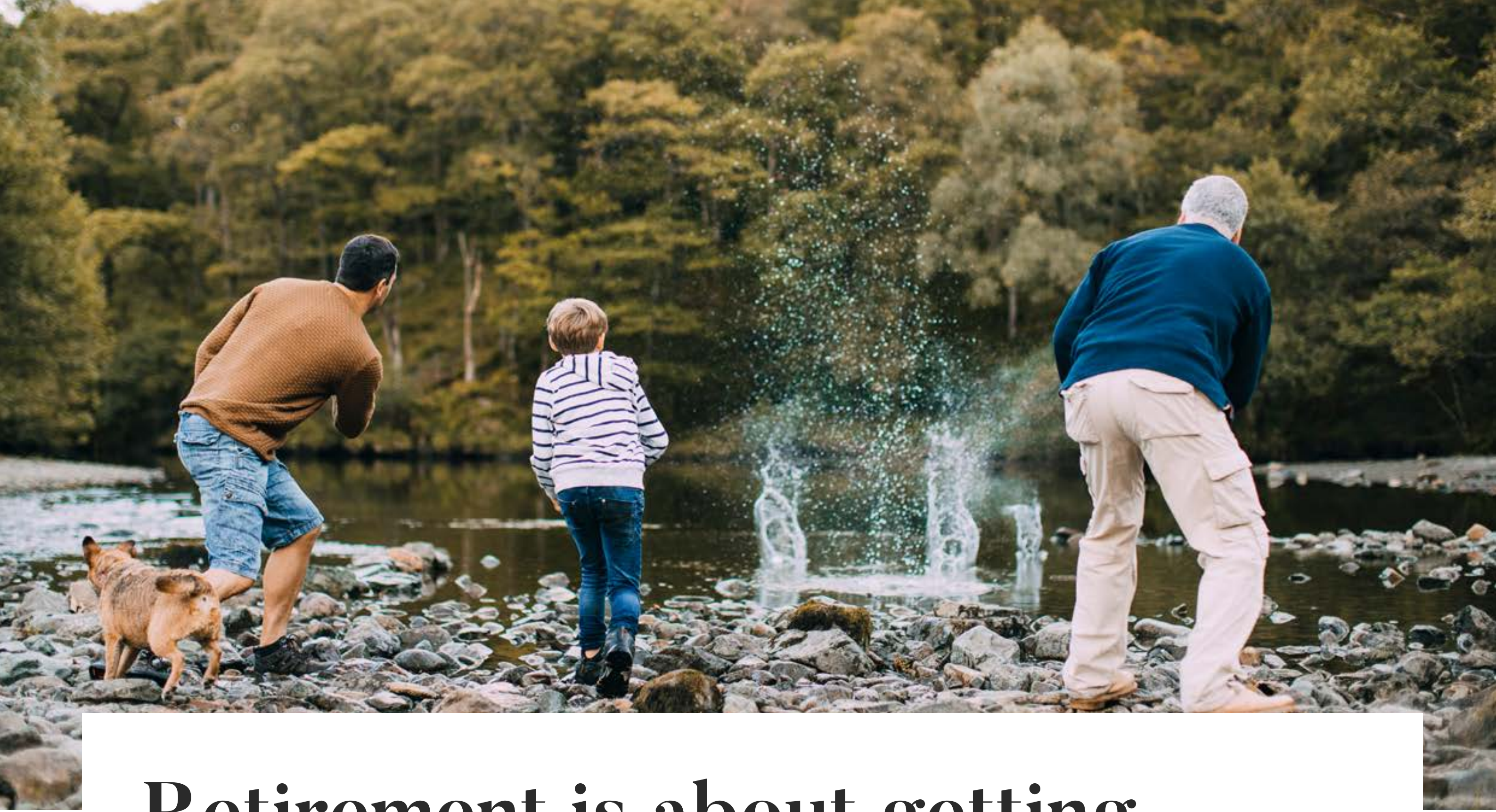
delta financial group

CREATE AN INCOME FOR LIFE

Life is unpredictable, planning for it shouldn't be

Make smart financial decisions to live a life you deserve and leave a lasting legacy



Retirement is about getting the most out of your life without having to worry about money

Retirement should be one of the most exciting times of your life. You've worked hard, you've earned good money and you deserve to enjoy it.

However, have you ever stopped to ask yourself what you really want from life, and what do you need to do with your money to make it happen?

It involves making smart financial decisions today, getting your money working hard and preserving it for as long as possible.

To feel confident that you'll have enough money to live and retire how you want for decades to come.

You deserve it!

Although money doesn't buy happiness... it allows you to make choices, enjoy more and worry less.

Whether you want an adventurous life or to help the kids/grandkids out, to turn a hobby into a business or donate to a meaningful cause, to live abroad or preserve your legacy for future generations, our speciality is making it happen.

