

Adviser Profile

Michael (Mick) Sykes

Authorised Representative No. 263186

The Logion Group Pty Ltd trading as EZI Protect

Corporate Authorised Representative No. 268242



Your adviser

Contact details

Office address Suite 304, 15 Lime Street, Sydney, NSW, 2000
Phone 1300 917 735
Fax +61 2 8458 6181
Mobile +61 4194 89052
Email msykes@eziprotect.com.au



Profile

The Logion Group Pty Ltd trading as EZI Protect is based in Sydney's CBD and consists of a team of financial planners along with support staff. The business has been established for over 30 years by the founding director Mick Sykes. Mick Sykes has been individually authorised (Representative Number 263186) to provide financial product advice and deal in all of the below mentioned categories as a director of The Logion Group Pty Ltd trading as EZI Protect on behalf of Aon Hewitt Financial Advice Limited.

Experience

Mick has over 30 years' experience in the financial services industry.

Qualifications

Mick has a graduate certificate in Financial Planning and is currently progressing through his master's degree in Financial Planning through Griffith University.

Memberships

Association of Financial Advisers (AFA)

Authorisations

Australian Financial Services License

Mick is authorised to provide financial product advice and deal in the following:

- i. Government Debentures, Stocks or Bonds
- ii. Life Products
 - a. Investment Life Insurance Products
 - b. Life Risk Insurance Products
- iii. Managed Investment Schemes, including IDPS
- iv. Retirement Savings Account Products
- v. Securities
- vi. Superannuation
- vii. Standard Margin Lending Facility

Fees and charges

1. Initial Consultations, and Advice Preparation.
 - a. The fees and commissions earned as a result of our advice include the initial consultation and advice preparation. These costs of these services are included in the overall cost of the advice process.
2. Advice preparation and Implementation
 - a. Insurance-
 - i. EZI Protect is paid a commission from the product issuer for the provision of this advice. As each case can be different the amount of remuneration received varies per client. We do not charge additional client fees for this advice or process.
 - b. Superannuation, Investment and Retirement-
 - i. EZI Protect will charge a fee for these services that can either be paid directly from your personal accounts or via your investment fund. Please note all payments are to be made to Lifestyle Asset Management the licensee.
 - ii. Our fees vary depending on the complexity of the work we are undertaking and is based on our understanding of the average time taken to complete the various areas of advice. As a guide, fees may range from \$550 to \$4,400 or somewhere in between inclusive of GST. Please refer to our schedule of fees for further information
3. Review service
 - a. Our ongoing service fees can be charged in a number of ways
 - i. Older investment funds- via an inbuilt management expense built into the fees structure of the fund.
 - ii. Previous adviser fee arrangements established prior to 1 July 2013 can remain but require a "fee disclosure statement".
 - iii. Fee arrangement established after 1 July 2013 require our clients to continue to opt-in to our ongoing service arrangements.
4. Consulting fees
 - a. Charge is either included in your ongoing fee package or part of the agreement we have with your product providing institution.
5. Commissions
 - a. Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by product issuer(s).

Mick Sykes is a director of The Logion Group Pty Ltd trading as EZI Protect and receives salary and directors' fees.

Note: All fees and charges quoted are inclusive of GST