

# Creating an inspiring life

At Delta Financial Group we are a team of energetic, passionate and driven professionals who have a strong, positive mindset and are people focused in everything we do.

Our value promise is to help you create an inspiring journey, by bringing order to your life, helping you follow through on your commitments and avoid emotionally driven decisions whilst working with you to anticipate and prepare for your life transitions. We believe this value promise ensures you can achieve all that is important to you.

We take you on a journey to discover what you really want, why you want it and how you can achieve it, holding you accountable for doing the right things to get there. We believe that in helping you identify and implement these life goals, long-term wealth creation goes hand in hand with achieving your dreams and living by your personal values.

For the people we work with, we are more than financial advisers, we are confidants, coaches, strategists, project managers, partners and often friends, who care about your financial decisions and how they affect your family and your life.

We like to set expectations early and be honest about the kind of relationships we like to have. It helps us ensure that you are speaking to exactly the right people for you, whilst it also helps us to meet people who truly value how our care and expertise can make a difference in their lives.

To give you the best opportunity to make an informed decision about whether we are the right people for you we offer a range of gifts to anyone who is interested in personal finance including a 20 minute preliminary chat, a financial road map meeting, values based financial planning book, access to our website knowledge centre and video series.

If you want to work with people who will care not just about your today but about your tomorrow and who are prepared to challenge you, inspire you and keep you accountable, then give us a call and let's make your life that much better.



[www.deltafinancialgroup.com.au](http://www.deltafinancialgroup.com.au)

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**Mike Sikar**  
Founder & Principal Adviser



**Freda Sikar**  
Senior Financial Adviser



**Jessica Wilson**  
Client Service Manager

# We care, empower, lead and innovate

What we do first and foremost is about people; we get to know you, we care about you, we become someone you can trust to guide and protect you, so you can balance the now with the tomorrow and get the most out of life.

## We specialise in advice and support for



### Business Owners

Aligning the needs of your business, personal finances and family



### Professionals

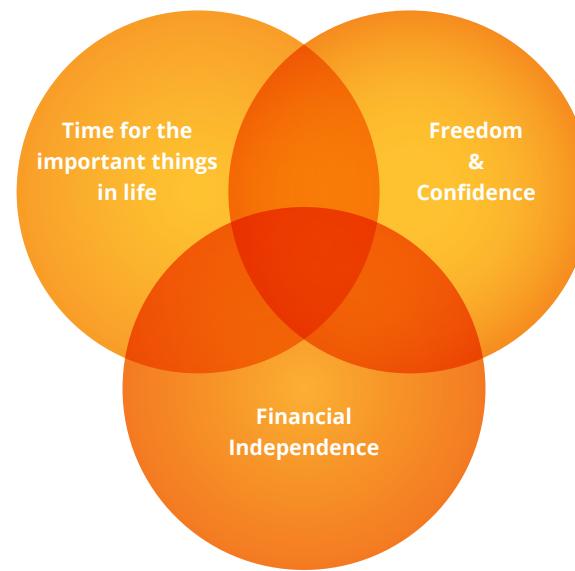
Helping you structure and maximise wealth in the most tax effective ways



### Pre & Post Retirees

Structuring your finances to provide certainty of wealth

## The big picture



## Understanding the detail

### Project Management

Liaise with other professionals

### Services Management

Cash flow management  
Risk management  
Debt management  
Superannuation / SMSF  
Investments  
Tax management  
Ownership  
Estate planning  
Business succession planning  
Retirement planning

### Relationship Management

Legislation updates Monitor investments Accountability & Discipline	Stop big mistakes Education Goal achievement Personal changes (risk/opportunity)	Communication Sounding Board Regular progress meetings
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Ideas without action are just words on a page. So, once we're clear on what is important to you, where you want to go and your values and goals, our team will help turn these ideas into action.



# 'Return on life' cycle

This cycle paints a remarkably clear picture of what our intangible services are and the 'return on life' our clients receive from our ongoing relationship.

Proposing to give you a better return on your life means that we are committing to going deeper with you than what most advisers are accustomed to.

