Registered Investment Advisor
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Nicolette Financial Advisors is an LLC formed under the laws of the Commonwealth of Virginia and is a duly registered investment advisor in the Commonwealth of Virginia under the Investment Advisors Act of 1940. Nicolette Financial Advisors LLC may transact business or render personalized investment advice in those states where it is registered/filed notice or otherwise excluded or exempt from registration requirements.

Financial Planning

These services focus on helping clients understand and manage their financial affairs. The process is an analytical approach that recognizes the inter-relationship between all the areas outlined below. Services are customized to each client depending on their needs.

- Assisting clients identify and set goals that can be measured and realized
- Analyzing cash flow and accumulation goals
- College savings analysis
- Income tax planning
- Insurance planning / risk management
- Asset allocation based on client's risk tolerance, suitability, and time horizon
- Investment planning and portfolio management services
- Estate preservation and distribution strategy
- Retirement planning

Portfolio Management / Investment Advisor Services

Nicolette Financial provides fee-only investment advisory services on a non-discretionary basis only. The primary approach is to use a tactical allocation strategy aimed at reducing risk and increasing performance.

Nicolette Financial will make recommendations regarding an investment approach that is based on, but not limited to, the client's financial needs, investment goals, time horizon, tax objectives, and tolerance towards risk. Selection of investment products may include but are not limited to exchange listed securities, mutual funds, municipal securities, and US government securities. Clients may impose restrictions on investing in certain securities.

Nicolette Financial will manage the investments consistent with each client's investment strategy as outlined in the ***Investment Policy Statement.*** Nicolette Financial will not take custody of client assets at any time. Nicolette Financial will be restricted to the powers outlined as "Limited Agent Authority" as specified in the Vanguard Agent Authorization Form. Nicolette Financial will obtain approval from the client prior to execution of any trade.

Taxes

Nicolette Financial provides tax preparation and filing services for business, non-profit and individual clients. Knowledge in federal and state tax laws allows Nicolette Financial to assist clients in complying with all necessary tax requirements as well as in identifying opportunities that minimize tax burdens.

Small Business Retirement Plan Administration

If you own a small business and do not have a company retirement plan, Nicolette Financial can assist you in determining which plan is best for your personal retirement goals and for your employees. In some cases, Nicolette Financial can set-up your company retirement plan and provide on-going plan administration.

Alan A Nicolette, CFP®, EA, IAR

- **CERTIFIED FINANCIAL PLANNER™ Professional**
- **Investment Advisor Representative:** Uniform Investment Advisors Law Examination – Provide investment advisory services in all states.
- **IRS Enrolled Agent (EA)** - Represent tax payers before the IRS. Prepare and sign tax returns on behalf of a taxpayer and represent taxpayers before the IRS.
- **Master of Business Administration in Finance**: Seton Hall University
- **Master of Science in Management**: New Jersey Institute of Technology