

# NICOLL INSURANCE & FINANCIAL SERVICES

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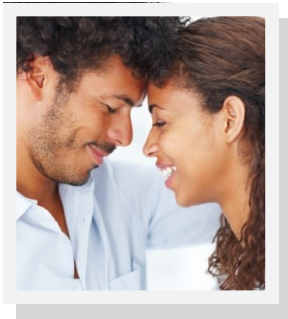


NATIONAL ASSOCIATION OF  
INSURANCE AND FINANCIAL ADVISORS

## SERVING YOU SINCE 1989

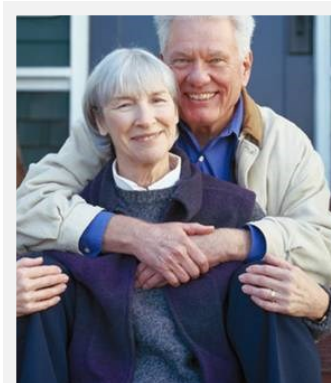
### PERSONAL & FAMILY PLANNING

- ⇒ Individual , Covered Cal, PPO Health Plans
- ⇒ Personal & Family Life Insurance
- ⇒ College and Head Start Plans
- ⇒ Long Term Care / Disability Insurance
- ⇒ Medicare Supplements / Senior Plans



### GROUP & EMPLOYEE BENEFITS

- ⇒ Group Health Insurance
- ⇒ Group Disability and Life Insurance
- ⇒ Employee Dental, Vision & Legal Plans
- ⇒ Supplemental and Accident Plans
- ⇒ Voluntary Payroll Deduction



### BUSINESS PLANNING

- ⇒ Executive Bonus Plans
- ⇒ Deferred Compensation
- ⇒ Business Continuation
- ⇒ Buy Sell / Key Man Insurance
- ⇒ Overhead Expense Disability



## PRODUCTS & SERVICES

### RETIREMENT PLANNING

- ⇒ Guaranteed and Tax Sheltered Plans
- ⇒ Deferred and Bonus Indexed Annuities
- ⇒ IRA, SEP, Roth and Rollover Plans
- ⇒ Tax Free Personal Pension Plans
- ⇒ Tax Sheltered Accounts