Showing the return on investment for your portfolio is something that we do regardless but we believe it is crucial to have an effective means of describing the value that we really provide outside of the financial services and strategies.

**Organisation** — We will help bring order to your financial life, by assisting you in getting your financial house in order (at both the "macro" level of investments, insurance, estate, taxes, etc. and also the "micro" level of household cash flow).

**Accountability** — We will help you follow through on financial commitments, by working with you to prioritise your goals, show you the steps you need to take, and regularly review your progress towards achieving them.

**Objectivity** — We bring insight from the outside to help you avoid emotionally driven decisions in important money matters, by being available to consult with you at key moments of decision-making and doing the research necessary to ensure you have all the information. We also act as your sounding board to help you identify and challenge your thoughts, feelings and behaviours that are self-defeating and lead to bad habits affecting your plan.

**Proactivity** — We work with you to anticipate your life transitions and to be financially prepared for them, by regularly assessing any potential life transitions that might be coming, and creating the action plan necessary to address and manage them ahead of time.

**Education** — We will explore what specific knowledge will be needed to succeed in your situation, by first thoroughly understanding your situation, then providing the necessary resources to make better decisions, and explaining the options and risks associated with each choice.

**Partnership** — We attempt to help you achieve the best life possible but will work with you, not just for you, to make this possible. We do this by taking the time to clearly understand your background, philosophy, needs and objectives, work collaboratively with you and on your behalf (with your permission), and offer transparency around our own costs in delivering this.



# Trusted adviser philosophy

Getting your financial house in order so you know all your bases are covered requires a specialised team of experts looking after your best interests.

Everyone's situation is different and there is no one size fits all solution, as we understand your vision for your future is unique and can be complex. Whether you require advice on one area or several areas our philosophy demonstrates the scope of our advice available to you and how each specialised area affects the other, paving the way for how our specialists work together with you.

**Project Management** — Acting as your project manager, our management of a team of specialists helps give you clarity and control of your future. Ultimately this means so you can be confident that all your bases are covered because you have the right people at hand, who are not only amongst the best experts in their field but who actually put your needs first.

**Cash Management** — Solid cash flow is the foundation for achieving your goals as your discretionary expenses can have a significant impact on the level of surplus income you generate.

Our cash flow management system will free up your time whilst giving you a better understanding of your discretionary and living expenses. This will liberate you to focus on more important things in life whilst knowing you are on the path to achieving your goals.

**Risk Management** — As your wealth grows, it becomes increasingly important to protect your assets and provide security for your family. We help you put strategies in place to protect your income and assets if you suffer a serious illness or accident.

When all your income is coming from one source, this is a risk. We can explore the alternate sources of income available and provide advice so you can begin to build passive income streams.

**Superannuation** — Super is still one of the most-tax effective ways to sustain wealth and generate income in retirement, so it's important to make the most of it.

We will review your superannuation or SMSF strategy and will create an ongoing personal super plan that will maximise your savings, unlock the profit potential

