

A man with short dark hair, wearing a dark blue suit jacket over a light blue button-down shirt, is sitting on a black leather couch. He is smiling slightly and looking towards the camera. His hands are clasped in his lap. The background is a blurred office interior with large windows.

MIKE SIKAR

Winning
Strategies to
Make Your
Money Last a
Lifetime

THE ULTIMATE RETIREMENT GUIDE TO CREATE AN INCOME FOR LIFE

2024 EDITION



**WHAT'S
YOUR PLAN
FOR
RETIREMENT?**

**The future will come whether
you plan for it or not**

Will you have the future you want or the
future that happens to you by default?

“

Never depend on a single income, make investments to create a
second source to strengthen your financial stability

Warren Buffet

TABLE OF CONTENTS





INTRODUCTION

Retirement is one of those big milestones in life that often comes with uncertainty.

Many people wonder how much money they'll need to achieve financial security, independence, and freedom. And even more crucially, they may not know how to invest the money they already have to generate additional income that can fund their desired lifestyle and ongoing expenses.

During our conversations with executives, we've discovered that despite their robust household income and home equity, their investments and superannuation savings fall short when it comes to funding their retirement.

As a rule of thumb, maintaining at least 70% of your current household income is generally recommended to uphold your existing standard of living throughout your retirement years.

Creating income security and ensuring a successful and happy retirement is no easy task.

Many Australians have been saving and preparing for retirement their entire working life. Thirty years ago most people could rely safely on social security and a pension to provide their income, however that is no longer the case.

Today we have a much greater personal responsibility to create our own retirement income plan.

As healthcare costs continue to rise and people live longer, the importance of saving and investing becomes increasingly evident. Moreover, the threat of inflation looms, posing potential risks to our purchasing power. With these factors in mind, it is crucial to explore all available options for retirement planning.

It is equally important to consider unexpected events that could impact your financial situation. Providing support for elderly parents, covering education costs for your children, and navigating through life changes such as divorce or redundancy can have a significant impact on your finances.

In this guide, we'll delve into the importance of understanding how your money can work for you, earning more, spending less, and automating your investing process. By gaining this clarity, you'll be one step closer to achieving your financial dreams and realising that they might be more attainable than you think.

Keep in mind that everyone's dreams and goals are unique. What truly matters is uncovering how to define and achieve the ones that resonate with you. Whether it's providing for your children's education, buying a new home, enjoying a comfortable retirement, or making meaningful donations to charities that are close to your heart, implementing automated multiple income streams through astute investments can make it all more within reach.

It's worth noting that many people assume their biggest financial challenge in life is paying off a house. However, in reality, the most significant challenge lies in losing your income.

Retirement often marks the point where income loss occurs. That's why it's crucial to establish revenue streams that can compensate for this loss. Ideally, by the time you retire, you will have taken care of your mortgage payments and set up solid income streams to support your desired lifestyle.

So, let's embark on this journey together and uncover the strategies that will help secure your financial future.

“

Most people overestimate what they can do in 1 year and underestimate what they can do in 10 years.

Bill Gates

”






In preparing the content for this guide we recently surveyed 2000 senior professionals on LinkedIn to find out the biggest challenges they encountered in achieving financial independence.



SURVEY RESULTS AND IMPLICATIONS

The results of the survey provide insights into what separates the truly affluent from high income earners who despite investing money in property, shares or other avenues fail in their quest to become financially independent.

The survey indicated five fundamental action areas where the respondents fell short:

-  **Lack of structured plan or long term goals 32%**
-  **Avoiding risk by not taking action 24%**
-  **Poor cash flow management 23%**
-  **Paying too much tax 13%**
-  **Not enough good debt 9%**

People rank wealth in their top 3 goals, yet 70% of people in retirement are on the aged pension

Mike Sikar

LACK OF A STRUCTURED PLAN OR LONG TERM GOALS

Lack of goal setting is one of the main stumbling blocks preventing high income tech professionals from achieving financial success.

Simply relying on a fortnightly paycheck or ongoing income from business profits isn't enough to progress financially.

The first step to achieving your financial goals is to outline what you want to achieve and to set realistic time frames to achieve them. Prioritise each of your goals in order of importance, so you can work out a clear cut plan to finance them.

