

Discover the Secrets Behind the
World's Most Exclusive Wealth Retreat
and Become Financially Free

The Maui Millionaires



DAVID FINKEL
DIANE KENNEDY, CPA

\$24.95 USA/\$31.99 CAN/£16.99 UK

It's an event so popular, it's sold out up to a year in advance. It's an experience so powerful, participants willingly pay the \$30,000 ticket price—and return again and again. It's a place where dreams are made, expectations are exceeded, and multimillionaires are born. It's the Maui Mastermind™, the most exclusive wealth retreat in the world™, and its secrets have been kept behind closed doors—until now.

It's your turn to become a Maui Millionaire.

For the first time, Maui Mastermind founders David Finkel and Diane Kennedy share the key steps to creating and maintaining great wealth that they have taught to their elite clients. *The Maui Millionaires* reveals just how easy it is to become exceptionally rich by creating consistent income streams, networking with other like-minded individuals, and giving back to the community.

The authors teach you the Maui Wealth Leverage Strategies—five life-altering techniques that you can start applying today to build tremendous wealth. You'll see how, by changing the way you look at money, you can practically guarantee your financial freedom.

Maui Millionaires don't just have money—they have a healthy balance in all areas of their lives. You'll see how, as a Maui Millionaire, you'll have money PLUS:

- Time and freedom to enjoy it
- Quality relationships to share it with
- Health to sustain it
- Integrity to put it into proper perspective
- The desire to make a difference in the world

You'll learn about the awesome power of a Mastermind Group, one of the most powerful tools for building a healthy and successful life. You'll also hear the real-life success stories of

(continued on back flap)

(continued from front flap)

the authors and their Maui Millionaire clients, which will inspire you to live the life you've always dreamed about.

Take charge of your financial destiny today with *The Maui Millionaires*—and join the exclusive ranks of the richest, happiest, most fulfilled people in the world.



Photo: © Andrew Grant

DAVID FINKEL is one of the nation's most respected wealth experts. A former Olympic-level athlete, he is a real estate multimillionaire and the cocreator of Maui Mastermind, the world's most exclusive wealth retreat. He is also the bestselling author of five financial books, including *The Real Estate Fast Track*, from Wiley, and his how-to financial articles have appeared in periodicals across the United States.

DIANE KENNEDY, CPA, is a top real estate author and investing expert. She is the founder and owner of DKA, a leading tax strategy and accounting firm. A past recipient of the prestigious Blue Chip Enterprise Award, Kennedy is also the author of *Loopholes of the Rich* and coauthor of *The Insider's Guide to Real Estate Investing Loopholes*, both from Wiley.

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Mastermind your way to millions with the secrets of the Maui Millionaires!

"Invest in your millionaire future by reading how *Maui Millionaires* did it. Read it on the beach. Better yet, read it in Maui and get rich."

—Mark Victor Hansen, cocreator of the #1 *New York Times* bestselling series, *Chicken Soup for the Soul*®, coauthor of *Cracking the Millionaire Code* and *The One Minute Millionaire*

"We never dreamed that we'd be able to quit our jobs as Los Angeles police officers and follow our dreams. We still can't believe we now wake up everyday living our dream life."

—Kelly and Ruperto Fabros, Maui Millionaires founders of Grassland Investments, LLC

"I went to Maui Mastermind to teach and ended up learning some of the most valuable lessons of my life. My company now has 168 branches and produces loans in excess of \$1.3 billion annually."

—Morgan Smith, Maui Millionaire President and founder of Morgan Financial, Inc.

"As we write, our family is on another month-long vacation—a Maui Millionaire vacation! Attending Maui Mastermind empowered us to rethink how we were working and running our business. Once we learned what you now have the opportunity to learn from this book, our business went from the typical work-all-the-time and do-everything-yourself model to a wildly successful passive income model that supports our new Maui Millionaire lifestyle. See you at the beach!"

—Stephen and Susan Wilklow, Maui Millionaires Colorado Springs, Colorado

"I now measure my life in terms of 'before Maui' and 'after Maui.' After I attended my first Maui Mastermind in 2003, I went from small commercial real estate deals to commercial investment projects valued upwards of \$10 million. After you read this book, you can measure your life in terms of 'before reading *The Maui Millionaires*' and 'after reading *The Maui Millionaires*!' Welcome to your new life."

—Blake Mitchell, Maui Millionaire investor and syndicated real estate specialist



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World's Most Exclusive Wealth Retreat
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**DAVID FINKEL
DIANE KENNEDY, CPA**



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This book is dedicated to all those Maui Millionaires out there who share their light and wealth with the world. You create incredible value through your businesses and investments and are a blessing to the world. We are honored to be a part of your lives.

ACKNOWLEDGMENTS

The *Maui Millionaires* is about a new way of living your life fully. To do this requires a lot of people who help enrich it, and that means there are a lot of people to thank.

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Every day I try to live up to the standard set by a woman I admire very much—Beverly Sallee. Thank you for setting the bar so high.

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Thank you all.