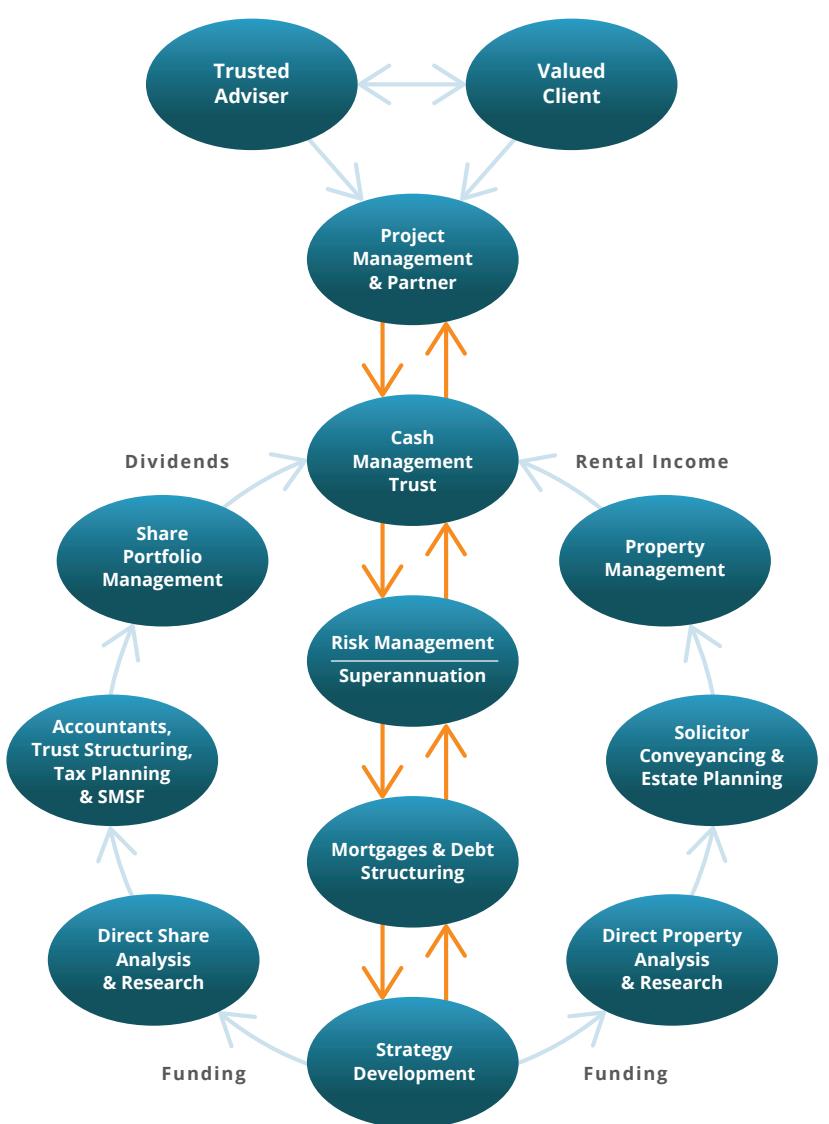
of super as a tax-effective investment vehicle, and help you make informed decisions about restructuring and investing your super for the future.

**Debt management** — We have proven strategies for paying down debt faster. We'll work with you to consolidate your existing debts, restructuring them to make them more manageable and create a workable budget that enables you to take control of debt while still enjoying your current lifestyle.

Good debt is one of the best ways to start leveraging the power of your money and to create passive income streams that will help you develop real wealth.

**Access to external specialists —**

Regardless of how complex your financial requirements may be, if we do not have the specific expertise in-house to deal with a situation, we can work with your existing professional adviser(s) or you are able to access these skills through our panel of expert service providers.



# Frequently asked questions

## What kind of clients do you serve best?

Generally our clients are specialists in their own chosen fields and have great technical knowledge and experience so they value having an adviser looking after their finances as they would be looking after other people in similar ways in their own chosen fields.

Our clients understand that having the technical answers is not the same as executing them because when you are managing your own affairs alone you are not free from distractions or emotions and you often don't have the time, commitment or the freedom to be able to make those decisions consistently.

Some of our clients may have done their own research and know what they are after and want to feel like they are in control of their choices so they value having an adviser and coach to help them stay accountable and help them stay on track to do the things they have already agreed they want to do.

Some of our clients need a little help with articulating what their goals are and what the available options are for them as well as helping them anticipate and prepare for life's transitions.

They may not be interested in doing the research themselves or interested in spending their time implementing and managing their finances.

We love working with people who value having someone they can trust standing next to them and steering them back on course if and when they deviate from their plan because this exponentially increases their ability to achieve true success in life.

## Exactly how do you charge?

Our initial meetings are at our own expense as our priority is to get to know who you are and what is important to you first before we can discuss what strategies will help you achieve all that is important to you.

Following this we will gather all your information and review and analyse all the available scenarios. We will then provide you with a letter of engagement outlining what is involved with becoming a client and the fees associated with our initial and ongoing relationship.

