

90 Day Detox Program



**We all overindulge
from time to time!**

Our program will help clean your financial affairs of the 'toxins' created by an unhealthy financial lifestyle.

"A clear vision, backed by definite plans, gives you a tremendous feeling of power"
BRIAN TRACEY

WHATS INCLUDED

- Initial 1 hour meeting – set program, allocate task owners & due dates
- q4 SmartMoney including monthly reports
- Monthly check-in
- Estate Planning review & recommendations
- Mortgage Review
- General Insurance Summary & Review
- Personal Insurance Summary
- q4 Wealthpath
- On completion – 1 hour meeting to review 'detoxification' & path going forward.

\$990

At q4, we believe in holistic health of the mind & body.

Healthy mind & body promotes healthy choices, so please choose from one of the following complimentary options to either kick start your 90 Day Detox or celebrate it's completion!

1 x 30 min motivational PT session for you (and your partner) at the beginning of your 90 Day Detox

OR

2 x 30 minute remedial massages for you (and your partner) to celebrate the end of your 90 Day Detox.

As always, the choice is yours!

INITIAL MEETING

Your first meeting will be all about setting your 90 Day Detox agenda, allocating task owners and nominating due dates so that you have a clear understanding of what will be achieved in the next 90 days!

q4 SMARTMONEY

The q4 SmartMoney program allows you to manage and improve your cashflow and provide structure to your lifestyle and wealth accumulation goals. Often the amount we THINK we live on is very different to the amount we ACTUALLY live on!

INCLUSIONS:

- q4 financial will code and reconcile your bank and credit card accounts for 180 days. This will include the previous 90 days and the next 90 days of your Detox
- You will receive a monthly report at the beginning of each month showing your previous month income and expenditure
- You will have peace of mind knowing where your money REALLY is going
- You will have the confidence to make informed decisions about your future and meeting your lifestyle goals
- You will have a real-time update on your financial position.

MONTHLY CHECK-IN

Each month you will receive a call from us to check on your 90 Day Detox progress. We will discuss your action plan and how you are progressing. If there are road blocks, we'll discuss how to overcome them and what the upcoming tasks are for the next month. Let's call this your monthly accountability meeting!

"ACTION will lead you forward to the successes you desire"

THE RICHEST MAN IN BABYLON
by GEORGE S. CLASON

ESTATE PLANNING REVIEW & RECOMMENDATIONS

Together, we will look at your estate planning requirements. If you already have estate planning in place, we will review it to ensure it remains current. If you don't have estate planning in place, we will discuss your requirements and plans to put this in place. Additional costs apply for executing estate plans.

MORTGAGE REVIEW

We will review your current mortgage rate and terms to see if there's a better deal out there for you!

GENERAL INSURANCE SUMMARY & REVIEW

This is your opportunity to gather all of your insurances together, and have them summarised and reviewed. We are often over or under insured, sometimes even having multiple policies, and this can have a significant impact on future claims, let alone your back pocket!

PERSONAL INSURANCE SUMMARY

Collation of your personal insurances

q4 WEALTHPATH

The management of your financial affairs is ultimately focused on helping you become financially free and securing your future so that you can enjoy the comfortable lifestyle you are dreaming of. The q4 Wealthpath enables us to document your financial position each year and articulate your growth in the coming years to a point when you can comfortably retire on your desired income. Let us show you the way to a comfortable retirement lifestyle.

90 DAY DETOX REVIEW MEETING

Your 'detoxification' meeting at the end of your 90 days will be about reviewing your achievements and developing a plan for you moving forward.

Contact us today

(07) 3171 4255

www.q4financial.com.au