AVOIDING RISK BY NOT TAKING ACTION

Choosing not to take action out of fear or the perception of risk is often just a form of procrastination. By not taking any action, you're missing out on opportunities for growth and success.

Let's now look at each of these areas and why they are stumbling blocks which need to be overcome to achieve financial independence.

POOR CASH-FLOW MANAGEMENT

One common mistake that many individuals make is neglecting to create a personal budget and failing to grasp the fundamental relationship between earnings, expenditures, and savings.

You have to be able to not only hold a portion of what you earn from your work or profession, but, more importantly, multiply what you earn - making the money work to generate wealth while you sleep.

You have to make the shift from being a consumer in the economy to becoming an owner - and you do it by becoming an investor.



Most people would rather spend excess money on their discretionary expenses than gear into an investment that will grow their wealth and provide passive income.

Mike Sikar



They don't involve offshore bank accounts or convoluted tax shelters, rather these are strategies to maximise your deductions such as negative gearing investment property, making superannuation salary sacrifice contributions and claiming deductions relating directly to investment income.

NOT ENOUGH GOOD DEBT

Some high income earners don't achieve their financial goals because they do not have sufficient good tax deductible debt.

Good debt is one of the best ways to start leveraging the power of your money and to generate income from investments and fund your retirement.

PAYING TOO MUCH TAX

You are already in a high tax bracket because of your high income. Doesn't it make sense to claw some of that tax back and have some extra funds for reinvesting so you can grow your wealth instead of giving it away in tax?

There are many ways to reduce your taxable income and the taxes you will owe. These are basic tax-saving strategies that every taxpayer should know.



WHAT ARE THE RULES YOU NEED TO UNDERSTAND TO WIN THE GAME OF MONEY?

Winning the money game requires an understanding of the rules you need to play by. When you have a thorough grasp of these rules, it becomes easier to be focused and structure a plan to help you succeed.

For the purpose of simplicity these rules have been broken down to cover 6 broad areas:

- 1 Buy quality assets, hold, and stay on course. Why? Because it's historically proven that is how you manage money successfully.
- 2 Setup up a regular investment plan. If you invest in quality assets regularly and hold them for years and decades, compound interest will inevitably work its magic on your wealth.

- 3 Pick the right asset allocation of shares, property, infrastructure and fixed interest. This will reduce your overall risk and smooth out investment returns.

Anybody can become wealthy, asset allocation is how you stay wealthy.

Mike Sikar

- 4 Set up financial buffers like lines of credit to release potential equity as a cash buffer and for potential investment opportunities when the market falls.

- 5 Rule of 72 - When setting long term goals it's important to understand the Rule of 72. The 'Rule of 72' is a quick calculation which takes into consideration the effect of annual compound interest assuming no additional investment or withdrawals are made.

It's as simple as taking the anticipated interest rate and dividing it into 72. So if you expect a return of 8%pa then as 72 divided by 8 equals 9, it will take 9 years to double your money.

Following this rule will give you an indication of how much and where you need to invest to reach your long-term goals.

- 6 Understand that financial success is 80% psychology and 20% strategy, as your lifetime results as an investor will be mostly determined by what you do during market downturns.



We get it. You are on a high income, the tax you pay is just as high, and you are looking for ways to reduce your tax. In this article, we briefly discuss strategies that can help you reduce your income tax and build wealth simultaneously.

7 STRATEGIES TO REDUCE TAX AND BUILD WEALTH



1. SUPERANNUATION YOUR SECRET WEAPON

Superannuation is one of the most tax-effective structures available to Australians.

People have a misconception about super and often think that because the government keeps changing the rules they neglect to take advantage of the best tax structure to create your lifetime income plan.

The main advantage of growing your wealth inside super is that the tax rate is only 15% in super compared to 47% if you are on the top MTR.

This strategy could result in a tax saving of up to 32% on investment earnings – and help you retire with more.

If you are over 60, you can take advantage of the superannuation pension phase, which means that earnings in the account are tax-free.

Pension payments to fund your retirement are also tax free for the rest of your life.

You cannot get better than 0% tax which is why super is the best structure for your lifetime income plan.

Most people are unaware they can make a cash contribution of \$110,000 into their superannuation fund each financial year as a non concessional contribution.

