

# NICHOLSON

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Wealth Management Group

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WELLS FARGO ADVISORS FINANCIAL NETWORK



*Concierge  
Wealth Management  
As Unique As You*

## The Nicholson Wealth Management Group Commitment

Relationships matter at the Nicholson Wealth Management Group. In fact, they are foundation that everything is built upon with our team. When you work with us, you have someone who takes the time to listen and understand ***your*** needs and helps you clarify your goals. We are ***fully invested in helping you*** achieve your financial goals.

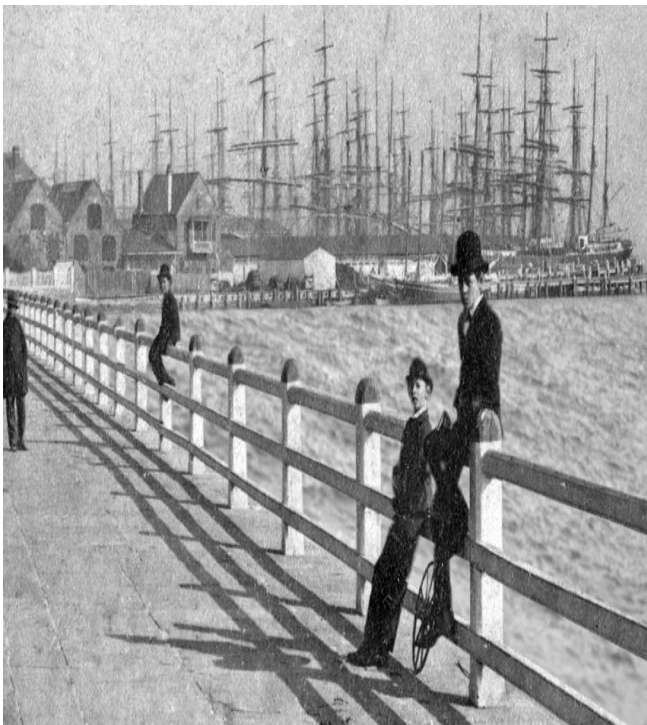
Our Wealth Management Group will help you stay on track to meet your goals through intelligent financial strategies, in-depth analysis of your investments, and we can meet to review your goals as needed. ***We will be with you every step of the way.*** Your needs and goals may change over time. That's why our Wealth Management Group will be there to provide ongoing guidance—along with the exceptional service you deserve. Our commitment to you will not waiver.

## When You're With Nicholson Wealth Management Group ...

You will see first-hand that we do not use cookie-cutter, one size fits all solutions. We will work with you to create your personalized investment plan. And perhaps more importantly, you will find that we are committed to always doing what is right for you. You can expect us to:

- Take time to listen to your story
- Understand your financial needs and goals
- Provide good value
- Give objective investment advice
- Act in your best interest
- Maintain high ethical standards
- Offer outstanding service
- Respond promptly to requests
- Avoid any conflicts of interest

*This is what it means to be with Nicholson Wealth Management Group.*



East Bay Street - Battery 1890

At the Nicholson Wealth Management Group, we understand the value of truly getting to know our clients. This personal relationship is the foundation we use to craft your customized investment strategy. We nurture long-term relationships to help ensure you are adequately prepared for whatever life may bring.

As a client, you can expect the Nicholson Wealth Management Group to be by your side through both good and uncertain times to provide steady guidance and confidence that the work we have done together has helped prepare you for what lies ahead.



## Creating A Custom-Tailored Wealth Management Strategy

The Nicholson Wealth Management Group is a boutique practice providing comprehensive planning and investment counsel for high-net worth families, foundations, endowments and select institutions.

Whether you have accumulated your wealth by taking the helm of your own business, serving as a corporate executive, or managing family wealth, the financial challenges you face are unlike anyone else's.

It is important to work with a wealth manager who understands the unique challenges you face **and** has the experience to help you navigate your unique financial situation.

The Nicholson Wealth Management Group leverages decades of knowledge and applies a disciplined investment management approach with each client to help craft a custom-tailored strategy.



