

Nicoll Insurance & Financial Solutions

James C. Nicoll
Owner - Broker



November 1, 2025

Dear Valued Nicoll Insurance Client,

For many years, it has been my sincere privilege to serve as your Health Insurance advisor. I've truly valued the relationships we've built and the trust you've placed in me.

Now, as I begin focusing more on Safer Financial Plans, my priority is to ensure every one of you receives the attention and support you deserve. My specialties include:

- Family & Business Life Insurance
- Guaranteed, Bonus & Index Annuities
- IRA, Roth & Safer Retirement Plans

After careful consideration and thorough vetting, I am delighted to announce that I have chosen Stevens & Associates to care for your health insurance and related needs moving forward. Stevens & Associates has a strong reputation for their commitment to clients, their concierge Client Advocate Team, and their experience that helps you navigate plan changes. I am confident that they possess the expertise and dedication to serve you exceptionally well.

I am impressed by their commitment to client satisfaction and vision for the future. I wholeheartedly endorse Stevens & Associates and believe this transition will be a positive one for you.

Stevens & Associates will be in contact soon to formally welcome you and provide you with more information about their services.

You can still contact me if you have any referrals. I will be happy to personally refer any family or friends to Stevens & Associates directly.

Thank you again for your trust and loyalty over the years. It has been an honor to serve you.

Sincerely,



James C. Nicoll

Nicoll Insurance & Financial Services

CA Ins. Lic# 0777134 NV Ins. Lic# 0799744