We help you navigate your financial ecosystem and provide a solid framework, guidance and ongoing support so you can make smart decisions with your money that impact every part of your life.

The time is now.

An investment to get more out of life

Financial issues have become extremely complex and figuring out what's what can be a job in itself.

Do any of these questions sound familiar?

1. How much money will I need to fund my lifestyle after I stop working?
2. How long will my money last?
3. If something unexpected happens, how will it impact my future?
4. How will I afford quality care for my ageing parents?
5. How can I enjoy life now and in the future without leaving the kids/grandkids short?

That's where we can help.

Working together is to make managing money easier and life more enjoyable, so you:

- **Are financially organised**
- **Have more time**
- **Worry less**
- **Have more choice**
- **Remove unnecessary risk**
- **Make decisions confidently**
- **Feel in control**

Now is the time to invest in your happiness!

> "Organising your financial life is daunting, but having that person that knows what you want in life is the key.
>
> **LESLIE MARQUEZ**
> PRICING LEAD – CONSUMER CALTEX AUSTRALIA

The Delta client experience has given me comfort and confidence about my overall planning.

RICHARD GOODMAN

MANAGING DIRECTOR HEINEMAN AUSTRALIA

Life is unpredictable. Planning for it shouldn't be

Your Financial Pathway

We develop your own financial pathway, a blueprint for managing your money. We do the heavy lifting and keep you involved each step of the way.

Just as building a house starts with laying solid foundations, it's the same with managing your money.

1. Understanding you

It's not just about dollars and cents, it's about you and your life.

Your stories, your family, your goals, your relationships, your home, your dreams, your legacy. And your financials.

The groundwork starts with understanding what's important to you and what you want money for over your lifetime.

How do you want to live, who do you want to provide for and what legacy do you want to leave? What exciting things have you got planned and what might derail them or take you by surprise?

2. Developing a plan

It's not just about the facts and figures, it's about how they impact you.

How your numbers can add or subtract to your overall enjoyment.

With the foundation in place, we crunch your numbers, conduct extensive research and modelling and determine what's possible. We translate technical concepts into relevant decision-making information and develop personalised financial strategies. This gets your money working hard, your family protected, and your legacy preserved.

All our advice is documented and explained so you fully understand the benefits, including the actions, risks, costs and expectations. Everything you need to know to put you in control and move forward.

We'll take care of the admin and paperwork and manage it through to completion… so nothing is missed, and you get results sooner.

3. Planning for life

It's not about set and forget, it's about continually planning to enjoy all life's moments

You deserve to know what your financial future looks like every year, not just this year.

And like one gym session does not make you fit for life, successful financial management does not happen in one session. The real difference is made through frequently catching up, revisiting your plan, identifying opportunities and taking meaningful action.

We are on this journey together, as your life unfolds, through the ups and downs and for generations to come.

"The quality of your life is directly related to the quality of your decisions.

MIKE SIKAR

DELTA FINANCIAL GROUP FOUNDER AND PRINCIPAL ADVISER

Money matters, because your life does

1 Design your blueprint

Strategic planning

We create a framework for clarifying and prioritising 'what' and 'who' you need money for. A solid strategy is the foundation for a secure future.

2 Protect against the unexpected

Insurance

We implement reassuring, effective and affordable personal and business insurances, so life's unexpected moments don't ruin you financially.

3 Grow your wealth

Investment Planning

We devise a disciplined and diversified investment plan, so you don't have to work for every dollar you earn or take unnecessary risk. We work in sync with the markets rather than trying to outwit them.