**Staging Cotton Bales on N. Adgers Wharf 1885**

*You can count on Nicholson Wealth Management Group to provide customized investment plans, tailored financial solutions, and remarkable service.*

## Consulting Services to Aide in Your Wealth Management

- Asset-management accounts
- Advisory portfolios
- Asset allocation strategy
- Balance sheet
- Captive insurance investment management
- Cash-flow analysis
- Education planning strategies
- Institutional consulting services
- Investment policy
- Life insurance needs analysis
- Personal Trust Powers in All 50 States
- Performance measurement and evaluation
- Retirement planning
- Tax -deferred annuities
- Strategies for Concentrated Positions
- Summary and action steps
- Can provide access to lending and banking services through Wells Fargo affiliates
- Can provide access to Investment Banking professionals through Wells Fargo affiliates



**Joseph L. Nicholson, CIMA®**  
*Managing Director – Investments*  
*Senior PIM Portfolio Manager*

For over 30 years Joe has been working with individual and institutional clients as their personal wealth manager.

In 2000, he earned his Certified Investment Management Analyst<sup>SM</sup> designation (CIMA®), through the Investment & Wealth Institute<sup>SM</sup> from The Wharton School. Joe also holds the distinction of Senior PIM Portfolio Manager and is proficient in PNF analysis through Dorsey Wright & Associates.

In 2019-2021 Joe was ranked by *Forbes*<sup>1</sup> as a Best-In-State Wealth Advisor. Additionally, he has been recognized as a Premier Advisor<sup>2</sup> from 2008 - 2021.

Joe began his career in Atlanta as Public Finance Officer with NationsBanc Capital Markets Group. He then took a position with Grant Thornton as an Asset Specialist before returning to Charleston in 1993 to join a predecessor firm of Wells Fargo Advisors Financial Network.

\* The Forbes Best in State Wealth Advisors ranking algorithm is \_\_\_\_\_ compliance record, asset under management, revenue and other criteria by SHOOK Research, LLC, which does not receive compensation from the advisors or their firms in exchange for placement on a ranking. Investment performance is not a criterion.

He earned a masters degree in business administration from the Darla Moore School of Business at University of South Carolina and a bachelor of science in business administration from the College of Charleston.

Joe strongly believes in giving back to the community. He currently serves on the advisory boards of the Camp St. Christopher Camp and Conference Center and FreshStart Visions.

Previously, he has served as President of the NAMI of Charleston and served as the Treasurer of two non-profits, the Alzheimer's Association of the Low Country and Carolina Autism both of which helped found. Joe also served on the board of the College of Charleston's Alumni Association and Treasurer of the non-profit Coastal Crisis Chaplaincy.

Joe is an active member of Kingdom Advisors which is a non-profit organization for Christian Financial professionals. His faith is an instrumental part of his personal and professional life.

Originally from Greenville, SC, Joe and his wife Nicole reside on John's Island. They have two children. Their daughter graduated Clemson University and their son is attending Porter Gaud. They are members of St. Michael's Church in Charleston and enjoy advocating Dave Ramsey's Financial Peace University and Cursillo ministries.

Joe has a passion for Model A Fords and is a member of the Low Country Ford Model A Club. He can often be spotted in town driving either his 1930 Ford Model A Town Sedan or 1930 Ford Model A Truck to work.

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\*\* The Premier Advisor distinction is held by a select group of Financial Advisors within Wells Fargo Advisors Financial Network as measured by completion of educational components, business production based on either of the past two years, and professionalism. Additional criteria, including length of service, may also be used to determine recipients.



**Betsy Serafin**  
***Senior Registered Client Associate***

Betsy moved to Charleston from Greensboro, NC in 2011 to work with Wells Fargo Advisors, and has over 20 years of investment and financial experience.

Betsy began her financial career in 1994 with American Express then began with Morgan Stanley as a Financial Advisor and was trained in New York on Wall Street. In 2003 she joined a Wealth Management Team at UBS–PaineWebber until she relocated to Charleston in 2011. She is a graduate of High Point University with a degree in education, and previously worked for American Express and Allstate Insurance.

Betsy lives in West Ashley and enjoys antiquing and exploring the history of Charleston. She has two grown children and travels frequently to California to visit her daughter.



**Sean O'Keefe**  
***Portfolio Administrator***

Sean began his financial career in 2011 with Morgan Stanley, working in commodities and derivatives. In 2015 he joined J.P. Morgan to work in their high yield trading department in New York City until he relocated to Charleston in 2020. He is a graduate of West Virginia University with a degree in political science. Sean holds a Series 7 registration and a Series 66 State Registration.

Sean lives in John's Island and enjoys going to the beach, fishing, and exploring the great restaurant scene that Charleston has to offer. He also enjoys playing the piano every day, something he has done now for 27 years.

