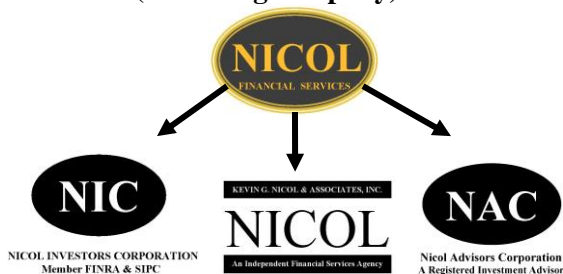


Corporate Flow

Nicol Enterprises, Inc.
(A holding company) dba



Executive Committee

Board of Directors

Kevin G. Nicol: *President, CEO*
W. Christopher Ziebold: *Vice-President, CCO*
Dr. Anna E. Saban: *Treasurer*
Donald H. M. Currie: *Principal*
Linda K. Nolan: *Principal, Insurance*

Consultants

Meredith Head, JD: *Legal*
Lynn Hippner: *Registration, Compliance*
Beth Schmidt: *Compliance*
Thomas Ripperda: *Education*
Lawrence Lexow: *Group Benefits*

Administration

Kathy Parks: *Office Manager, Compliance*
Karen Beasley: *Client Relations, Payroll*

Corporate Mission:

*“... to help people achieve and maintain
Financial Independence by educating and
assisting them develop portfolios
that would mirror our own;
given the same goals, objectives, tax bracket,
temperament, and investment time horizon!”*

The “**Prime Directive**” and “**Code of Ethics**” are the keys for NFS Associates to assist clients in making educated decisions. No qualified client will ever be denied service.

CODE OF ETHICS

WE WANT . . .

**CLIENTS,
NOT CUSTOMERS!**

**ETHICAL & HONEST
BUSINESS PRACTICES!**

WE WILL NEVER . . .

use tricks, gimmicks, or pressure.

make erroneous, misleading, or exaggerated claims.

sell on the first interview, unless the appointment was for that specific purpose.

WE WILL ALWAYS . . .

treat clients and associates with respect, courtesy, and consideration.

educate clients.

provide prompt service.

sell products to best serve a client's needs, with constant consideration to their goals, objectives, taxes, and temperament.

provide full disclosure and complete information.

treat client information with total confidentiality.

WE ENDORSE PRODUCTS THAT ARE:

A GOOD VALUE - for the consumer's dollar.

EASY TO UNDERSTAND - for both the client and associate.

APPROPRIATE - to meet the true needs of the consumer.

SENSIBLE - (1) investments geared to best serve a client's goals, objectives, taxes, and temperament; (2) insurance that provides the most protection with the least premium; (3) services needed for the genuine financial welfare of our clientele.

COMPETITIVE - a better replacement value for and/or a complement to existing investments, insurance, and other services offered.

ABLE - to meet underwriting requirements.

CAPABLE OF DELIVERING - our promises to the consumer by dealing with financially stable and highly rated companies.

SERVICEABLE - being equitable and easy to administer.

FAIR AND REASONABLE - compensation for the associate, without gouging the consumer with over-charges, unfair and/or unreasonable fees. To promote quality service and business, we pay our associates on an "as earned, as paid" basis and are only compensated directly by our affiliates for products or services rendered.

OWNABLE - products and services an associate would buy for their own family if the need existed.

PRIME DIRECTIVE!

1. INDEPENDENT

We will not be captive to any company that requires an agent or representative to sell their proprietary products or group of products exclusively!

2. CONSUMER-ORIENTED

We constantly research the marketplace for what we consider to be the best client-driven products available!

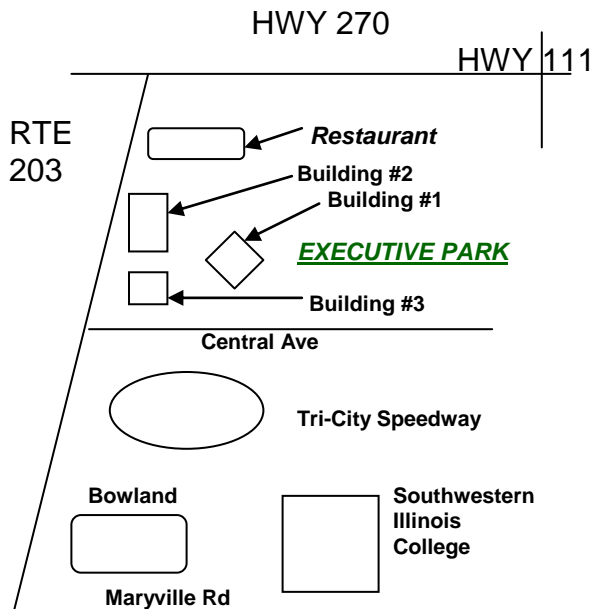
3. EDUCATIONAL

We will take time, listen and take notes, and make sure all your pertinent questions are answered!

4. FULL-SERVICE

Our goal is to service all your financial needs!

**CONTACT US FOR
A FREE ANALYSIS OR QUOTE!**



HOME OFFICE:

(For Mailing)

**#1 EXECUTIVE PARK
P.O. BOX 907
GRANITE CITY, IL 62040-0907**

(Physical)

**EXECUTIVE PARK
GRANITE CITY, IL
BUILDING #2
(A.k.a. 5220 Nameoki Road)**

**(618) 931-3267 or (314) 355-TERM
TOLL FREE: (888) GO NICOL
FAX: (618) 797-3239**

www.nicolfinancial.com



**For more information,
CONTACT:**

Associates of Nicol Financial services are registered representatives of and offer securities through: Nicol Investors Corporation (NIC), Member FINRA & SIPC; Nicol Advisors Corporation (NAC, a Registered Investment Advisor); and Kevin G. Nicol & Associates, Inc. (ASSOC, an insurance agency). NIC, NAC, & ASSOC are subsidiaries of Nicol Enterprises, Inc. (NEI) dba Nicol Financial Services (NFS) NEI and Nicol Investment Properties, LLC are separate business entities.

REV. 09/16/2013



**Corporate
Mission**