



FINANCIAL PLANNING CASE STUDY

Client Type: Tech Company Business Owner

Net Worth: \$3.5 million

Employer: Self-employed

Income: \$350,000

Family: Married with 2 Children

Situation

- Purchase of a new family home and how much to spend
- Major expenditure and optimising their future lifestyle
- Rising Education costs
- Underinsured
- Trusts, tax, investment bonds, structuring for wealth
- Investment portfolio – confidence in markets
- Estate planning and legacy for the children
- Self-actualisation – contribution to society and community
- Charitable giving

Client Testimonials

“ Mike was introduced through LinkedIn as he specialises in providing advice to tech business owners. He gives practical advice about investing and creates personalised concrete actions for wealth management. I find each progress meeting beneficial as Mike summarises my financial status in a way that allows me to clearly understand my current situation and investment opportunities so that I can see how I'm tracking. Mike's involvement saves me time, makes my actions deliberate towards achieving my goals and I value the network of professionals in related services to whom I have been introduced through him.”

How We Helped?

We helped them clearly understand their current financial position. By clearly analysing the impact of their financial decisions today, we shaped a financial path that was inline with their current goals and aspirations.

- We developed a comprehensive financial model of their current situation, further modelling scenarios of different housing expenditure and the impact it would have on their retirement
- We identified a buyers advocate, solicitor, mortgage broker to facilitate the purchase of the new residence
- We restructured their debt arrangements to maximise the financial and tax position
- We recommended a debt recycling strategy to reduce the clients bad debt and unlock equity in their home to accelerate the growth of their personal wealth
- We recommended an Income Protection & Trauma policy to ensure that the client remains covered
- Project managed the estate planning piece alongside accountant and solicitor
- Created a holistic plan to help them achieve their financial goals in respect to their attitude to risk
- Liaised with clients accountant, solicitor & broker to ensure coordination of strategy and tax minimisation



Mike Sikar - Founder and Principle Adviser
Delta Financial Group

I have 23 years wealth management experience in stockbroking and financial planning founding Delta Financial Group in 2011. I started Delta Financial Group because I wanted to have a clear value proposition in a fee conscious world to help clients “create an income for life”. I would say we are more than simply financial planners, we are confidants, coaches, strategists, project managers, partners and often friends, who will care about your financial decisions and how they affect your family and your life. I've also been featured as a finance expert on Sky Business and was nominated by Financial Standard as one of the 50 most influential social media users in finance.