.

Learning never stops, so the only way to do it, is to develop the love for learning.

52. Do not neglect your relationship

Round up your friends and family.

Regularly inviting others to do something fun like ice skating, shopping or meeting for coffee can improve your relationships.

53. Become a student of your [chosen career](#).

Most people, upon graduation stop learning.

I would think that your career is actually the start of your learning instead.

Therefore, be a student of your chosen career and maintain that hunger for knowledge.

54. Commit to your dreams.

Don't be afraid or too proud to make short-term sacrifices to achieve your goals.

55. Set deadlines.

Define a specific timeframe for your goals and take small action steps to meet them.

56. Act as if you are already successful

I find this 'act as if' rule to be very powerful.

Whenever I feel not too confident, I act as if I am confident.

57. [Visualize](#) by beginning with the end in mind.

This is one of the 7 habits of effective people – Begin with an end in mind.

58. Wake up properly and rested

If you wake up wrongly, you can actually feel more tired.

Your first alarm before your time that you regularly wake up should be played with soft music, followed by the main alarm

I find that by doing this, I usually wake up fresh and rejuvenated.

59. Constantly self-reflect

Throughout the week frequently ask yourself: Is this activity moving me forward to achieve my most important lifetime goals?

60. Understand the [law of attraction](#)

We attract whatever we think about, good or bad.

Whether or not you believe in the power of the universe, there is scientific research that proves the effects of positive thinking.



61. There is time and place for everything

You may not get something now, does not mean that you will not get it later in your life.

The things that you want is coming, now just may not be the time for you have it yet.

62. Always be growing

A growth mind-set is crucial for [success](#).

Only by growing, will one aim for self-improvement and calibrate his or her strategy along the way.

63. Success path rarely travel a straight path

As you move towards your path of success, you will probably face a lot of failures, to the point where sometimes you end up at starting point again.

Remember shit happens in your life.

Have a realistic expectation of the path it takes to be successful.

64. Life is a competition

Whoever who tell you that life is NOT a competition is lying. The world has limited resources.

That beautiful mate that you want, the car of your dreams – someone else also wants it.

Why should you deserve this over them?

65. Trust but always verify

After the years I have learnt to never trust anything at face value, but instead investigate and find out for myself if this is indeed true.

The habit of mine has not only helped me become more proficient in my studies and work, but also saved from a lot of costly errors and mistakes.

66. No one really know what they are doing.

Most of the experts out there are actually better at branding themselves then truly knowing it all.

The truth is that we are all trying to figure out what is the next best step to take next.

The path we choose is an educated guess at best, a complete shot in the dark at worst, and either way, sometimes it works out and sometimes it doesn't.

The people for whom it always seems to work out are just the ones who are good at dealing with whatever happens.

They're the ones who know they don't know what they're doing.

67. Manage your own [finances](#)

Most people actually do not like to manage their own finances, and tend to leave it to the finance professionals.

While I am an advocate of outsourcing your work as much as you can, I think that for managing your financial destiny is something you should take charge of.

My goal is to help the world raise their financial literacy one person at one time.

Please go to [www.exceltrading.com](http://www.exceltrading.com) and view my website.

I would like to coach you to make your own financial decisions for your investment portfolio.

## Resources

Did you enjoy *67 Golden Rules to be successful in life and business*?

I assume you did, otherwise you will not have reached to this page and you're probably wondering... "*Where do I go from here?*"

Well, *67 Golden Rules to be successful in life and business* is just the start.

In the following pages, you'll find resources that are more focused on the specific areas you might want to work on... for example, self-confidence, inner peace and financial abundance. Feel free to check them out and get them if you need specific help on that area of your life.

I'd also highly recommend you use a complementary subliminal affirmations software like <http://www.manifestationmiracle.net> together with *67 Golden Rules to be successful in life and business* for maximum effect. However, that's entirely optional... Get it only if you want to be successful faster than others.

Remember that ACTION is key to making these 67 golden rules work for you.

So don't just know the 67 golden rules but DO NOTHING else at all... because NOTHING's likely to happen...

I always like to use the example of the guy who's looking forward to winning the lottery but does not even bother to go out and buy a lottery ticket. LOL...

Personally I've invested over \$30,000 on personal development seminars and products, read 200+ books on relevant topics related to my business and used that knowledge, hand in hand with the 67 golden rules I've given you to be become successful in life and business.

You don't necessarily have to follow in my footsteps but do remember that continual investment in your education, whether in the area of learning how to better use the [law of attraction](#) to your favour or specific business/life skills is going to pay off handsomely in the long run.

With that, I'll leave you to explore the resources on the following pages...  
Hope you enjoyed this eBook & may the universe bring you everything you desire!

## **Resources for Social Success, Confidence and Relationships**

[Panic Away](#) – A Revolutionary New Technique to Cure Acute Anxiety and Panic Attacks In Easy-To-Follow Steps Without Any Medication: Get Yours [Here](#)!

[The Magic Of Making Up](#) – Now You Can Stop Your Break Up, Divorce or Lovers Rejection...Even If Your Situation Seems Hopeless: Get Yours [Here](#)!

[Text Your Ex Back](#) – How to get your ex girlfriend or ex boyfriend back using simple little text messages: Get Yours [Here](#)!

[Text the Romance back](#) – A few simple text messages can put the romance back into your life: Get Yours [Here](#)!

### **For the Ladies only:**

[How to make him desire you](#) – Watch this short presentation and discover the real reasons why men lose interest, what makes him stay in LOVE, and how to dramatically improve your love life... forever... Get Yours [Here](#)!

### **For Men only:**

[The Tao of Bad Ass](#) – Dating Advice for Men: Get Yours [Here](#)!

## Resources for Healthy Weight and Body Image

[Unlock your hip flexors](#) – Watch the video to find out how to unlock the secret unlock a hidden muscle that will give you more energy, Strength and athletic performance in as little as 15 mins.

Get Yours [Here!](#)

[The Beta Switch](#) – Stubborn Fat loss for women. If you are struggling to lose weight, and want to do with as little effort as you can, please click for more information

Get Yours [Here!](#)

## Resources for [Law of Attraction](#)

[Instant Switch](#) - Watch this short video to find out what could be the reason why your switch isn't on! Find that switch and your life could be changed forever!

Get Yours [Here!](#)

[Cosmic Success](#) – A new revelation in manifesting your reality. Have an open mind and try it. This could be the missing piece to the law of attraction.

Get Yours [Here!](#)

## **Join the 67 Golden Rules Facebook Community!**

I founded the [67 Golden Rules Facebook Community](#) on 20 December 2015 with the goal of inspiring 10 million lives to be successful in life and business.

This is a personal invitation from me to you to join us in our mission to inspire successful lives. On this empowering facebook community, you'll find powerful affirmations and quotes that will serve to uplift, motivate and inspire you daily.

Join the 67 Golden Rules Facebook Community [here](#) (Just click 'Like' to join... It's completely FREE):

If any of the affirmations and/or quotes resonate with you, I ask that you use the "share" function on Facebook to share them on your personal Facebook wall so that your friends, family and loved ones will benefit from all the positive energy too.

This will also enable our community to GROW... and get us closer to the 10 million fans goal!

Thank you for being part of this success movement...

I look forward to connecting with you more through my newsletter and the Facebook community... Talk to you soon...

To never ending success

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<http://www.67goldenrules.com>