If your super balance is less than \$1.9 million you may also be entitled to take advantage of the 3 year bring forward rule which involves pre-paying 3 years worth of non-concessional contributions of \$330,000 into super.

“
If anybody in this country doesn't minimise their tax, they want their heads read.
”

Kerry Packer

2. DISCRETIONARY FAMILY TRUSTS

Establishing a family trust can help ensure your most precious assets will be managed, preserved and passed down to future generations. From shares of stock in the family business to personal property - you can secure it all for years to come with a family trust.

Trustees may allocate the income and capital gains to any family member they deem suitable, including those with a lower marginal tax rate, as a means of lowering their taxes. Furthermore, trustees can also choose to withhold such payments from relatives who are facing difficulty financially.

One's family extends far beyond their own lineage and includes not only their spouse but also the parents, children, grandparents, brothers, sisters, nephews and nieces of both partners.

3. DEBT RECYCLING

Two common questions we are asked are how do I pay off the debt on my family home faster and what is the best way to build wealth and create passive income. The answer is a strategy called debt recycling.

Debt recycling is when you turn non-deductible debt like your home loan into tax-deductible debt that you can claim against your personal income and reduce your overall tax liability.

Traditionally, people wait until their home loan is repaid before they start investing. Unfortunately, due to the growing size of home loans, most people start investing way too late in life.

Debt recycling works by directing all your surplus cash flow to reduce the non-deductible debt on your home loan, thereby rapidly increasing your home equity. You then pull that amount back out via an investment loan and start investing with it. In so doing, you make that part of your home loan tax-deductible, hence the term debt recycling.

Using this strategy, you can simultaneously pay off your home loan whilst maximising your home equity to start investing earlier as your asset base will ultimately provide passive income for a lucrative retirement.



4. FRANKING CREDITS

Franking credits are a great way to reduce your overall tax burden and can even result in a tax refund if the credits are worth more than the tax you owe.

When a company pays taxes on its profits, it can allocate some of those taxes to shareholders by attaching franking credits to dividends. This is done to prevent double taxation.

The question then becomes, what shares, managed funds, and ETFs provide the best franking credits and growth potential?

5. NEGATIVE GEARING

Most people are familiar with the concept of negatively gearing an investment. You may have heard it said that someone “negatively geared their investment property”.

That means they are paying more in expenses than they are receiving in rent.

The most common type of expense when owning a rental property is interest on the loan used to purchase the property. Other ongoing costs include repairs and maintenance,

council rates, water rates, strata fees (if it's an apartment), and insurance - to name a few.

When you add all these up, it's quite possible for the total amount of expenses to be greater than the rent you are receiving.

So, you are making a loss on the property. In Australia, the tax system allows you to use that loss to reduce the tax you pay on your other income.

6. DEPRECIATION

This strategy can be used to reduce the amount of tax you pay on your investments. By claiming depreciation on your investment property, you can reduce the tax you pay even further and, in some cases, turn a negatively geared property into a positive cash-flow property.

7. SIMPLE TAX STRUCTURES

By using simple tax structures, like whose name the investment should be purchased in, you can reduce the income and capital gains tax you pay on your investments. Get it wrong, and it could also cost you tens of thousands of dollars to unwind and fix.



5 TIPS TO BEST MANAGE YOUR EMPLOYEE SHARE SCHEME

Building wealth and making smart decisions with your money is the foundation for a secure future and a comfortable retirement.

As a professional in a critical stage of your working life, making financial decisions is made even more challenging with the complexity of your compensation structure and entitlements unique to your industry and the company you work for.

You need to think, plan and behave differently to take advantage of your unique position;

1. DO YOUR RESEARCH

Before you sign up for an employee share scheme, it's important to do your research and understand the terms and conditions of the offer.

This includes things like when you can buy or sell the shares, if you will receive dividend payments, what happens to your shares if you leave the company and the tax benefits.

2. THINK OF EMPLOYEE SHARES AS A LONG-TERM BONUS THAT WILL BE TAXED

The majority of employee share schemes do not incur any tax when they are granted, which often generates considerable excitement for employees involved. It inevitably leads to plans for what will be done with all the money.

The bad news is that these shares will be taxed at your marginal tax rate when they vest or become eligible for sale.

Employee shares are typically granted over a 3-4 year vesting period. This means that you should not expect to make a quick profit from your employee shares.

