Title: Internal Financial Consultant, NCSPA

Fredrick Hicks is NCSPA's Internal Financial Consultant who directs our Financial Retirement Pension's Division. He helps counsel our members on how to best protect and build their retirement savings without any market downside risk.

Mr. Hicks understands the nature of our profession, and how one's failure to plan can affect your quality of life; no matter which agency you currently work for. Mr. Hicks will patiently listen to your ideas before guiding you through the whole planning process.

He might not always have all the answers, but he will recommend several different approaches to keep you from outliving your supplemental retirement income while keeping your money safe from excessive taxation.

To contact Fredrick, please call him at (919) 696-9664, or email at <u>Fredrick.Hicks@ASUREAgroup.com</u>.

