FAQ MARKETING LOGIC

ARCHIVE AUDIO INTERVIEW



Robert Rolih

Guest Interview Transcript

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Robert Rolih

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Robert Rolih Interview

Editor:

Today, I am thrilled to speak with Robert Rolih, an internationally acclaimed author, speaker, and investment strategist, Robert's best-selling book, The Million Dollar Decision, exposes the truths of the financial industry and offers readers the invaluable advice on how to protect and grow their wealth. Having started from humble beginnings in a small village in Slovenia, Robert has risen to become a trusted authority in the investment world. Robert, it's lovely to meet you.

Robert Rolih:

Yeah, hi. It's great to be here, so I hope that I can give some value to all the listeners.

Editor:

Well, I'm sure you will. Robert, can you maybe start by sharing your journey from Slovenia to becoming an investment expert?

Robert Rolih:

Yeah, it's quite an interesting story. When I was young, a teenager, I was born in a very small backwater village in Slovenia. And Slovenia is, of course, a very small country, only two million population. But when I was growing up, even though we didn't have money at home, my parents were blue collar workers, I always dreamt about a better life, becoming wealthy and becoming someone.

And when I was a student, I started my own company. And after like five years of hard work, this company started to produce quite a lot of profits. And at that time, of course, I was totally financially illiterate and I knew that I should invest a part of the money that I'm making, but I didn't know how. So I trusted financial advisors, bankers, and other players in the financial industry. And after years and years and years of investing with them, I realised that basically most of my money was gone.

And that was a wake-up call. I was totally devastated at that time. And I made a decision that I need to take financial matters into my own hands, that I cannot trust financial advisors, bankers, and all these gurus that are in this niche. So I started to dig deeper into what is happening behind the scenes of the financial industry. And I read more than 300 books, I went to all the best workshops and especially, I talked with a lot of financial industry insiders. And after a couple of years of doing that, I realised that unfortunately, the financial industry is not on our side when it comes to investing. That this game is rigged, and if you don't know the right details, these people will basically rob you in plain sight.

So yeah, that is why later, I found out that, of course, most people have the same problems as I had. They trust financial advisors and other players in the financial industry, and of course, they're losing money without even knowing it. So that is why I decided to start to share my knowledge to help people avoid making the same mistakes that I did in my career.

Editor:

In terms of the financial industry, is it a case of when you work with a financial advisor, in your experience, that they are perhaps more interested in the commissions they will earn as opposed to giving advice that will be of use to the person asking those questions?

Robert Rolih:

Yeah, that's one of the main reasons why most people underperform the markets or even lose their money when investing, because a lot of players, not all of them, but a lot of players in the financial industry, their interests are not aligned with your interests. For example, if you are a financial advisor or if you run a fund or whatever, you are charging certain management fees. And these fees, of course, even if they are very small, like 1% or 1.5%, people, investors think that these fees are small. But in reality, when it comes to the long-term effect of these fees, these fees can be devastating for your interests. So just by lowering these fees when investing, you

can accumulate 2, 3, 4, 5 times more money over the long run compared to paying this fees.

Editor:

It's fascinating, isn't it, that for many years, people have either been scared of investing or whether they have invested, maybe they've not invested in perhaps the wisest way. What for you was that breakthrough moment where you thought, "Aha, I now know that this system is rigged against the everyday person"?

Robert Rolih:

Yeah, that was maybe... What hit me the most was that basically when... I'm a long term investor and everything that I teach is long-term. But there is a whole industry of short-term trading, short-term investing, day trading, swing trading and so on. And basically, when you go into the details, when you look behind the scenes of that, you see that only brokers and people who are running these courses are making money when it comes to short-term trading. So this is really something that I experienced firsthand because I was there, I was learning about short-term trading also and so on at one point in my career, and I visited the best courses and so on. And me and all of my fellow students there, nobody was making money.

And when you realise that and when you dig deeper and you see that basically this whole industry is totally rigged, then that it's a losing game. It's a game that you cannot win when it comes to short-term trading. So that is why I'm only doing long-term investing now and very successfully.

Editor:

Do you think it's a little bit like a casino for many people? They're gambling with their money when they go for financial advice. And what has been the reaction from the industry towards you, Robert, since you've started to maybe pull back the curtain and show that things perhaps aren't always as they seem?

Robert Rolih:

Yeah. Of course, a lot of these experts who are in the short-term trading space don't like me, of course, but that comes with everything that I do, so I cannot avoid it. The casino analogy is a very good analogy, but when it comes to short-term trading, it's even worse than going to casino.

So there are certain studies that show that much less people who conduct short-term trading are successful compared to going to casino. So basically, and if you draw the line, it's much more profitable for you if you just regularly go to casino compared to short-term trading. And we all know that going to casino, you'll lose money mathematically. All the casinos know that, the CEOs of all the casinos, they will tell you there is no way that you will make money going to casino. But in the short-term trading space, it's even worse.

