

HARALD SEIZ

THINK
BIG

How to conquer the World
with a great idea

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FOREWORD

Everyone starts out small. The global corporations of today were once local family businesses or simply a thought in the mind of an innovative businessman. But that's where everything starts: in the mind. Add creativity and some business savvy and no goal is too far out or too far-fetched—success is not utopia. This is what I will show you in this book.

I want to show you how to succeed in taking your great idea from the realm of the mind into a life that's real. Of course, that is not always easy. There will be obstacles along the way. As multifaceted as the world is today, so are the problems that you can expect to encounter on your way to the top. Financial deficits, personal loss, criticism and accusations from friends and business partners. There is nothing in the world that hasn't already taken place along the path towards success as an entrepreneur.

But these obstacles are not insurmountable hurdles. There are always solutions. You just have to recognize them. You can view the challenges as problems or you can see them as opportunities, as a chance to develop yourself and your project. This is the true spirit of entrepreneurship.

How this can work for you and your situation is crystallized in the following six chapters. I have had to deal with setbacks and disappointments, myself—both professionally and personally. I took on this fight and made the best of my life. What you are about to read in this book is based on my own life experience. Experiences that I am happy to pass on to you to help you master your own personal way to success. Because I am convinced that you can achieve greatness with a single, great idea.

From the initial idea, to setting up your own company, and to dealing with the success, this book is a guide to achieving your career independence. A career that can sometimes be a balancing act—between doubt and success, between motivation and stagnation. But I'm not going to focus on abstract concepts. I'll leave the hypothesizing to others. I'm a practical man and that's how I've written this book. In touch with reality and based on real life. This is an invitation for you to take everything you need from my examples and personal anecdotes and create a world-wide imperium from your own great idea. In this spirit, I wish you an exciting and productive read.

I.

“YOU MUST BURN FOR IT
TO BE ABLE TO IGNITE
THE FIRE IN OTHERS.”

From visionary to millionaire—it sounds unbelievable. But vision is at the beginning of every successful career. A dream and a plan of how to create your life. Like a captain guiding his ship to its port through both quiet and volatile waters. With his sights set to the stars in the sky and his intuition as a compass. When I first gazed into the future I saw only an endless expanse. But even in this great vastness, the first benchmarks came into focus that would later become the cornerstones of my career. My “stars” were as different as they were authentic. Dr. Martin Luther King inspired me with his famous statement, “I have a dream,” with its unbridled rhetorical power and his revolutionary drive for a better world for his people. He dared to talk openly about things that others hadn’t allowed themselves to think. He put himself at the vanguard of a movement and stayed true to his dream up to the bitter end. Full of conviction, he fought for what he believed. He set tremendous societal forces in motion, becoming immortalized in the hearts of many. Like virtually no other, he is an enduring example of how far one can go when one is in it with heart and soul.

He put his mark on a country that I enjoy touring, today. In spite of all the criticism that you hear in the current Trump

atmosphere, I am a big fan of the American way. The country lives the spirit of freedom and independence. I have always enjoyed being in the USA and exploring its far corners and meeting new people. My second big idol is also an American. Elvis Presley, the “King of Rock’n’Roll,” with his unbelievably incredible voice. He showed me how dreams can come true with passion and a powerful presence. The conditions that he grew up in were anything but easy, and his childhood not anywhere close to what you’d call care-free. His twin brother died during birth and his parents worked on a farm and in a factory with very modest means. And though there was not much money for recreational activities, the family made the best of the little they had for young Elvis. He grew up in the small town of Tupelo in Mississippi. The technical advances of the time had not yet reached this area of the world. Almost no one in Tupelo owned a radio, let alone a television.

Instead the Presley house was the epicenter of entertainment in the neighborhood. As creative as they were, there was sure to be a good time at the Presley’s with their gospel choir. With little Elvis in the middle of it all, his sonorous voice soon became the main attraction in the little town, and later in all of the United States.