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***In Memoriam***  
**Bernard F. "Bernie" Puckhaber**  
***September 5, 1927 – December 26, 2014***



Bernie was a integral part of our group. He worked with Wells Fargo and its predecessor firms for nearly 50 years. We are honored that he chose to spend his last two decades as part of our group.

Bernie was a dedicated advisor and proud Charlestonian. We are privileged to call him our friend. He is missed every day by our team and his beloved Charleston community.



# *Keys to a Successful Relationship*

If we develop a successful working relationship, we can work with you to achieve your goals by developing a comprehensive investment plan.

## **What You Can Expect**

You can trust that we will consistently and responsibly perform all requested services and that we will be available when you need us.

We will:

- Treat you with respect, honesty and dignity
- Act as your advisor, putting your interests first
- Strive to acquire a complete and accurate understanding of your goals, your tolerance for investment risk and your time frame
- Explain the implications of the strategies we propose
- Keep you apprised of any updates
- Meet with you to review your Financial Strategy Action Plan

## **What We Can Expect**

Effective communication and mutual respect are essential to a successful relationship, so we expect:

- Trust
- Respect
- Honesty
- Complete disclosure
- Sincerity
- Commitment

We expect you to understand that all of our recommendations are always based on your best interest. As our client you need to know that all our investment, estate, and insurance advice will be based on the information you provide us. We expect you to participate enthusiastically in the investment planning process. Your commitment to us only ensures your financial stability and success.

## **Mutual Responsibilities**

We believe working together is essential to effective investment planning. To this end, we both need to make your investment strategies a priority. We will agree to keep each other informed of any new developments that might affect these strategies. We will also agree to take the time to review your Financial Strategy Action Plan. We will both be honest and forthcoming about your financial situation. We will work to develop mutual trust, respect, and understanding.

## **Having Wealth Shouldn't Be a Burden**

Many people spend their lives dreaming about having some measure of wealth. Be there may be days when you wonder how best to fulfill your financial responsibilities to yourself, your family, and charitable organizations you wish to benefit. That's why you should turn to the Nicholson Wealth Management Group. We have the tools and depth of expertise necessary to do the heavy lifting when it comes to managing your wealth.

## **Being able to enjoy success is best reason for achieving it.**

Talk with us about our wealth management services. Working together, we can develop a strategy and present customized strategies using our client-first philosophy and resources to help you work toward your financial objectives.



**N. Adgers Wharf 1924 With A Lincoln Phaeton and Ford Model T Center Door**

**Investments and Wealth Institute**  
**Code of Professional Responsibility**  
**Joseph L. Nicholson, CIMA®**

- Serve the financial interests of clients. Each professional shall always place the financial interests of the client first. All recommendations to clients and decisions on behalf of clients shall be solely in the interest of providing the highest value and benefit to the client.
- Disclose fully to clients services provided and compensation received. All financial relationships, direct or indirect, between consultants and investment managers, plan officials, beneficiaries, sponsors or any other potential conflicts of interest shall be fully disclosed on a timely basis.
- Provide to clients all information related to the investment decision making process as well as other information they may need to make informed decisions based on realistic expectations. All client inquiries shall be answered promptly, completely, and truthfully.
- Maintain the confidentiality of all information entrusted by the client, to the fullest extent permitted by law.
- Comply fully with all statutory and regulatory requirements affecting the delivery of consulting services to clients.
- Endeavor to establish and maintain excellence personally and among colleagues in all aspects of investment management consulting and all aspects of financial services to clients.
- Support and participate in the activities of the Investment Management Consultants Association to enhance the investment management consulting Profession.
- Maintain the highest standard of personal and professional conduct.

*All IWI certified individuals agree to abide by a Code of Professional Responsibility. They also remain up-to-date in their field by completing 40 hours of continuing education every two years.*



*The Nicholson Wealth Management Group*

**Guiding Principle**  
***Two are better than one***  
***because they have a good return for their work***  
***Ecclesiastes 4:9***

