



FINANCIAL PLANNING CASE STUDY

Client Type: Retired Divorcée

Net Worth: \$3.1 million

Income: \$72,000 spousal maintenance

Family: Finalising divorce with ex-husband, living with new spouse and two children living independently one with a disability

Situation

- Divorce due to be finalised imminently resulting in a settlement of approximately \$1 million
- Need to replace the spousal maintenance of \$72,000 per annum that will cease when the final settlement is paid for the clients life expectancy
- Historically held \$500,000 savings in cash which had produced little to no return over the last 10 years, looking to invest savings after attending a recent Delta Investment Seminar

Client Testimonials

“ Mike is a truly personable, intelligent financial advisor. He gives detailed and constructive advice, always taking into account personal preferences, lifestyle and life goals of his clients and balances these against both local and broader economic realities and changes. He is inspired and very motivating. I would most certainly recommend Mike to others and will continue using his services.”

How We Helped?

We helped the client understand financial markets and instruments to give them the confidence to invest their savings in-line with their risk tolerance. By making the clients investable assets work harder for them and taking advantage of the tax-effective superannuation and pension environment, we were able to increase the projected value of the client's portfolio at age 86 from \$0 to over \$975,000.

- We developed a comprehensive financial model of their current situation, further modelling scenarios of different superannuation strategies
- We identified the clients risk tolerance and tailored a portfolio to their needs that would deliver potential returns well in excess of the current savings account
- We recommended non-concessional contributions to maximise the clients investment assets within the tax effective superannuation environment
- We recommended the client rollover their super balance into a pension account after making the recommended contributions to reduce the tax rate on the portfolio income to 0%



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.