3. UNDERSTAND YOUR ONGOING TAX OBLIGATIONS AS YOUR SHARES VEST

When your employee shares vest, you will have the option to sell them. This can be a good way to cover the tax bill that you will owe on the shares and re-invest smartly in other assets to diversify.

It's important to weigh the tax implications of selling your shares against the potential for capital gains.



As a professional in a critical stage of your working life, you need to think, plan and behave differently to take advantage of your unique position

Mike Sikar



4.INVEST IN BETTER STRUCTURES

You could also reinvest the share proceeds in a better structure like a lower income earning spouse, family trust or superannuation for tax optimisation.

5.TAKE ADVANTAGE OF LEVERAGE

Holding your shares as a single asset does not give you leverage.

In today's high interest rate environment paying extra off your mortgage with your tech share proceeds can improve your serviceability and help you borrow more to leverage into growth assets like investment properties.



10 REASONS WHY YOU DON'T ACHIEVE FINANCIAL SUCCESS

Personal finance is 80% psychology and 20% strategy so it's important to talk about why people fail financially.

1. TOO FOCUSED ON PROBLEM SOLVING

Many professionals are natural problem solvers. The issue is, they can get so caught up in solving the problems of their clients that they fail to focus on solving their own financial problems or planning for the future.

2. FAILING TO SET FINANCIAL GOALS

Goal setting is about having milestones to aim for. Many senior executives will go to great lengths to set goals for client work, but neglect to do the same when it comes to their own personal finances.

3. FEAR OF MAKING POOR INVESTMENT DECISIONS

Generally it's because they lack the right information or education to give them the confidence to invest wisely or seek out information from friends and are influenced by financial media sources. In most cases the information and advice are conflicting, resulting in a failure to invest.

4. PROCRASTINATION

It's only when a person has a strong "reason why" or specific goal, that they will focus on taking action to implement their investment strategies.

5. LOOKING FOR A MAGIC SOLUTION

Affluent investors realise there is no magic button they can press to amplify their wealth.

6. INABILITY TO DELAY GRATIFICATION

Highly successful people have the ability to delay an impulse for an immediate reward to receive a more favorable reward at a later time.

Sticking to your goals and budget means you can take advantage of opportunities and reach your financial goals quicker.

7. LEAVE IT TOO LATE

Is the opportunity cost of compound interest and time in the market to grow your asset base.

8. NEVER TAKE ACTION

Many high income earners don't take that important step to actually fill out the paperwork, transfer funds and whatever else is required to put their investment engine in motion.

9. DON'T MAKE IT A PRIORITY

They don't make investing a priority and fail to realise their asset base will set them financially free not their employment income.

10. PEOPLE DON'T GET HELP

Generating passive income for life can be done in two ways. The first is through self-education however it takes time, effort and a willingness to implement the acquired knowledge.

The other option is to seek the help of an adviser and get the right team around you. Part of our advice offering is project managing other subject matter experts like accountants, mortgage brokers, buyers agents, solicitors.



If you want something you have never had, you have to do something you've never done.

Thomas Jefferson





WHAT YOU CAN DO NOW TO AMPLIFY YOUR WEALTH

Are you among the few who feel overwhelmed by the daunting task of managing your finances wisely? It's time to break free from the stress and uncertainty. Our team is here to cut through the noise, understand your goals, and provide tailored advice to achieve financial freedom.

We understand that cost is often a concern when seeking financial advice. But think about it - would you let a serious illness go untreated due to the expense? Or face legal charges without the expertise of a lawyer? Your finances deserve the same level of care and attention.

With our help, you can entrust your wealth to trained experts who work with the markets daily and stay on top of regulatory changes. Instead of fretting over the cost, you'll discover the true value of our services - peace of mind and a fulfilling life.

Yes, taking the first step may require a bit of effort - gathering information and meeting with us. However, the rewards are incredible - clarity, control over your future, and financial independence.

By adopting these success strategies and taking charge of your life, true success becomes within reach. Imagine the freedom that comes with achieving financial independence - pursuing your passions without worrying about money.

We promise to guide you on an inspiring journey, bringing order to your life and assisting you in fulfilling your commitments. We'll help you make rational decisions, anticipate life changes, and prepare for the future. With our support, you can achieve everything that truly matters to you.