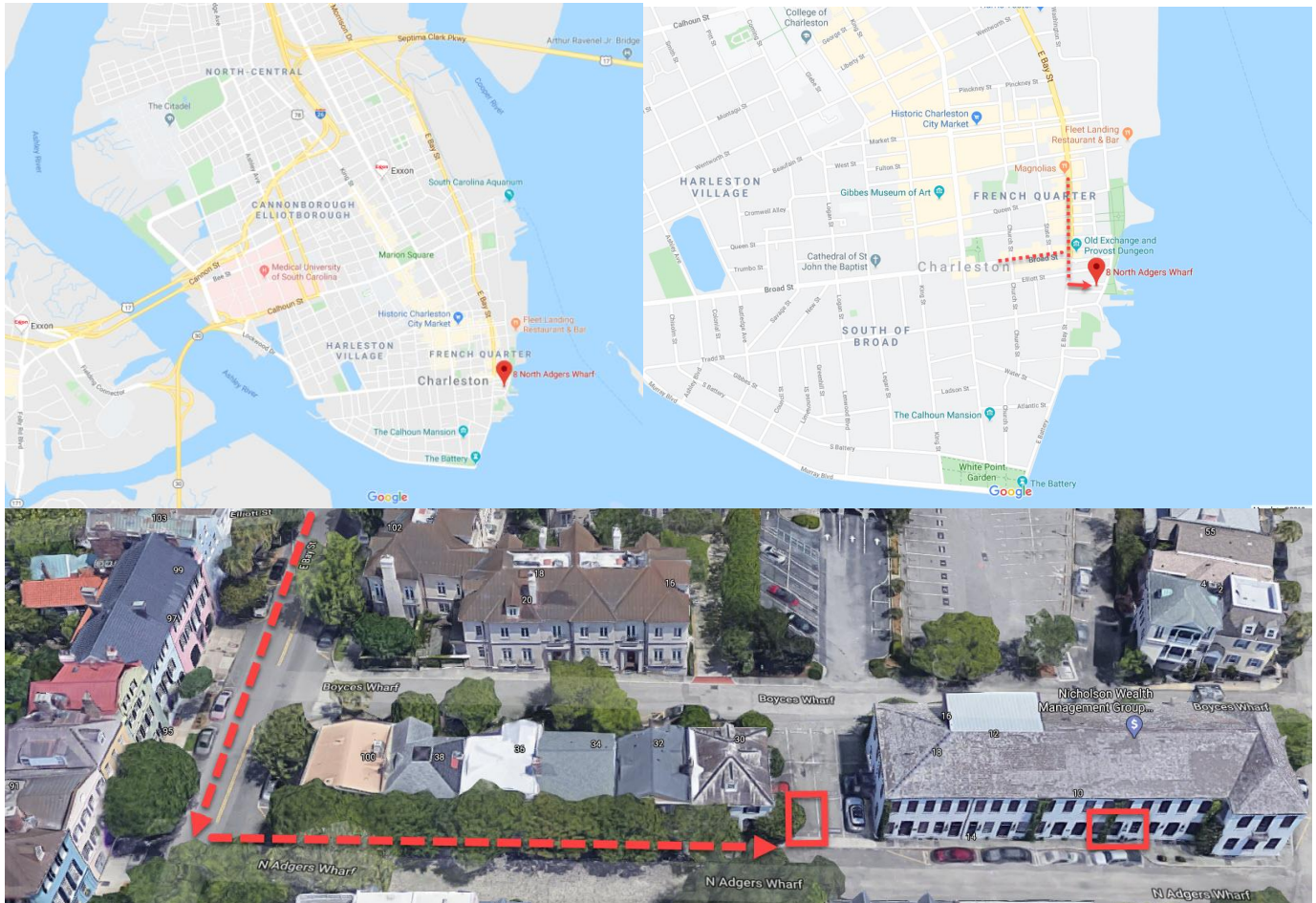
*Solomon's words are a guiding principle that help define our team's mission. We believe that a true relationship is the foundation for success. Working together with our clients we apply our diverse knowledge and skills in each relationship. We are confident that when we collaborate as a team, we can achieve more.*

## Directions

8 N. Adgers Wharf  
Charleston, SC 29401  
843-790-2625

**NICHOLSON**  
Wealth Management Group  
WELLS FARGO ADVISORS FINANCIAL NETWORK

- Take East Bay Street South toward the Battery.
- You will pass Rainbow Row (colorful town houses) on the right.
- Take the next left onto N. Adgers Wharf.
- Our office is just passed the row of townhouses and parking lot on the left.
- Reserved parking as shown below in red square.
- There is ample free, 2-hour street parking available on both sides of N. Adgers Wharf or Concord.



CAR-1021-01375

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC. Nicholson Wealth Management Group is separate entity from WFAFN.