Like Elvis, I also grew up in modest circumstances. Born in Stuttgart, Germany, in 1963, I had to bid farewell to my father at the age of three, when he decided to return to his hometown in Greece. Although I had my mother and grandmother at my side, I had to learn to stand on my own two feet at an early age. This difficult family situation meant it was not an easy time for me. In these days of patchwork families and open marital partnerships, it’s hard to believe how different family life was in a West German province in the 1960’s. Patterned wallpaper, furniture that one could only find in a retro shop, today, and rigid definitions of how a “good” family behaved—this all characterized the time. In the 1960’s, a single mother was not at all common practice. On the contrary, they were regarded quite critically. Their lifestyle was constantly standing trial. Over and over again I sensed the skepticism that my family was greeted with. As little as I was, I could sense the looks of the neighbors and noticed

their questions: Where is the husband? Why did he leave his wife? How can a mother take care of her son alone and also go to work without neglecting him? The West Germany of the 1960's, that I got to know, was characterized by a conservative family image in which the father was supposed to take on the entire responsibility for the family. Only, in this case, my father had run for the hills. If I learned anything from that time, it was that one should never allow oneself to depend on the opinions of others. Regardless of how stifling or oppressive the majority opinion might be, or how massive the social peer pressures are: you have to stay true to yourself. Who would have believed that the little boy from the small town Weil, the child of an immigrant without a father figure, would someday be running a company worth millions? No one! And yet I managed to accomplish this against all odds. Because I went my own way—I ignored the advice and the reproach of others. And this path led me to become the successful entrepreneur that I am, today.

There were plenty of obstacles and hurdles along the way—personally and professionally, from a very early age. I had to learn quickly to be completely self-reliant. The classical family model with the father as the “provider” and the mother as “carer,” as was usual in those days, didn’t exist at our home. My mother and my grandmother worked in a nearby factory to make ends meet. They saved every penny, and didn’t waste a dime. The work on the assembly line didn’t allow for much time to look after me, so they sent me to a daycare center in a small, sedate little town nearby. Every weekday we took the first train at 5:30am. While most other kids were still slumbering, deep in their dreams, I was all ready to step out the door. And I was full of energy. I wanted to go out and discover the world and gather more experience. This was a curiosity that still leads me to new shores, today.

This curiosity would find a new source of nourishment when I started school at the age of six. I expected a lot from school, wanted to learn new things. But it was an uphill battle. It all started when I realized after a few days of school that I couldn’t read the letters of the alphabet correctly on the blackboard. They blurred into an

illegible white mass against a green backdrop. From then on and after a short visit to an optician it became clear: I needed glasses. But I didn't get the usual glasses. No, I had to wear huge, chunky, black, thick-rimmed glasses. They made me shrink in comparison. And before I knew it, I was the class "four-eyes." It started when I was on the way to school. The other kids would start taunting "four-eyes, four-eyes!" No one wanted to play with me. Once, when I asked a kid in my class if he wanted to play, he said, "First learn to look where you're going." The taunting carried on in the playground and in the classroom. At first, the teacher tried to defend me from the tormenting. But as soon as she turned her back on the class, or wasn't nearby, they carried on with the "four-eyes, four-eyes!" Kids can be so cruel.

My situation in school was not that enviable. One might say: "At least the boy could gather strength from within the bosom of the family." And to a certain extent that was true. At the same time, however, there were problems waiting for me at home that I had to come to terms with very early on.

Even as a young boy I noticed that there was something funny about my mother and grandmother. One day they would be in ecstatic high-spirits, without any apparent reason, at least that I could see. The next day they would be worn out, lying in bed, tired and "hungover." On those days, it was impossible to even get them to get up. At first, I could think of no explanation for their mood swings. I was just too young for these things. But later I understood that it was because of the alcohol. But why did they start to drink excessively, in the first place?

Both my mother and my grandmother had their burdens to bear. Experiences that they could never really process and come to terms with. During the Second World War my grandmother had had an affair. Her husband left her at the end of the war. My mother had also been left—by my father, from whom I have not heard a word, not even today. These experiences left their marks. They had to suppress what had happened to them. And they found consolation in alcohol. I remember going to get beer for them, and that they drank without reserve twice a month.