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Meet the Maui Millionaires

Imagine that you received a letter inviting you to apply for one of a handful of seats at the world's most exclusive wealth retreat. The qualification process included two interviews; the final selection interview was with one of the event's founders who would either accept or deny your application right there on the spot. And to even qualify to get an interview slot you had to show that you had the financial resources to pay for the \$30,000 per couple price tag.

Would you even dare to apply? Would you be skeptical that any wealth event could really be worth that kind of money? Would you be scared that if they did accept you, you would be out of your depth?

Well, this is exactly the situation that 36 wealth builders faced for that first year's Maui Mastermind event. Over the years, they and other new Maui participants have come back to Maui again and again to spend five-and-a-half concentrated days focused on building wealth, networking with other like-minded individuals, and creating ways to give back to people and charities around the world.

Since each year over 75 percent of the participants sign up on the spot to come back the next year, the Maui Mastermind events (held twice a year) are usually sold out a year in advance. In fact, the Maui Mastermind community has grown into the world's premier wealth-building community.

They host regular Maui Reunions; they mastermind together on business and investing opportunities; they do charitable projects together; and most importantly, they have grown deep friendships that are one of life's most precious gifts.*

Now, for the first time ever, we are going to pull back the curtains from around this amazing experience and share with you some of the most powerful insights, strategies, and stories of the Maui Mastermind, and welcome you to our community of wealth builders. In fact, you'll learn about all five of the core Maui Wealth Leverage Strategies™.

For most people, this book is the closest they'll ever come to the Maui wealth experience. We've done our best to pour all the wealth-building magic and expertise we have into the pages of this book so that you can use it as a launching pad to take your wealth building to the next level.

Why We Wrote This Book

As you'll learn in the pages of this book, one core belief of Maui Millionaires is that by giving to the world we are able to enjoy and expand our wealth. This is the driving reason we felt compelled to write this book. We didn't feel satisfied or fulfilled any longer keeping such life-changing, proven technology, insights to our small core group of elite clients. We felt that it was time to share this information in an easy, accessible, immediately applicable way with the world . . . hence this book.

We want to inspire and empower you to become a Maui Millionaire. We want to demonstrate how easy it really is to become exceptionally wealthy, and to show you how to healthfully share that wealth with the world. We want to help you not just earn the money, but to do it in a way that empowers you to live the life of your dreams. To have the money *and* the freedom, to have the money *and* great relationships, to have the money *and* to make a difference in the world, to have the money *and* to live a life that matters, to have the money *and* to have a fulfilling spiritual life, and finally, to have the money *and* to enjoy peace of mind. ■

*Would you like to find out how you can connect with this positive and supportive community of peers? Check out [the Appendix](#) for complete details or visit www.MauiMillionaireBook.com. ■

As the founders and guardians of the world's premier wealth-building community, we see it as our mission to empower generations of wealth builders to create, maintain, enjoy, and share great wealth.

The Three Levels of Wealth

There are three levels of wealth. First, and most importantly, there is the level of *being*. This is where you *feel* wealthy, abundant, and at peace. When you enjoy this kind of grounded wealth, it's easy for you to move to the second level of wealth: *doing*. When you have wealth at this action level, you are truly doing what you love and what you are most passionate about. When you start with a firm foundation of wealth as a way of being in the world, and translate that into doing and consistent action, the third and final level of wealth is automatic—*achieving*.

That's why this book doesn't focus on the money. Are you ready for a secret? It's not about the money. It never was, and it never will be. Maui Millionaires know that it's about the person you are being. When you are living as your best self, it's easy to consistently take the necessary action steps to create all the wealth you desire. What's more, you do it by doing what you love to do.

All Maui Millionaires do what they love. It's one of the key “*ahas*” that all Maui Millionaires have—when you are being your best self and doing what you love, wealth flows to you in abundance.

Alas, most wealth seekers have it all backwards. They think that if only they could have the money, then they could finally do what they love to do. Then they would finally feel happy and fulfilled. But that's backwards. It's like sitting in front of an empty fireplace and saying, “If only I had heat, then I would find some wood and light a match to it.”

To get heat you must first start with the wood—at the level of being. Then you need to take action. In this case, it means lighting the match and touching it to the kindling (doing). This results in a fire (achieving). But all wealth begins back with the wood—with the person you are being at any given moment.

The tragic part is that most people put off living until some far future date called “retirement,” when they will finally have a chance to do the things they love, so that they can be happy.

Would you answer a job ad that read: “Wanted: committed individual to come work for us for 40+ years doing something you don't love, in an environment that is stressful and toxic, so that when you reach age 65 you can finally retire on half your income (or less) and live out the rest of your years in relative grayness”?

Hundreds of millions of workers around the world applied for and got exactly that job. They don't understand that wealth is an art, and like any art it must be practiced and focused on in order to be mastered. Maui Millionaires have all learned to master this art of building, maintaining, enjoying, and sharing great wealth. It's exactly this precious skillset that you will learn to master in the pages of this book.

Sit up, and pay attention as if your financial life depended on what we are about to share with you, because it quite literally does. If you don't get—in your head and in your heart—what we are about to share with you in this book, you will be poor or, at best, middle class, but never wealthy. And you'll never enjoy the freedom, time, and control of your own life, that comes to you when you are a Maui Millionaire.

