



## Jeff Johnston's “9 Laws to Financial Success”

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**9. Never try to beat an INDEX, only try to beat your goal.**

- Assuming you have one!

**8. If your money doesn't go up, then it must go down.**

- Assuming we have inflation!

**7. Everything has a risk or a cost.**

- What do you think the “I” stands for in FDIC!

**6. You don't need more investment information, you need less.**

- The information is not the problem.

**5. Fees are only relevant in the absence of value.**

- In other words, you get what you pay for!

**4. Never believe the media.**

- Need I say more...

**3. If you have the TIME, KNOWLEDGE and DESIRE to manage your own money, you don't need me.**

- Not only today, but in the future?

**2. HUMILITY and INTEGRITY are 2 great asset classes to own in your portfolio.**

- Stocks and bonds help as well!

**1. It's about QUALITY of life, not QUANTITY of life.**

- You can't take this stuff with you when you are gone!

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