Once I came home to find my mother on the floor. She lay there unmoving, murmuring unintelligibly to herself. Blood was running down her head. I felt the panic rise. What had happened? I began to feel mortal fear. Fear that my mother would die. I called for help but my voice died away, unheard. I continued to call out: "Help, help, my mother...!" I began to shout and just before I thought my voice would choke from hoarseness, I heard a knock at the door. I ran to the door and opened it. Our neighbor was standing there. I looked up into his shocked face: "What's going on?" I showed him my mother. He reacted immediately and it didn't take long before the ambulance sirens could be heard. My mother was brought to the hospital. I worried, prayed, hoped that everything would turn out okay. And I was lucky. My mother survived. But I had been scarred by this event. I found it hard to concentrate at school. I was always worried that something could be happening at home and my mother was having problems. This uncertainty wore me down, diverted my attention. And as soon as I managed to turn my focus back to the school material, I would again become aware of the taunting, the comments and insults of my school mates. It was horrible!

But as bad as it was, inside myself as well—I rose to the challenge and learned to concentrate on the positive things in life. I recognized the sheer infiniteness of opportunities that life has in store for us. Although, as a young boy I did not own much from a materialistic point of view, I cherished a real treasure from within. With my imagination and a great passion, I felt a huge desire to change the world, one step at a time, and not give up until I had fulfilled my dreams, like my idols in the USA. You don't need a huge fortune for that. All you need to do is believe in yourself and be courageous even in the face of setbacks. The path from the bottom to the top is not a utopian idea. It is also not a one-way street with no oncoming traffic. Sometimes it felt like having to scale a mountain-side the size of the Alps, sometimes a dense jungle of prohibitive rules and regulations. But those times pass, and they are a relief.

When my mother met the man who later became my stepfather, more stability returned to our lives. Like me, he also had

a migrant background. He fled his home in the Czech Republic to come to West Germany. Like so many others, he was looking for a better livelihood and more freedom. He didn't move to Germany alone. He came with his parents and three brothers. All were extremely hardworking, keeping their own businesses going. My stepfather was a painter and was always busy with work. He profited from the economic growth in Germany at the time. Baden-Württemberg was a boom federal state then, with building and renovations going on all over the place. While it didn't bestow a luxurious income on us, it was a secure one, nevertheless. In keeping with the new family circumstances, we also moved into a new place. My stepfather bought a new house in Gerlingen together with his brother, not far from our old house. Every Sunday we went out on excursions together to check out the surroundings. We explored the region, enjoying the nature together. The wide fields, the beautiful green treetops, the light along the footpaths—those are all happy memories from my childhood. How often such splendor and beauty is contained in such seemingly simple things! I almost couldn't believe it.

In school things started to go better as well. I was still being tormented, my glasses still looked like thick window panes which made my appearance suffer. But things finally began to get better, because I found a very good friend by the name of Wolfgang. And that made a lot of things easier. He was the only one in my class who didn't care how I looked. I still remember how he came to me during recess, without reserve or aversion. We would exchange a few words, start to play and with each day that passed together, we noticed that we were becoming really good friends. The mean laughter of the others didn't interest me anymore. I had a friend at my side. Someone who accepted me as I was. Someone who was really important to me. The others were only trying to make themselves seem more important by going after the "supposed" little guy. But I was no longer alone. As important as it is to find strength from within yourself to go your own way: no man is an island. You need companions, supporters, business partners to work with together to achieve your goals. I came to this realization

in grade school and still carry it with me today and have done throughout my entire career.

Wolfgang believed in me and my abilities. And I also began to recognize some of my talents. At the age of 15, and with a huge portion of self-confidence, I impersonated Elvis at a show at my favorite disco. Wolfgang was the one who gave me this chance. He had thrown my name into a raffle draw. And when my name was pulled out, there was no holding me back. I wanted to show everyone what I was made of. I let it all hang out, wild and irreverent. I was determined to express my newly won self-confidence, replacing the fear and doubt that had dictated my actions in the past, with bravery and optimism. Looking back, this experience opened doors to unexpected possibilities for me. An explosion that unleashed powers in me that I had previously only guessed at. Their initial surprise gone, my friends cheered me on ecstatically at the front of the stage. This feeling created a flood of inspiration for me. By doing something that I completely believed in, I won my friend's enthusiasm. I was perhaps not the most talented singer. I was miles away from being any serious competition for the "King of Rock'n'Roll." But I had given my all in that performance. Without any doubt and without false modesty. Considering all the energy we put into thinking about what other people think, sometimes the best way to get ahead is to just get out there and do it. Sure, my friends could have booed me from the stage and woke me up to the hard realities in life, if I hadn't been so convincing. But not even trying, is not an option. If you're not living your life because of too many "coulds," "woulds" and "should haves," you're missing out on the best opportunities life has to offer. You'll be left to look back at how other people went their way through life. But just looking on in the back row of the audience will not help you reach your goals in the long run. The "American Dream" is alive and well in anyone who recognizes their own potential.

