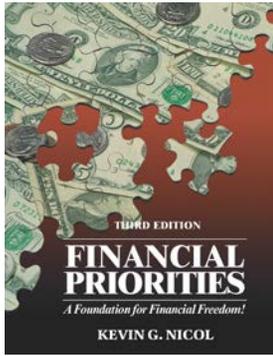




Philosophy

Corporate Mission:

The mission of the Agency 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!



As described in Kevin G. Nicol’s highly acclaimed first book, *Financial Priorities, A Foundation for Financial Freedom* (FP), current markets, laws, and regulations are quite complex. Developing a portfolio that is well-funded to maximize net-effective yield and organized to reach goals and objectives while also minimizing taxes, risk, and probate, requires the efforts of several qualified professionals. The days of the country doctor performing all medical tasks are over. Hiring one person or attempting to do things efficiently on our own can be very difficult, time consuming, destructive, and costly.

Nicol Financial Services’ (NFS) goal is to provide superior qualified outlets to make educated decisions on developing an appropriate financial portfolio.

The Five Major Abuses!

Being in business since 1981, we have found that most consumers suffer from abuse or neglect in at least one or more of the following areas:

- Risk Management:** Many consumers are “over-premied”, inappropriately “under-insured” or have no protection at all.
- Portfolio Balancing and Funding:** It is imperative to create balanced and proper funding within a portfolio to reach goals and objectives, maximize net-effective yield, and minimize taxes and risk.
- Tax Avoidance:** There are four legal ways to avoid taxation. Not doing so greatly reduces the net-effective yield of your portfolio.
- Debt/Mortgage Management:** Properly managing *liabilities* is one (along with building *assets*) of the elements to the “building net worth” equation and is often over-looked.
- Estate Planning:** Situations and laws change rapidly, and an estate plan should be periodically reviewed.

Not understanding and managing ALL these abuses can cost a fortune and be the difference in achieving financial success. These concepts are explained and reviewed in the book *Financial Priorities*.

Properly developing a complete portfolio is a coordinated effort by many financial professionals. As illustrated in the following diagram, a great correlation would be to compare financial planning to the medical profession.

FINANCIAL vs. MEDICAL PROFESSIONS

Advisor/Planner	General Practitioner
Accountant	Allergist
Attorney	Anesthesiologist
Fire/Casualty Insurance	Cardiologist
Health Insurance Broker	Chiropractor
General Securities Rep	Neurologist
Mutual Funds/Variable Cont. Rep	Ob/Gyn
Life Insurance Producer	Oncologist
Investment Advisor	Ophthalmologist
Loan Originator	Pediatrician
Money Manager	Psychologist
Senior Markets Specialist	Surgeon
Etc.	Etc.

We think any client-focused Financial Advisor could be comparable to a General Practitioner (GP) in the medical profession. While having a good knowledge of the complete portfolio (or in the case of a GP, a human body) and possibly servicing as a specialist, recommendations should be coordinated with and referred to other appropriate qualified professionals where needed.

In addition to any regulatory licensing and registration requirements, all NFS Associates are required to complete extensive training through NICOL University (NIC-U). Training includes identifying and coordinating needs within a client’s complete portfolio and making suitable recommendations accordingly. Our clients deserve the quality advice and service of a dedicated professional.

One would not let a dentist perform heart or brain surgery on a loved-one. In the same manner, he/she would not use multiple GPs offering different diagnoses or prescribing conflicting medications. The result could be fatal. Advice and service need to be coordinated. Finding one quality General Practitioner to help manage a patient’s health is in his/her best interest. Similarly, whether choosing a Nicol Financial Services Associate or looking elsewhere, we believe it is crucial to do research and find a quality Financial Advisor that can be trusted to serve in the best interest of his/her client.

Ask us about:

- Investments
 - Stocks/Bonds/Mutual Funds
 - Unit Investment Trusts
 - Annuities
- Retirement Plans
 - Individual Retirement Accounts (IRAs)
 - Traditional and ROTH
 - 401k, 403b (TSA), SIMPLE IRAs, SEPs
- Mortgages and Debt Management
- Insurance Services
 - Life, Health, Disability
 - Senior Markets
 - Medicare Supplements
 - Long Term Care
 - Identity Theft
- Group Benefits
 - Retirement Planning - Qualified Retirement Plan Administration Services
 - Insurance Benefits
 - Key Employee Benefits
- Estate Planning – Legal Services
 - Last Will and Testaments
 - Trusts
 - Revocable Living
 - Charitable Remainder/Lead
 - Irrevocable Life Insurance
 - Special Needs
 - Durable Power of Attorneys
 - Medical Directives/Living Wills
- Tax Planning
 - Individual, Business, Accounting, Estate
- Education Programs
 - Financial Priorities Workshop Series



This list is not conclusive.

For inquiries, please call or ask your NFS Associate.



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. 03/17/2013



Philosophy and Services

*“We coach people on
how to achieve and
maintain Financial
Independence!”*