So just what does it mean to be a Maui Millionaire, and why is being a Maui Millionaire so different from any plain, ordinary millionaire? Let's face it, given the choice between being a millionaire or not, we think you would choose the millionaire option. But we both recognize that being just a millionaire isn't enough to guarantee success and happiness in life. We want to help you become a Maui Millionaire. And speaking from our personal experiences, being a Maui Millionaire is much more fun, fulfilling, and rewarding.

What Is Wealth?

To many, wealth is equated with money. To other people, wealth is a state of spiritual grace. To others, it is never having to ask how much something costs.

We define wealth as having an abundance of money, love, health, fulfillment, and joy. Wealth is definitely about having the money, but it's more than the money. It's a feeling that you have more than enough, an abundance of time, energy, and options. When you are wealthy you have healthy and fulfilling relationships with people that you love. You have an abiding piece of mind that comes from a balance of integrity, faith, laughter, and a sense that you are meaningfully contributing to the world.

Wealth is broken down into six main areas.

1. *Financial Wealth*: your financial net worth, passive cash flow, active cash flow, and financial prospects.
2. *Emotional Wealth*: self-understanding, acceptance, and love; satisfying and healthy relationships with other people; a sense of joy and happiness.

3. *Spiritual Wealth*: a satisfying connection to a deeper meaning or higher power*; a sense of fulfilling your life's purpose; peace of mind.
4. *Physical Wealth*: a feeling of vitality, energy, and physical well-being.
5. *Intellectual Wealth*: a sense of curiosity and eagerness for learning; intellectual growth and positive challenges.
6. *Time Wealth*: a feeling of abundance of time in your life; a healthy balance between all areas of your life.

Maui Millionaires don't just have the money; they also have the quality relationships that enhance it. Maui Millionaires don't just have the money; they also have the best health they are able to create to provide the vitality to fuel their life. Maui Millionaires don't just have the money; they have the peace of mind that comes from living an integrated life in pursuit of passions that matter. And finally, Maui Millionaires don't just have the money; they also have the time to enjoy it!

Ordinary millionaires focus on the money. They build businesses and grow their net worth in ways that require a great deal of their focus and life energy to maintain. Also, many ordinary millionaires don't get the deep enjoyment and satisfaction that they could easily have along with their money. Finally, most ordinary millionaires will never feel free. They feel tied to the wheel of earning more money, or the fear of losing the money they have.

Maui Millionaires on the other hand have what we call *Money Plus*.

*Throughout the book you will notice references to faith and God, and what it means to have a real connection to a higher power or deeper meaning in life. We both feel strongly that this is an essential aspect of real wealth, and at the same time we want to be very respectful on this subject because there are different ways to experience the mystery and grandeur in life. For us, we relate to this experience as God, for others it's a deep connection to nature or love. However you relate to this beauty in your life, we want you to embrace it and know that we respect your views. It's interesting to note that the overwhelming majority of Maui Millionaires have a very deep spiritual life that includes a strong and meaningful faith in God, however they conceptualize or experience God.



Maui Millionaires Have “Money Plus”

They have money *plus* time and freedom to enjoy it.

They have money *plus* quality relationships to share it with.

They have money *plus* balance and health to sustain it.

They have money *plus* peace of mind and integrity to put it into proper perspective.

They have money *plus* a strong connection to a deeper meaning with which to harness the money to truly make a difference in the world.

In essence what this book is about is helping you not just make a lot of money (although we have written the book to definitely help you do that), but, more importantly, to build your financial empire in such a way that you have total wealth: physical, mental, emotional, spiritual, temporal, and yes, financial wealth too.

The essence of wealth is three things. First it is a feeling of abundance. It’s the knowledge that you have more than you’ll ever need. This allows you to let go of the financial fears that paralyze most people, and make better choices for yourself in your life. Second, it is a feeling of gratitude and appreciation. In one real sense, to feel wealthy all you have to do is to take the time to truly appreciate all that you have, and with this awareness comes a deep sense of gratitude that is such an important part of real wealth. And, finally, wealth is the consistent presence of peace of mind. When we live in accord with our deepest values and deal with ourselves and the world with integrity; when we learn to laugh at our own silliness and not take life too seriously; when we feel our connection to a deeper meaning or higher power, then being wealthy is easy and automatic.

Being a Maui Millionaire means that you build your financial wealth in such a way that it promotes your wealth in other areas. This leads to total wealth.

This book is all about the strategies and technologies that you can apply to build your wealth to become a Maui Millionaire. You’ll learn how to literally reprogram your wealth beliefs so that financial success is practically guaranteed. You’ll also learn the most powerful wealth-creation models and strategies so that you plan and build your wealth

on a strong foundation. And finally, you'll learn the practical steps and techniques to build your wealth the right way—fast and balanced, healthy and joyous.

Along the way we'll share with you real-life stories of how we and many of our clients became Maui Millionaires, so that you can learn from real-world references.

The road won't be easy, but the rewards will be worth every ounce of effort you expend along the way. Are you ready to join us on this dynamic adventure to create the life of your dreams as you step up and become a Maui Millionaire? Good, let's get started then!