

My story is nothing short of the classic American dream. I came to this country with nothing but \$10 in my pocket and a hope for a better life. Let me tell you, it was not easy--but I believed in myself and I worked hard to execute my ideas.

The future of the world is in the hands of young, bright students like you. Yes, this is a huge responsibility, but it is one that you have the capability to meet. I'd like to pass along the 10 themes that I have come to value most through my experience:

10. **Be flexible.** Things won't usually turn out like you originally planned. And that's just life. But accept changes and use them to your advantage.

9. **Value your team.** They are one of the most important parts of your career. Don't let your ego get to your head because without humility, you are only half of the success you could be.

8. **Enjoy the journey.** Enjoy what you are doing instead of just focusing on the end goals such as making lots of money. Remember that money is just a byproduct of what you really enjoy doing.

7. **Stay focused.** Unless you put 100% of yourself into everything you do, you will never know how far you could have gone. Don't spread yourself too thin or get distracted by every new opportunity that you see.

6. **Have passion.** The more passionate you are about what you do, the more successful you will be. Your passion will ignite passion in others to help you achieve your goals.

5. **Integrity.** To achieve your dreams you have to be honest with yourself and everyone around you.

4. **Philanthropy.** The greatest feeling you can have is giving back. You will always receive 100 times more than what you give. Success comes with the responsibility of helping people who are in need. Be thankful for what you have, and share with others who are less fortunate than you are.

3. **Hard Work.** No matter what you hear, no one becomes a success overnight. For every job completed successfully, there are years and years of hard work behind it. To succeed you have to be willing to do the dirty work.

2. **Education.** It is a gift that all of you have been fortunate enough to receive. Do not take it for granted. It gives you a backup plan—it is your fundamental knowledge. Remember, companies can go out of business but your education will stay with you forever.

1. **Execution.** Success isn't about a brilliant idea. It's more important to have great execution than a great idea. Every one of us has hundreds of ideas, but those who are successful bring these ideas to reality with effective execution.

So I'll leave you with this. If you work hard, execute your ideas, and believe in yourself, you are already on your way to success.

Thank you so much for honoring me here and I wish you the best of luck with your future careers. I look forward to meeting you.

Naveen Jain, August 2009
CEO and co-founder of Intelius