Our goal is to help you discover your financial goals, understand your motivations, and develop a plan to achieve them. We'll ensure you stay on track and hold you accountable every step of the way. By aligning your dreams with your personal values, we believe that long-term wealth creation and fulfillment go hand in hand.

For those we work with, we become more than financial advisers. We become confidants, coaches, partners - even friends. We genuinely care about your financial decisions and how they impact your family and your life.

Unlock your full financial potential today. Let us be your trusted guide on the path to a happier, more prosperous future.

ABOUT MIKE SIKAR



Mike Sikar is the Founder and Principal Adviser of Delta Financial Group, a rapidly growing and innovative financial advisory firm which empowers Australians to better prepare for retirement by creating an income for life.

Mike has over 25 years wealth management experience in stockbroking and financial planning and his primary focus is investment advising and share-market education on an extensive range of investments both domestically and internationally.

His work ethic, passion, and determination stem from growing up in a working-class immigrant family from Ukraine. In search of a better life, more opportunities, and to provide for his family, he heavily invested in

learning all that's possible about entrepreneurship, financial markets, investment management, and the latest retirement planning strategies.

Mike founded Delta Financial Group in 2011 because he wanted to have a clear value proposition in a fee conscious world to help clients "create an income for life". We would say we are more than simply financial planners, 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.

He 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.

“

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

Mike Sikar

”

As featured in

Forbes **yahoo!** **Bloomberg** **MarketWatch**
finance

www.deltafinancialgroup.com.au



ABOUT DELTA FINANCIAL GROUP

Our goal is to act as your sounding board, help evaluate your options, and make smart financial decisions to enjoy a better quality of life.

We provide advice and support to:

- Align the needs of your family, business, and personal finances with your values.
- Structure and build your wealth in the most tax-effective ways.
- Organise your financials to provide certainty around your income.

Whether it's assisting you to meet your day-to-day goals, navigate emotional life changes, buy or sell assets, or protect your family, we've got you covered.

Working together is like having your own personal Chief Financial Officer (CFO). We apply financial acumen to your overall situation and find opportunities to improve it.

We specialise in providing a wide range of services, including Strategic Financial Planning, Wealth and Investment Management, Retirement Planning, Personal Finance Advice, Employee Share Schemes, Superannuation Advice, Estate Planning, and Personal Insurance.

We're a dedicated team of clever, energetic, passionate professionals driven by our values and desire to help you succeed:



CARE FACTOR 100

You're like family, so your well-being is our priority. If it's important to you, it's important to us.



LEADERSHIP

It's your money, and you're in control. We provide the direction, guidance, and objectivity to get your financial life sorted and stay on track.



EMPOWERMENT

We're your empowering agent. Motivating you to take action is how you get the best results.



INNOVATION

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



WHY YOU SHOULD GET IN TOUCH

During our conversations with executives, we've discovered that despite their robust household income and home equity, their investments and superannuation savings fall short when it comes to funding their retirement.

As a rule of thumb, maintaining at least 70% of your current household income is generally recommended to uphold your existing standard of living throughout your retirement years. I can show you how to generate the passive income you need, reduce your tax obligations, and position yourself for a prosperous retirement.

If you want to create an income for your life, book a obligation free strategy session with Mike

<https://deltafin.au/strategysession>



Tech Sales Executive Case Study

Jeff & Sam's goal - Retire in 10 years with \$150k income per year

Assets: Family home, Super and Tech stocks

Employer: Global US Tech Company & Recruitment

Household Income: \$450k plus Company Shares / RSUs

Family: Married with 2 kids

10 year outlook

- Independence & decision making
- Work life balance is important
- Keen to consult part time after 60
- Travel twice per year one local one overseas
- Parents financially OK
- Further study at Harvard business school
- Keen to do more charity work and learn spanish
- Legacy for kids - would like to help fund a property

Testimonial

“

We were looking for a financial adviser and found Mike on LinkedIn as someone that specialises in providing advice for sales guys working in tech. We were paying massive tax bills with the vesting on my tech shares so we engaged Mike to put into place the best strategies to minimise our tax and provide financial security for our family. Delta gives a very personal tailored service and working with Mike and the team has been a seamless process. We feel a lot more confident about what the future holds. The Delta team is responsive, knowledgeable, market-driven and trusted.