4 Retire with no worries

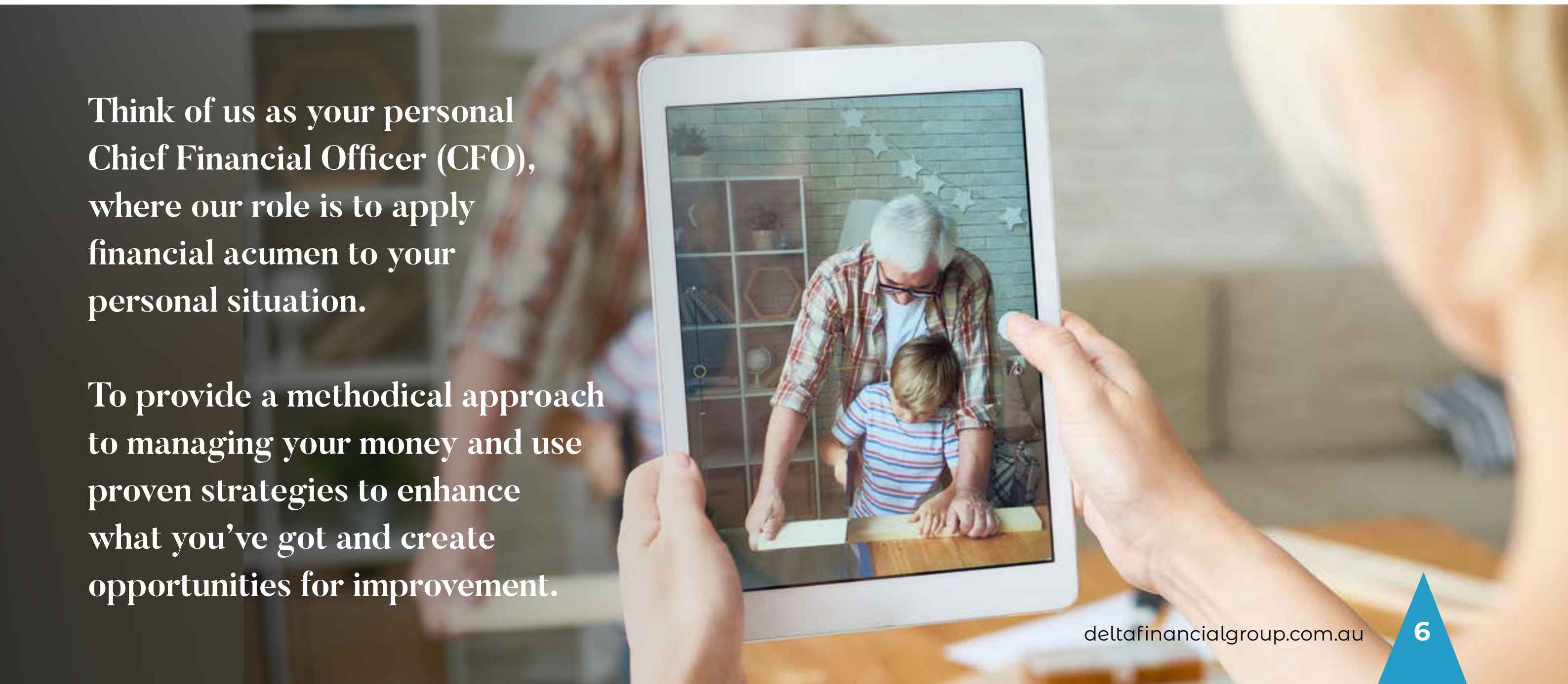
Retirement Superannuation

Whether retirement is around the corner or years away, we make sure your super is structured the best way to help it grow, provide you an income and last as long as possible.

5 An honourable legacy

Estate Planning

We will help you honour your legacy by working together to organise and help you make those hard decisions now, so your loved ones don't have to after you're gone. We'll ensure your assets are protected and can be passed down for generations to come paying as little tax as possible.



Think of us as your personal Chief Financial Officer (CFO), where our role is to apply financial acumen to your personal situation.

To provide a methodical approach to managing your money and use proven strategies to enhance what you've got and create opportunities for improvement.

Together, you can achieve more

We equip you to think about, behave, react and use money in a way that puts you in the driver's seat.

To be your personal sounding board and help you evaluate all your options and make smart financial decisions.

To help you make the best choices and live a better life.

> It's about having a better focus, having someone who knows what they're doing as a sounding board.
>
> **JOHN O'CONNELL**
> SENIOR CORPORATE CLIENTS
> PERPETUAL LIMITED

Care factor of 100

As a client, you are treated like our family. Your well-being is our priority. If it's important to you, it's important to us.

Empowering you to action

The best results happen when your decisions are put into motion. Motivating you to take action and get things done is our superpower. We're your empowering agent.

Leading the way

Providing direction and objectivity, a clear path forward, removing obstacles, identifying contingencies and getting your financial life sorted.

Innovative for a bigger impact

Combining our creative thinking, unique financial strategies and the latest in technology keeps us at the forefront and ensures a truly personal experience.

Making it possible - Mike Sikar

Hi, I'm Mike Sikar - Founder and Principal Adviser of Delta Financial Group.

I've been a leader and innovator of the financial services industry for almost 2 decades, as a stockbroker from 1997 – 2007 and as a financial adviser from 2008.

I'm passionate about business, travel and life, but most of all, I love helping people make smart choices with their life and finances..

I believe that people who consciously create a positive mindset and believe in 'what's possible' get more out of life.

Challenging myself, building long-lasting relationships, and seeing my successes mirrored in my clients reinforces why I do what I do.

Managing money comes down to basic psychology - understand how it works, know what you want it for and consistently apply the key principles to get the most out of it.

Because life's too short for anything less.

Helping you make smart decisions that impact your entire life

We get that managing money is serious business.

Rather than waste your valuable time sorting out your financial affairs, let us give you a hand so you can focus on planning what gives you a better return on life.

You're worth it!

To find out more or see what's possible... please get in touch

Call us: 02 9327 4338   Email us: enquiries@deltafinancial.com.au

Visit: deltafinancialgroup.com.au

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