With the right conviction, you can convince others—that became clear to me on that fateful evening. The best thing was that not only I had fun, the others were also in a good mood after this surprise performance: a true win-win situation.

My success throughout this one evening would become my life's motto. Doing good for the benefit of others would be my life's goal. Making my own life better, but above all that of my customers and fellow human beings, with the help of a good idea: that was my dream.

I had accepted that I had friends who had a much easier time in their families. Who probably received a lot more support. Who had been granted an easier time in finding their way in life. But that wasn't going to make me relinquish my chance of taking control and living according to my convictions. On stage I sensed that people don't ask where you come from. What they're interested in is who you are and whether you believe in yourself.

For a moment I forgot the problems in school and in the family. I was only aware of myself and my voice. When the first sounds came out of the speakers and I belted out the first notes, I felt free. Freed from the dead weight laying heavily on my shoulders. Full of strength and energy. I had only one thought: Now is the time! Now you can give it all and show what you're made of.

We all benefit from a gift that we carry inside of ourselves that we need to appreciate. A factory of thoughts and ideas along with a brain. Using this gift for the benefit of mankind is my most important maxim. But wouldn't it have been easier to simply wipe away these differences between me and my friends with a swipe of the hand, as if they had never existed? No, my family had made an impression on me and I have learned a lot from them. Whether voluntarily or involuntarily, because of my mother's alcoholism or the strictness of my stepfather—all of these experiences formed me into who I am today. I can still remember exactly the strict regime of my stepfather, as if I had been under his wings up until yesterday. At 8:00pm on the dot I had to be in bed. I was only allowed a measly hour more, on the weekends. I was not allowed to watch the most exciting of movies to their end. Of course, I complained, cried and screamed from anger and disappointment. But no matter what kind of fuss I made, my stepfather remained true to his word. That was hard on me, but eventually something precious developed from this

strict upbringing. My daily life took on a structure that gave me the security that I hadn't had before.

Because, in contrast to other young people in my generation, I developed an intense desire for security. When you are on your own, you notice more quickly than others when things are not going well. There is no one who takes responsibility for you or can take on the blame for you. No one who jumps in to take your side. Nothing makes this point more clearly than an old saying that I learned when I was young: "The bed you make is the one you've got to lie in." As painful as that sometimes is, it is a very educational experience. An experience that cannot be replaced and is so powerful that it can completely change the direction of your life. This change was my need for security. I wanted to be armored against the worst case scenario, to build a secure bomb shelter when it came to the crunch.

And it didn't take long before it came to the crunch, again. For my little sister who arrived when I was twelve and with whom I've had a fantastic and special relationship since that day. I had just come home from school, one day, and heard my sister coughing. Not once, not twice, but continuously in a rumbling tone. I knew right away that something was wrong. She hadn't swallowed something and she didn't have a simple cold. My mother, probably under the influence of alcohol, stood next to her and asked my one-year-old sister: "What's with all the coughing?" Was she really expecting an answer? In that moment I recognized that I had to take over the responsibility. I was the only one at the time who had a clear head. I took the initiative and immediately called my stepfather. "You have to come here right now. Something's wrong with Andrea."