How We Helped

We helped Jeff and Sam understand the importance of diversification and the benefits of the superannuation and pension environments to provide a tax-effective income when they choose to stop working. By discussing their objectives in detail and modelling the future outcomes, Jeff and Sam had a clearly defined retirement goal and roadmap to get them there.

- Developed a comprehensive financial model of their current situation, further modelling scenarios of different housing expenditure and investment strategies and the impact it would have on their retirement
- Implemented a cash flow management system to reduce unnecessary spending and direct surplus cash flow towards retirement savings
- We recommended a debt recycling strategy to accelerate the reduction of their debt on their family home whilst unlocking equity for further investments and tax deductions
- Diversified their investment portfolio by reducing their exposure to shares in their employers company and investing in a portfolio aligned with their attitude to risk
- Liaised with their accountant to determine their tax position with regards to the vested shares and set up a family trust to reinvest the share proceeds in a better structure
- Maximised their super contributions to improve their tax-efficiency and increase their retirement savings
- We analysed their situation, determined their risk needs and recommended a personal protection plan that would best suit their unique preferences

Mike Sikar - Founder and Principal Adviser
Delta Financial Group

I have over 25 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 care about your financial decisions and how they affect your family and your life. My articles and opinions are regularly seen in Forbes, Yahoo Finance, Bloomberg and Money magazine. 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.



delta financial
group
CREATE AN INCOME FOR LIFE



Pre Retiree Case Study

Tony & Emma's goal - Retire in 6 years with \$150k income per year

Assets: Family home, SMSF & Commsec share portfolio

Employer: CEO Medical Industry & Sales

Household Income: \$750k plus bonus

Family: Married with 4 kids

6 year outlook

- Work life balance is important
- Keen to consult part time after 65
- Travel twice per year one local one overseas
- Parents financially OK
- Continue to be on non for profit boards
- Maintain health and fitness
- Legacy for kids

How We Helped

We helped Tony and Emma understand the importance of diversification and the benefits of the superannuation and pension environments to provide a tax-effective income when they choose to stop working. By discussing their objectives in detail and modelling the future outcomes, Tony and Emma had a clearly defined retirement goal and roadmap to get them there.

- Implemented a cash flow management system to reduce unnecessary spending and direct surplus cash flow towards retirement savings
- Restructured their debt arrangements and reviewed their existing property portfolio and sold down their underperforming assets
- Diversified their investment portfolio and invested inline aligned with their attitude to risk
- We updated their personal insurances as they were over insured and redirected their cost savings towards further investing
- Liaised with their accountant to optimise their tax position with their family trust
- Maximised their super contributions with their SMSF to improve their tax-efficiency and increase their retirement savings

Testimonial

“

Mike was introduced to us by our solicitor as someone who specialises in retirement planning. Previously, our financial planning was very poor due to our lack of knowledge in this space and our hectic workloads which didn't permit us the time to monitor our financial goals. We were very concerned about our overall lack of wealth maintenance and growth strategies in order for us to retire comfortably. We had been looking for a good financial planner to take care of our financial goals for quite some time. We are very happy with our super returns based on Mike's strategy and advice and the strategic advice around our cash flow has been excellent in increasing our overall preparation for retirement. The Delta team is responsive, knowledgeable, market-driven and trusted.

Mike Sikar - Founder and Principal Adviser
Delta Financial Group



I have over 25 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 care about your financial decisions and how they affect your family and your life. My articles and opinions are regularly seen in Forbes, Yahoo Finance, Bloomberg and Money magazine. 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.




delta financial
group
CREATE AN INCOME FOR LIFE



 <https://www.deltafinancialgroup.com.au>

 02 9327 4338  enquiries@deltafinancial.com.au

Mike Sikar, Delta Financial Group Pty Ltd. is an/are Authorised Representative of Consultum Financial Advisers Pty Ltd, ABN 65 006 373 995, trading as Consultum Financial Advisers an Australian Financial Services Licensee, Registered address at Level 6, 161 Collins Street, Melbourne VIC 3000 and a member of the IOOF group of companies. Any advice or information in this publication is of a general nature only and has not taken into account your personal objectives, financial situation and needs.. Because of that, before acting on the advice, you should consider its appropriateness to you, having regard to your personal objectives, financial situation and needs.

