



**Tom Nicols**

CLU, FLMI, ACS

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Tom came to CPS Insurance Services in 1998, as a New Business Manager assisting independent brokers with large case design and advance sales concepts for life insurance. Tom has his CLU®, FLMI and ACS industry designations and has 35 years of experience in sales, disability income, financial planning, and supporting independent brokers on the wholesale side of the business. Tom is currently the Disability Income Sales and Marketing Manager at CPS.

Tom began his career in the insurance industry in 1983 with American General Life & Accident as a Servicing Debit Agent. He then secured a position with the Prudential Financial Group, obtaining his P&C license, Series 6, and Series 63 licenses. After 7 years, Tom became an Independent Insurance Broker specializing in executive benefits and retirement planning for business owners in the small business market.

He enjoys spending time with his family and grandchildren, Dylan and Audrey. On the weekends, you may find Tom exploring new hiking trails with his wife.