Editor:

Well, The Million Dollar Decision is an amazing resource, an incredible book. And thank you for-

Robert Rolih:

Thank you.

Editor:

... your time today to take us maybe into the book a little bit. For anybody who's not maybe read a copy yet, but you really should, particularly if you want to look after your money. But what should new investors do when they start their journey, Robert? What are the foundational steps that you think that everybody should take?

Robert Rolih:

So the first thing, of course, is to become financially literate, to understand what is investing, what are the financial assets that you can invest in to understand what is the difference between high-fee products and low-fee products.

Let me just give you an example here. Mutual funds or a lot of pension plans, they have high fees compared to ETFs or index funds, which are low-fee investing product. In both cases, you are investing

in big baskets of stocks, in global stocks, but you can choose, will you pay small fees for that and you will keep most of the returns? Or will you pay high fees for that and the financial industry will take most of the returns? So in the book, this is the main message of the book. If you lower the fees for your investments, you can make much, much, much more money.

Editor:

It's an incredible resource, as I say. And for anybody who's not read it yet, it really is worth picking up and just absorbing the great insights that Robert has shared. What are the most common investment misconceptions that you encounter frequently, Robert? What would you say they are?

Robert Rolih:

Well, definitely things about commissions and fees and short-term trading, like I already mentioned. But then there are a lot of, also people fall for a lot of scams. They trust wrong people. They open accounts with brokers that are not really there. There are a lot of criminal organisations, big criminal organisations, and their only business is scamming people. So there are a lot of brokers where you can open an account, they tell you, "Oh, we will trade with your money, we'll give you great profits."

And they even show you - you know - when you log-in to your accounts…, you see these huge profits and so on, but the money is not really there. This is all just virtual. And behind the scenes, they already stole your money. And then when you want to withdraw that money, they will tell you, "Oh, there are some problems and you need to deposit some more money in order to withdraw your existing money." And, of course, they will still also get money from you and so on.

So there are a lot of scams like this also in the crypto space, for example. When it comes to crypto, there are even more scams where there are even all these meme coins and small tokens. And this investing field is basically filled with all scams and such things.

So as an investor, you need to stay away from this. You need to only invest through regulated big brokers that are very safe. And even if they go out of business, nothing happens to your holdings because they have your holdings in separate accounts. If you are investing in crypto, you should only use big and reputable exchanges like Kraken, Coinbase, and similar.

So you need to stay safe in this area because if you lose, let's say 10,000 pounds by falling for one of these schemes, this is not just 10,000 pounds. If you have invested this 10,000 pounds into, for example, ETFs, you would double your money in like five to seven years and then double it again in additional five to seven years. So this is the thing, you don't only lose the 10,000, but you lose also all the future profits that you could have by you being scammed.

Editor:

Of course. And just for anybody who's not aware of what an ETF is, could you maybe just explain a little bit about that?

Robert Rolih:

Yeah, a good question. So when it comes to investing in the stock market, the stock market historically have been the most profitable way or asset class to invest in, much more profitable than real estate, than gold, than bonds and so on.

So when it comes to investing in stocks, there are different stock funds that you can invest in. And stock fund means simply a basket of stocks. You don't want to invest in individual stocks because each individual stock, like Apple or Amazon or Tesla, they can go out of business or they can go down. So it's very risky to invest in just a couple of individual stocks, and that is why most investors invest in baskets, in large baskets of stocks, where you invest, at one time, you invest in like 500 stocks. And these are funds.

But then there are different types of funds. And ETFs or exchange traded funds, these are low-cost funds. They have the lowest possible commissions and fees. And these commissions and fees are like 10 to 20 times lower compared to, for example, mutual funds.

And over the long run, this has an enormous effect on your investment returns. So by just comparing, so if I just summarize, if you invest in ETFs or index funds or tracker funds, this is the same thing, you basically lower the commissions and fees that you are paying to a minimum, and this helps you to accumulate the maximum amount of money over the long run because you will not pay these management fees, high management fees to the financial industry.

Editor:

What is interesting, Robert, as well is the fact that a lot of people almost abdicate the responsibility towards money to an independent financial advisor. But what they will do is they'll take control of the smaller things like their internet charge, every month it is a certain rate, and then at the end of a period, it will increase. And people just either take that on the chin or they'll try and negotiate that. I know a lot of people are perhaps a little bit concerned about investing because they could lose everything. How can you mitigate some of those risks?

Robert Rolih:

Yeah, this is a very good question, and the answer is very simple. Right now, if you are not investing, if you keep your money under the mattress or in your bank, inflation will definitely eat away quite a lot of your purchasing power over time.

So for example, in the last 10 years, our currency lost approximately 25 to 40% of its purchasing power. So this means that if you keep your money under the mattress, you are losing money every single day. You are losing purchasing power every single day. And the only thing that you can do to preserve your purchasing power is to invest in the right assets.

