

## **BIOGRAPHIES**

*Each client is assigned an administrator and a local consultant. Our administrators have over 100 years of combined experience. This provides administrative support in which Nicholas & Hicks, Inc. can ensure that all pension and cafeteria plan administrations are performed in a timely manner.*

### ***NICHOLAS & HICKS, INC.***

#### **PRESIDENT**

**Tom K. Hicks, Attorney at Law:** has over 20 years experience in administration and consulting. He now practices in the pension and cafeteria field with experience in IRS and DOL audits. Tom became an Attorney at Law after graduating from UCLA with a Bachelor of Arts in Political Science.

#### **CONSULTANT**

**Warwick (Nick) Nicholas, B.S.:** has designed and installed over 1,500 plans in the past 20 years including Defined Benefit, Defined Contribution, 401(k) and Cafeteria Plans. He also owns Nicholas & Company, Inc. which is the affiliated office administering the section 125 cafeteria plans. Nick graduated from Chico State with a Bachelor of Science in Finance.

#### **CONSULTANT**

**Adam Zuro, B.S.:** has installed over 1,000 plans in the San Francisco Bay Area. As well as designing and installing plans, he annually meets with the business owners and plan participants to explain and discuss any changes on the operation of the plan. Adam graduated from Chico State with a Bachelor of Science in Finance.

#### **CONSULTANT**

**Leonard Roberts, B.A.:** is currently meeting with and providing seminar presentations for many of the CPA's and investment planners in the Oakland/Fremont/San Francisco area. He has over 15 years experience as a regional director of sales and marketing. Leonard graduated from Chico State with a Bachelor of Arts in Biological Sciences.

#### **CONSULTANT**

**Patrick Collar, B.S.:** is currently meeting with and providing seminar presentations for many of the CPAs and investment advisors in San Jose and the greater South Bay Area. He has over 18 years experience as a regional manager of multiple operations, marketing, finance and sales. Patrick graduated from Chico State with a Bachelor of Science in Marketing and Economics.

#### **CONSULTANT**

**Andrew Wass, B.A.:** is successfully expanding our Northern California presence into the Greater Sacramento area as well as running our Rancho Cordova office. He currently meets with and provides seminar presentations for CPA's and Financial Advisors and conducts reviews for his client base. Andy graduated from Westmont College with a Bachelor of Arts in Communication Studies.

### **CONSULTANT**

**Dave Drew, B.A.:** is currently assisting CPA's and Financial Planners in the Idaho and Utah area with design and implementation of Defined Benefit and 401(k) Profit Sharing Plans. He uses his past 20 years of experience in the academic field to educate advisors and their clients. Dave graduated with a B.A. from the University of Southern California.

*NICHOLAS, HICKS & FARMER, INC.*

### **PRESIDENT**

**Tref Farmer, B.S.:** has over 10 years experience in Administration and Consulting. He has handled numerous IRS and DOL audits. Tref graduated from Chico State with a Bachelor of Science in Accounting.

### **CONSULTANT**

**Kurt Oswell, B.S.:** is a consultant for the greater Seattle area. He currently meets with new clients to design and install plans and to review options for existing customers to optimize plan benefits. Kurt is a graduate with honors from Western Michigan University with a Bachelors of Science degree and has over 12 years experience marketing and serving customers in the Washington State region.

*NICHOLAS, HICKS & FARMERS, INC.*

### **PRESIDENT**

**Todd Farmer, B.S.:** is a consultant for the State of Oregon and Vancouver, Washington. He meets with existing clients to review options for plan changes, as well as new clients to design and install new plans. Todd graduated from Chico State with a Bachelor of Science in Business Administration.

*NICHOLAS, HICKS & BETTS, INC.*

### **President**

**Miley Betts, B.S.:** Since moving from California to establish the Colorado office in 2004, Miley has implemented over 200 retirement plans. As well as meeting participants and sponsors to discuss plan provisions, he is still meeting with many of the CPA's and investment planners in the Denver area. His prior experience includes Controller of an established company. Miley graduated with distinction from Sonoma State University with a Bachelor of Science in Accounting.