We have a fee for our initial advice which includes the preparation and implementation of our recommended strategies in the statement of advice.

We also have a fee for our ongoing advice which includes our ongoing relationship and management of our recommended strategies through regular reviews to track your progress.

All of our fees are payable by credit card, direct debit or debit from your investment or superannuation fund and we will agree together which payment option will be best suited for you.

Some of our fees may be tax deductible so we always recommend that you seek appropriate advice in this area.

We are about building long term relationships with our clients because the value we provide and the fulfilment that we gain grows exponentially the longer we work together. We are not about the quick fix. We do not ever ask for a fee for our service where we do not believe there is an exponential value that we will provide in exchange.

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## Frequently asked questions contd.

### What exactly do your clients get for what they pay you?

Once we agree to work together we will act as partners to achieve your definition of an inspiring life, acting as your trusted adviser to lead and manage you and your other professional advisers to ensure your financial needs are implemented consistently and efficiently.

We will own and implement the agreed strategies on your behalf and regularly track and report on your progress to ensure our advice remains appropriate and aligned to your goals and values.

If we do not have any specific expertise in house, we can access the skills required through our panel of expert service providers. Where required, we can provide you with referrals to third party professionals for accounting, mortgage, property, direct shares, legal and estate planning advice.

You will also receive regular reporting and secure online access to all your accounts as well as our company website and success knowledge centre which includes regular articles, videos, calculators and quizzes on

everything you want to know about personal wealth and success.

You will have direct access to your adviser as your coach or sounding board outside of our scheduled progress meetings, where you can discuss your questions or concerns and we can anticipate and prepare for any changes in your life, big or small. You will also have direct access to our dedicated service team who can also assist you anytime with any questions or concerns you may have.

If the changes are small and don't affect your overall plan you may already know what you want and what you need to do but perhaps just need someone to run some ideas past and confirm your own thoughts.

If the changes are slightly bigger such as having more kids, increasing the size of your business or home or changes in your income we can explore what specific knowledge or strategies will be required to help anticipate and plan for them.

### What makes you different?

We believe that true honesty is empowering and with our clients we always strive to express that honesty, whether showing them the secrets of our financial system or helping them truly understand both the good and bad of their financial situation.

Many professionals take the easy way out; they will give you the easy solution or tell you what you want to hear. We love working with clients that want something better, that want to work with people who care about the outcome and who put their clients first even if it means sometimes having the difficult conversations, and that is what you can expect from us.

We believe it is our job to protect our clients and help them not just make the right decisions, but to take the right action that will give them all of the things that they want from their lives.

It is also our role to provide clarity and give our clients control and understanding over their money, by providing freedom of time to our

clients and freedom from stress knowing that all their bases are covered.

We want to give you the best opportunity to make an informed decision about whether we are the right people to work with you and value setting expectations early. If after reading about us you feel like we are not the advisers for you; that's OK. Just let us know and we will be happy that we have helped you make an informed decision.

We know we are not the advisers for everyone and nor do we pretend to be. However for the right people, we are a trusted resource and partner, who care about helping you achieve all that is important to you.

If we sound like the trusted adviser you would like to have alongside of you, we will be excited to be working with you.

## What our clients say about us



**Paul & Belinda Haraldson**

Sales Manager, Optus & Super-Mum

*"You need to do a lot of reading and invest a lot of time to manage your own finances, it's easier to benefit from an expert's experience"*

Paul and Belinda do not have time to do all the research and reading to manage their family finances. Paul talks about the benefits of having a trusted adviser manage everything for them.

If you would like to watch Paul & Belinda's story, [click here >](#)



**John O'Connell**

Manager Responsible Entity Services,  
Trust Company Limited

*"It's about having a better focus, having someone as a sounding board who knows what they are doing"*

John values having a sounding board and someone looking over his shoulder to make sure he is making smart choices and considering all his options.

