



Nicole Howard **Financial Advisor** Virtual Advice Team AR License 17613079 CA Insurance 4358040 nicole.howard@thrivent.com thrivent.com/virtualadvice 4321 N. Ballard Rd. Appleton, WI 54919-0001

## Focused on what matters to you

Getting your finances in order isn't always easy or clear. That's why I'm here to provide the expertise and support you need. Whether you're just starting out or preparing for a meaningful retirement, you deserve personalized financial guidance driven by what's important to you.

Together, we'll assess your financial picture and explore how you can:

- Help strengthen your financial position.
- Build emergency savings and manage debt.
- Protect your financial future.
- Invest with purpose and manage your assets.
- Explore more tax-efficient ways to manage your money.\*
- Save and prepare for income in retirement.
- Build lifelong income.
- Plan to pass on a meaningful legacy.

## **Education and experience**

- FINRA Series 7 General Securities Representative.
- FINRA Series 66 Uniform Combined State Law.
- Life & Health Insurance License in All 50 States.

## Personal profile

- Married to Andrew
- 3 Beautiful Kids Justice, AJ & Bali
- Enjoys reading, spending time with family and traveling
- Focused on living a healthy lifestyle

## Giving back

I support the following charities and causes:

- Dallas LIFE
- NCHV National Coalition for Homeless Veterans

Schedule an appointment

Thrivent and its financial professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.

The Virtual Advice Team is a team of licensed financial advisors and professionals available to assist you during designated business hours. Our team offers a full variety of products and services. If you prefer to meet with a local financial advisor or professional, our team can connect you with someone in your area. Whether you work with the Virtual Advice Team, or with a local Thrivent financial advisor or professional, there will generally be no difference in the fees and expenses you will incur.

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Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.

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