Luckily, my stepfather didn't waste any time in coming. We took my sister and drove straightaway to the hospital. On the way there, I sensed how it became harder and harder for her to breathe. I held her in my arms and looked deeply into her big eyes. A look so honest, sweet and innocent. This little person couldn't be allowed to die! Her breaths came in ever longer intervals, and kept getting weaker. I could sense that she was fighting for her

life and tears came to my eyes. One tear after the other fell from my eyes onto the cheeks of her sweet, little face. With the boldness of desperation I screamed at my stepfather: "Drive faster!" I believe, I never again had so much fear of losing someone as in that moment. This tiny, innocent person did not deserve to die so young. And luckily everything turned out much differently. When we arrived at the hospital, the doctors met us at admissions. Everything happened so quickly and yet it felt as though we waited an eternity. The seconds passed like they were made of lead until finally the long-awaited relief came with the diagnosis. I felt my pulse racing and my head was pounding with one worry after the other. Would she survive? Did we act quickly enough? Would I ever be able to look into her eyes again, see her laugh once more, play with her again? And then finally the good news came. As the door to the examination room opened and the doctor came out with a smile on his face, all my fears and worries disappeared. We got the all-clear, but without my and our efforts, it would have been too late.

Although, this event might give one the impression that my stepfather and I were a great team, quite the opposite was true. Of course, in extreme life or death situations we could depend on each other. But daily life was something very different, altogether. As soon as I had my high school diploma under my belt, my family urged me to get a job and hire on somewhere as an apprentice. I was uncertain about what I wanted to do and finally gave in to their pressuring. I began my time as an apprentice for a bag manufacturer. We produced high-quality goods for distinctive customer tastes. They were beautiful products, without question, a perfect fit to the style of the times. But I noticed at once that this was not the right work for me. Still, I tried to master the work as best I could. My supervisor at the time, however, did not value my efforts. He didn't realize at all how much I had invested in the vocational training. Instead, he nagged away at me, dictated never-ending rules and regulations and always found something to complain about. I felt torn. Should I continue? Should I give up? What would become of me? I felt that I could do more than

simply do work by the book. I needed to emancipate myself. A few days later, I again had to swallow some harsh words when I shared my plans with my boss: "I'm going now."—"You're not going anywhere." I had expected that kind of answer and came back even more decisively: "I'm going, and for good." My family were horrified by my decision. They all began to worry, and asked me and themselves what would become of me. But I knew I had to move on. I didn't have the manual dexterity for that kind of work and the monotony of the continually repeated manufacturing processes made me apathetic. I couldn't stay there any longer, so I moved on. I went through another two years of vocational training before I finally found my way into the financial industry. My second apprenticeship, a baker's training program, was also endowed with little success, and after a few months I was again on the move. A final attempt in this direction was made when I began an apprenticeship as a painter. My stepfather had given me the idea. But I also felt no motivation, here either. My passion, which I felt with each failed apprenticeship more clearly, lay somewhere else. And only there, in a place where my passion would have a chance to unfold, would I be able to find success. As much as I applied myself to the training—the most I could get out of my stepfather in feeling and praise for my painting work was a simple sentence: "I guess that'll do." I couldn't be satisfied with such mediocrity. There had to be something where I could rise up and use my abilities more productively.

The first thing I needed for this was freedom and independence. I noticed that I could not unfold my strengths under the burden of rules and directions. I needed the mental freedom to make new plans.

I started out small, delivering beverages in Gerlingen, a small town near Stuttgart. I didn't earn much, but I was free. There was no boss sitting behind me at the wheel telling me what to do. And that worked wonders in me. I loved my new found self-reliance, the feeling of taking control of my life. But I wouldn't get far in the long run in this job. The pay was only about 800 DM (German marks) per month. Too little. This was how I went from a

fixed salary to a commission model. A colleague told me about an opportunity selling vacuum cleaners on a commission basis that would greatly improve my income. And so it happened. I discovered my business acumen at a company called Vorwerk. As the team leader, I was soon selling around 20 vacuum cleaners a week. But even here I was confronted by limitations. A working day only contained about ten effective working hours. That wasn't enough to achieve anything really big. And so I eventually came to multilevel marketing in the financial industry. This is where the potential was for me.

Everyone has a need for security. This is why people organize communities. They want to provide mutual protection from external dangers. It's no different with money. Security, in capitalism, means financial security, after all. Anyone who has had the rug pulled out from under them, has had all their savings disappear in one go, wants to be secured against an uncertain future. Anyone going for a quick buck without a secure financial foundation can be left without a penny in the blink of an eye. The financial crisis in 2007 was the spectacular proof of that.