If you would like to watch John's story, [click here >](#)



**Leslie Marquez**

Lead Pricing Manager, Vodafone

*"Organising your financial life is daunting but having that person that knows what you want in life is the key"*

Leslie talks about the benefits of outsourcing and how financial advice has been an eye opener for organising her financial life. Having an adviser that knows her personally and what she wants in life is important to her.

If you would like to watch Leslie's story, [click here >](#)

# Adviser Profile

## Mike Sikar — Founder and Principal Adviser



Named as one of the top 50 most influential social media users in finance in 2014.

### FINANCIAL STANDARD. #FSPower50

The 50 most influential social media users in finance

Financial Standard Power50 list is a guide to the top 50 financial services professionals who use social media to lead the conversation on wealth management, superannuation and financial advice.

Growing up my 2 favourite games were Lego and Monopoly and to this day I am still undefeated in Monopoly. This would explain why I have always been entrepreneurial and started investing at the age of 25, buying my first investment property with the proceeds of my previous business.

I struggled in school because I didn't conform to traditional teaching methods. I wasn't challenged or stimulated in that environment. During high school I took control and was able to realise my full potential.

Ever since then, those struggles have been in my past. I have always been my own worst critic and have needed to let go of my disappointments to allow myself to focus on what makes me tick and drives me to challenge myself. In return, I am now able to empower others to lead the same positive and fulfilling life that's so important to me.

My desire to run my own business was front of mind but even more importantly to build long lasting relationships along the way; to never again work in a transactional, controlled environment that had previously been my experience. If I can mirror my successes to the people around me, that helps reinforce why I do what I do.

I'm energetic and crave adventure, and would love to travel the world. I have an extreme love for cars, especially driving them on the race track. I take my car on the race track at least once a month and one day would like to take my car on an adventure rally with the Gumball 3000 Rally Team.

My focus is to help people achieve goals they never thought possible before meeting me. I love being in business meeting new people and realising my vision whilst taking my clients on the journey with me.

### Background

Mike has been a leader and innovator of the financial services industry for over 17 years, 10 years as a stockbroker and 7 years as a financial adviser, founding Delta Financial Group in 2011.

Mike is passionate about helping people make better decisions in life so they can get on with doing the things that are more important in life than money and he enjoys educating and empowering people in all areas of personal wealth, success and self-development.

Mike Sikar **+612 9929 3343**

[enquiries@deltafinancialgroup.com.au](mailto:enquiries@deltafinancialgroup.com.au)



In early 2015 I was interviewed on Sky Business and asked some great questions about why it's so important to have someone you can trust helping you make the right decisions with your money.



*"People who consciously create a positive mindset and believe in what's possible seem to get more out of life"* **Mike Sikar**

### Qualifications

**SMSF Professional Association of Australia™ (SSA™)**  
Self-Managed Super Fund (SMSF)  
Specialist Adviser

**KAPLAN**  
Advanced Diploma in Financial Services,  
Investments, Superannuation, Estate  
planning, Insurances, Taxation &  
Retirement planning

**FINRIA**  
Graduate Diploma in Applied Finance  
& Investment, Financial Markets  
& Wealth Management

**MFAA**  
Accredited Mortgage Consultant,  
certificate IV in Financial Services

**Australian Stock Exchange (ASX)**  
Accredited Derivatives Adviser  
level 1 & 2 Options, Warrants & Securities

**Australian Technical Analysis Association**  
Certified Financial Technician (CFTe) after  
completing diploma of technical analysis  
(ATAA)

**University of Technology, Sydney**  
Bachelor of Business, double major in  
Finance and Marketing

# Adviser Profile

## Freda Sikar — Senior Financial Adviser



My family has always been the most important part of my life. Being a mum and working as a school teacher has made me a nurturer which probably explains why I love helping people so much.

Independence is really important to me and I like to help people find their own individuality and freedom. I enjoy being a listening ear, a support system or a coach and friend. Being a people person I always care about other people and love how building relationships often turns into friendships. I get excited that sharing my experiences and learnings can help someone else, especially people approaching retirement, going through divorce and raising a family; all the things I have experienced in my life and that have shaped me into the person I am today.