And stocks will go up and down. Okay? Definitely, stocks will go up and down. But if you are a long-term investor, and if you are investing with a time horizon of at least 10 years, there has never

been a 10-year period in our history where stocks would go down over that period of time.

So yeah, of course, if the aliens invade tomorrow, the stock market will go down. If the asteroid hits the Earth, the stock market will go down. If the financial system crumbles, the stock market will go down, of course. But you need to be realistic about these things, and you need to understand that only optimists are making money in the investing world. Doomsayers are always on the sidelines, are never investing. But the cost of this over the last 10 or 15 years was that you lost out on like 300 to 400% returns. So if you were in stocks, if you were consistently investing in the stock market in low-cost ETFs, for example, you would have made like 300% return on your money. But if you were on the sidelines, your money would basically just be devaluated through inflation. So yeah, this is something that you need to understand.

Editor:

So the advice is to get your money out from under the mattress, I guess.

Robert Rolih:

Yes. So it's okay to have money under the mattress for like a couple of months or maybe up to one year, but longer than that, it's very risky. It used to be, so in the old times where there was no inflation, it was like investing was risky. But now, because of this inflation and money printing and so on, now not investing is riskier.

Editor:

Wow. Yeah. Yeah. It's amazing. As you touch on in the book itself, you need to have the confidence to move forward. The book helps give you that confidence. For anybody who is listening to this, Robert, who wants to get into investing but doesn't know where to start, what would you say to them?

Robert Rolih:

Well, of course, you can use quite a lot of online resources. You can ask ChatGPT. You can also read a couple of books, like mine or some

other books. I also run a free webinar on my website constantly for investors who want to learn about these commissions and fees and stuff like this. It's totally free of charge.

So yeah, there are a lot of learning resources. And today, you just need to understand that you need to learn these things. If you don't learn these things, you will always just lose money or you will give your money to the financial industry because the lack of knowledge.

Editor:

And an investment account, these days there are so many apps and websites you can go to to set up a trading account. Do you have a favourite?

Robert Rolih:

Yeah, so there are a lot of... The most important thing is that you need to use regulated brokers. And these are, for example, you have AJ Bell, you invest in the UK, you have Interactive Brokers, you have Vanguard, you have Revolut, for example, also allows you to buy index funds. There are a lot of these brokers. Maybe just if you go to ChatGPT or Google, just enter regulated brokers in the UK or regulated or best UK stockbrokers and you will find a good selection, because there are a lot of them that are really good.

Editor:

Excellent. And you touched on ChatGPT. Do you think AI and the blockchain is going to disrupt the investment industry? Do you think it's going to be a new world, a new way of working?

Robert Rolih:

Well, no, because it's like investing is all about psychology. And even though people know that they shouldn't trade in the short term, even though they know that they should not sell when there is a market panic, they do it. So yeah, it's a psychological game. It's a game where the people who have the right psychology, they win.

So yeah, the technology, artificial intelligence and so on, they can, of course, give you some guidelines and they can select good funds for

you and so on. But in the end, it comes to human psychology. So yeah, it has always been like this and it will always be like this.

Editor:

I understand. And you've been investing yourself, Robert, for a number of years now. How long ago is it when you started? And how have you seen it evolve over that time?

Robert Rolih:

So yeah, I started investing on my own like after 2010. But then in 2012, I started to run my investing programme and I started to accept members in 2012. So that was the time period when I started, yeah.

Editor:

So the last like 12 or 13 years or so.

Robert Rolih:

Yeah, yeah.

Editor:

And obviously, you've mentioned your webinar that people can come to and watch for free, so they can find out more about you. They can also, of course, pick up a copy of the book. But where should we go to find the details of your webinar?

Robert Rolih:

Yeah, so it's robertrolih.com, so my name and surname together dot com. And you will see right at the top, there will be a free webinar and so on. And also, I have a very good blog. There are a lot of free articles, really interesting ones.

Editor:

You do share a lot of resources, Robert. The book itself is incredible. It comes with my highest recommendation. I must join your webinar to take a look at the webinar as well. But no, that's great. And just for anybody who is listening to this who would like to find out more, Robert's name, do you want to spell it out for us, Robert, just so anybody can come along to your website?

Robert Rolih:

Yeah, so it's Robert and then R-O-L-I-H. So yeah, it's a difficult surname to spell, but it's R-O-L-I-H.

Editor:

Perfect, and that's robertrolih.com?

Robert Rolih:

Yeah.

Editor:

Perfect. Robert, thank you so much for your time today. I could speak to you for many, many hours, but really appreciate this little snapshot, this little behind the scenes look at why people should be investing. And as I say, The Million Dollar Decision, perhaps one of the best financial books, in my opinion, that I've read in the last few years. So thank you for sharing all your thoughts and all your insights with us, really appreciate it.

Robert Rolih:

Yeah, thank you for inviting me. I hope that I managed to give you some good information, and I wish you a lot of great returns in the future. Bye.

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