Helping people to protect their money and at the same time provide sustainable profits became a calling for me during my educational training. For me, personally, it was a time that I am particularly grateful for. In those years, I learned to deal with the money and fortunes of other people in a responsible manner. Knowing that your money is in the right hands and being able to trust your advisers is the foundation required for successful investment. There must be openness and honesty between the customer and adviser. Unfortunately, you can't take this for granted in the financial markets. A situation that I find very regretful. This is why I have placed so much value in the most discerning customer care in my company from the very start. Nothing works without mutual trust, whether in the family or in business. From day one I have ensured that my relationships to customers are based on understanding their needs, which is very close to my heart. A lot of what we say, we don't say just with words. Our entire body speaks as well. Our posture shows how sincere we are. Our eyes are not

just the metaphorical window to our soul, but the expression of our passion. My musical abilities may not be up to that of a "King of Rock 'n' Roll," but I'm convinced that one could see my enjoyment when I was singing. In that moment I was Elvis—100 per cent. Faith can move mountains. It gives us the strength to persevere and not get distracted, it gives us the self-confidence to make our dreams come true.

I loved having honest and open exchanges with others, long before my time in the financial industry. Whether among friends, in the family or later at work, I was interested in what moved them, what they were striving for, how they saw the world.

Once on my career path, I worked to set up the technical and financial foundation for independence. This time was the cornerstone on which I built my house and project, stone by stone, brick by brick. A house that provided security and protection from the wind and weather. But also a house in which other people would feel welcome. For the young Harald Seiz, that I was back then, this house was the promise of security that I had yearned for inside myself for so long. But it was also an exciting project, the challenge to find out what I was made of.

After some time in the financial sector, with all its ups and downs, I discovered a new side in me. I no longer wanted to be a little cog in the big wheel. I wanted to develop my own ideas and further the world with my innovations. Like the first European immigrants on the American continent, I was looking for freedom and independence. Just as they had once so laboriously crossed the Atlantic, I had to overcome my internal and external hurdles to find myself and my entrepreneurial energy. Their goal was the land of unlimited opportunity. My goal was to take advantage of these opportunities. Like the first gold diggers with their dreams of riches and wealth, I needed an exciting idea and the right touch for implementing it. I quickly realized that I had to step away from the beaten paths of my predecessors to be able to create something new. I could no longer stay in the rut of daily life, I had to find my own rhythm. I wanted to work more dynamically, more varied, and more creatively. This was the only way I could make the

most of my talents. Creating the symphony of my life with all its nuances, instead of always playing the same old song—this was my mission.

In spite of all the comforts that go along with a well-organized daily routine, I became aware of one thing. What had been enough for me in the first years of my work life, security and familiar surroundings, had become a golden cage that I had to break out of. The desire to get to know myself and bring my own creation into the world was so great that I couldn't wait anymore to take the first step as an entrepreneur. I had changed. In terms of my character, but also through my business experience. I had gotten a sense of what customers wanted, of the gaps in the banking and wealth management markets. Filling these gaps was both incentive and challenge to me. I didn't know whether I would be able to develop a concept that would go beyond the existing assortment of investment possibilities. But giving up was not an option, for exactly that reason. I wanted to take on the challenge, because I knew that the usual investment products had weaknesses as well as disadvantages that I could take care of with my own concept. But I needed more than just a stopgap. I needed an idea that would set the market on fire. An idea that would ignite excitement in me and in other people. That would spread like brush fire because it was so well thought out and so impressively introduced.

Having a good idea is one thing, being able to demonstrate its value is another. How many revolutionary ideas fall into oblivion, how many concept papers disappear into a desk drawer because they don't reach the right ears. How would Marx have ended up without his supporter and publicist, Engels? What would an artist be without the gallery owner, museums or exhibits? A lone wolf that would vanish as fast as he had appeared. Long-term success is only possible with a presence in the public eye. And I knew that this presence required an attractive appearance and a company with a strong profile. But before I could think about the marketing concept, I had to work out the message, the performance, and the added value that my project would have for its customers. The