

Why NICOL?

- **Independent, not captive/proprietary!:** Nicol Financial Services' (NFS) does maintain "Core Sponsors," but has 60-70 primary vendor contracts. Almost any non-proprietary product can be purchased through our clearing services at Stern, Agee, and Leach.

We will never market any captive, proprietary product.

- **Experience:**

- **Nicol Financial Services** was formed in 1981;
- **Kevin G. Nicol & Associates, Inc.,** the insurance General Agency, was incorporated in 1991;
- **Nicol Investors Corporation (NIC),** the securities Broker/Dealer, was incorporated, and FINRA reviewed and approved in 2002;
- **Nicol Advisors Corporation (NAC),** the Registered Investment Advisor, was incorporated in 2005.

- **Due Diligence:** All NFS Executive Committee (EC) personnel and consultants have carried a briefcase, include former FINRA employees, industry arbitrators, expert witnesses, and state examiners and combined, have over three centuries of industry experience.

- **Solvency / Stock Purchase:** With around twenty shareholders, NICOL is well capitalized. Periodic stock purchases of NICOL Enterprises (the holding company) are made available to the NICOL rep force.

- **Training/Support (NIC-U):** NICOL University (NIC-U) was formed to give compliance support and training in industry and 'Core Sponsor' fundamentals. Also, licensing classes are available.

- **Marketing Support:**

- **Financial Priorities, A Foundation for Financial Freedom:** Kevin's book is only available through NICOL's Agency rep force and is an outstanding outreach and marketing resource!
- **Financial Priorities, the Workshop Series:** A complete workshop series in three versions: ***Fundamentals for Financial Freedom*** (generic, secular); ***A Foundation for Christian Stewardship*** (Bible-based); ***Professional Development: Financial Services*** (business introduction).
- Access to **NICOL's Marketing Department** for Mortgages, Groups (pension, and benefits), legal for estate planning, health and accident benefits, Institutional Agreements (Credit Unions, Banks, etc.), and more.
- **PowerPoint:** Over 20 PowerPoint presentations have been developed to assist your marketing efforts!
- **"Wealth Building":** Your own personalized, FINRA reviewed, quarterly newsletter can be purchased at group/volume-discounted rates!

- **Low Expenses / Top Industry Contracts:**

NIC is committed to maintaining low expenses and top competitive industry contracts. This is accomplished through simplification of marketing and compliance. Also, insurance, and, RIA production is coordinated for total payout contract level. We do buy and sell individual issues, but *concentration* is on: "gathering" rather than "managing" assets; developing full portfolios (insurance, estate planning, mortgages, and more) rather than just making transactions; packaged products, rather than individual issues; and focusing marketing efforts on Middle America, therefore helping more people and spreading market risk. NIC does not charge technology fees. E & O is optional.

- **Service:** Our goal is to constantly improve and provide prompt service.

- **Location:** As a suburb of St. Louis, MO, Granite City, IL is centrally located in the heart of America.

- **Succession:** Through the NICOL "Servicing Representative Agreement," provisions have been made for you to continue compensation through retirement, infirmity, or to an immediate family member beneficiary.

- **Integrity:** NFS's mission is

"... 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!"

NFS Associates are categorized into two classifications*:

- **NFS (Agency):** Any Associate marketing under the name of Nicol Financial Services.
- **NON-NFS (Non-Agency):** An independent representative marketing *under their own DBA.*

*Please refer to the NFS Associate Guide and Associate Agreement for specific details.

Regardless of classification, every Associate must exemplify the principles of the Nicol Agency's "Mission," "Prime Directive," "Code of Ethics," and "Ten Commandments of the Nicol Agency" and for compliance purposes, embody the following three mandates:

1. **Be A Good Person-Integrity**
2. **Be Coachable**
3. **Have A Good Work Ethic**

Our Goal:

To Provide A Complete Service Vehicle For Independent Financial Advisors!

To Provide The Education And Support Needed To Increase Your Practice, Regardless Of Your Experience!

"To Take Your Business To The Next Level!"

AND

Be The Last Broker/Dealer-Agency You'll Ever Need!

Check Out The NFS Website At:

www.nicolfinancial.com

For additional information including videos, click:

"Join NIC"



- Have You Ever Considered A Career Change?*
- Have You Ever Considered Earning Income Part-Time?*
- Have You Ever Considered Financial Services?*
- Are You Looking To Be Your Own Boss By Owning A Business With An Unlimited Income Opportunity?*

Qualifications:

Due to industry regulatory qualifications, all Associates must be:

- At least 21 years of age for securities licensing;
18 years of age for insurance licensing
- No felony convictions
- A United States citizen
- A resident in a state where Nicol Financial Services (NFS) and its subsidiaries are licensed

Qualities (EOE):

- **Ideal** (If coachable, these can be developed or learned.)
 - Communication Skills – Teaching Capabilities
 - Reasonable Intelligence
 - Proactive – Work Creator
 - Good Presence – Image
 - Larger Warm Market
- **Required**
 - Be a Good Person – Have Integrity!
 - Be Coachable!
 - Have a Good Work Ethic!

Are You Already In Financial Services?

- *Are you tired of losing business to others?*
 - *If you're captive, have you considered being independent?*
 - *Have you positioned your practice to be competitive now and in the future?*

Are You An Attorney, Tax Practitioner Or P & C Producer?

- *Is your income limited by "billable hours" with no residuals?*
- *Have you ever considered departmentalizing and offering full financial services?*
- *Are you apprehensive of the liability and lack of compensation to refer business?*

We Have Answers! Give NFS A Call Today!

NICOL
FINANCIAL SERVICES

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. 03/08/2013

Opportunity

