

In Financial Life, Knowledge Leads to Peace of Mind

Financial Abundance, Inc.

The secret to the success of Financial Abundance, Inc., boils down to one all-important thing. President Paul Nichols and his team respect clients' intelligence.

That's why Financial Abundance, while a registered investment advisory firm, is really more focused on the academic science of investing and on coaching clients to help them make better decisions about their money. Nichols differentiates his approach from traditional advisors that clients encounter elsewhere. "The investing world focuses on slivers of science that are really wrapped in a marketing package."

Traditional financial planning, upon close examination, is actually designed to sell financial products. That reality led Nichols to leave the large brokerage firms where he formerly worked and to

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— Paul Nichols

open his own company. The broker/dealers didn't offer any coaching, he says; instead, they spoke a language clients didn't understand, forcing most to default to trusting their advisors. "When people hire an advisor, they think they're hiring a coach," says Nichols. "But in many cases, they're hiring a salesman."



Left to right: Justin Miller, Ashton Immel, Paul Nichols, Sherry Nichols, Deb Seaward, and Rachel Nichols

Education, Clarity, Confidence

Financial Abundance educates clients to be knowledgeable parties in the conversation. "I think there's too much focus on trust and too little on competence," Nichols says. "People are trying to find a warm fuzzy, when it's the warm fuzzy that creates many of the money demons investors need to avoid. We are fee-only investment coaches and wealth strategists. Our focus is not so much on

the portfolio construction. We do that, of course – that's the science – but we spend most of our time teaching people about the myths and truths of investing.

That fits perfectly with the firm's guiding theme: Education, Clarity, Confidence. Education provides the clarity, and clarity leads to confidence. "You'll never have peace of mind unless you have confidence," Nichols says.

Sound Coaching

People come to the firm via its training events. Then there is an interview to illuminate areas where they need coaching. The company offers classes in investing and retirement planning; there are also sessions on risk and on

the effect of longevity on income.

Financial Abundance takes education seriously, encouraging clients to get coached up. The firm provides books, CDs, DVDs and live coaching. "You don't need to know everything if you have a coach teaching you a few right things," says Nichols. "There is not a lack of information in society today, rather a lack of direction. And that's exactly what we're bringing to the table."

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 EDUCATION · CLARITY · CONFIDENCE

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