



NICOLL INSURANCE & FINANCIAL SERVICES

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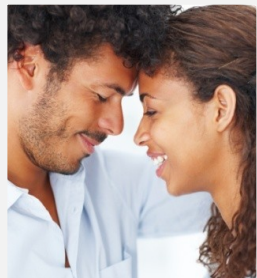


NATIONAL ASSOCIATION OF
INSURANCE AND FINANCIAL ADVISORS

SERVING YOU SINCE 1989

PERSONAL & FAMILY PLANNING

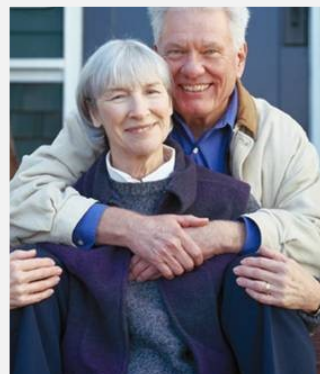
- ⇒ Short Term and Travel Health Insurance
- ⇒ Individual , Covered Cal, PPO Health Plans
- ⇒ Personal & Family Life Insurance
- ⇒ College and Head Start Plans
- ⇒ Long Term Care / Disability Insurance
- ⇒ Medicare Supplements / Senior Plans



PRODUCTS & SERVICES

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



RETIREMENT PLANNING

- ⇒ Guaranteed and Tax Sheltered Plans
- ⇒ Deferred and Bonus Indexed Annuities
- ⇒ * IRA, SEP, Roth and 401K Plans
- ⇒ * Personal Pension Plans
- ⇒ * Tax Sheltered Accounts