It's really important for me to understand and connect with like-minded people and that my relationships are from the heart. For me, working in financial services has been my outlet to my own liberation and happiness; I like having the tough conversations and being upfront and truthful about peoples circumstances. I see my calling in life being to make sure people have everything they need to maintain their lifestyle and not rely on anyone else, knowing their loved ones are looked after.

My purpose in life is to take care of others and make a contribution to society, connecting with people and sharing my knowledge and experience to help them achieve financial independence. I also think I have a natural ability to help people with self-discovery which is what it's all about.

### Background

Freda has a comprehensive background and has been a part of the financial services industry for over 20 years.

Her experience and wealth of knowledge across the stock market as well as insurance, super and property investing and more recently being a financial adviser since 2009, is useful for people wanting to achieve their financial freedom.

Freda is passionate about helping others and sharing her knowledge and experience to help people achieve their financial independence.

Freda Sikar **+612 9929 3343**  
[enquiries@deltafinancialgroup.com.au](mailto:enquiries@deltafinancialgroup.com.au)

### Freda's top skills

- Retirement Planning
- Portfolio Management
- Building Relationships
- Personal Budgeting
- Business Networking

### Qualifications

#### Pinnacle

*Self-managed super fund (SMSF) diploma – providing advice on SMSF's*

*Advanced Diploma in Financial Services, Investments, Superannuation, Estate planning, Insurances, Taxation & Retirement planning*

#### Australian Technical Analysis Association

*Certified Financial Technician (CFTE) after completing diploma of technical analysis (AATA)*

#### ASX200 Professional share trader

*15 years' experience in trading the Australian share market*

#### European University

*Bachelor of Education*



*"Independence and self-discovery is the best pathway to achieving your own individuality and freedom" Freda Sikar*

# Dedicated Service Team

## Jessica Wilson — Client Service Manager



I've always had an interest for flowers, visiting the markets to find all the colours and smells to match my mood, and displaying them gives me peace. My passion for flowers came from a very young age I can remember visiting my great-grandmother and grandmother and helping my mum choose the best flowers to take with us. Looking around me today, my space is full of bright sunflowers and pink peonies and that makes me smile.

I like to entertain and bring people together and do this via my love for de-cluttering, flowers and cooking. As a natural nurturer, I enjoy looking after others and I am happiest when everyone else around me is happy.

I've always loved organising and get great satisfaction from getting things done; it gives me a sense of calm in an otherwise chaotic environment. If I could, I would have my own

de-cluttering business and dedicate my time to help others. I would be happy to just take everyone's mess and clean it all up because it's just what I enjoy.

The people-ness in me has definitely come out in my role, relationships at work feel like family and I really enjoy connecting with our clients and seeing their journey through our process. I am so grateful to be a part of their experience and proud to see that they have more time to pursue their own passions; I enjoy hearing their stories when we catch up in the office.

If you have any organisational tools for better Feng-Shui, I'd really like to hear them. The same goes for any unique flower findings, let me know as I am keen to learn more.

### Background

Jessica has been mastering client service for over 10 years and thrives on turning chaos into order in every facet of her life, both for our clients and in our team.

Jessica has been an integral part of the team since the company was founded and has over 4 years experience of reporting directly to Mike, whilst learning all the ins and outs of the financial planning process and client experience.

Jessica is someone who you can rely on and is your 'go-to person' for any information or action you need. For Jess, no request is ever too much trouble and any problem is always worth solving.

Jessica Wilson **+612 9929 3343**  
[jessica@deltafinancial.com.au](mailto:jessica@deltafinancial.com.au)

### Jessica's top skills

- Relationship management
- Customer engagement
- Helping clients succeed
- Project implementation
- Customer service

### Qualifications

#### TAFE

*Advanced Diploma, Tourism,  
Retail & Travel International  
Sales & Management*

#### Macleay College

*Bachelor of Business Administration,  
Tourism and Travel Services &  
Marketing Operations.*



*"Happiness is a choice and a way of living. Stay grateful and always enjoy the journey"* **Jessica Wilson**