

B.S.A. & Associates

Benefit Solution Advisors

**Nick Norton Partner/Educator
West Coast Director of Operations**



Nick graduated from Saint Mary's College of Moraga in June of 1989 and began working as an independent Life and Annuity representative. He assisted nurses and teachers with their 403 B & other retirement planning needs. By 1994, Nick expanded his practice to assist Federal Employees and their Agencies with retirement training, seminars, and workshops. Nick became a Certified Federal Benefit Specialist in 1997 with a Government contractor where he met his current partner of B.S.A. & Associates, Mike Ryan.

Nick and B.S.A. currently share office space with a San Diego, CA, based company called Business Management Solutions (B.M.S.), a Tax and Financial Services firm. Nick's role is to provide the B.S.A. holistic-based retirement planning strategies and solutions to the B.M.S. clients. These Strategies and Services have allowed BMS to expand to new locations in Nevada and Arizona.

Nick continues to provide the B.S.A. Educational Workshops and Seminars for Government Employees across the West Coast and Central Plains. Nick's expertise and emphasis include protecting all of a clients assets from many eroding factors: including taxes, technological change, propensity to consume, disability, long term care, out-living your assets, death and losing your money in the markets. The BSA "Financial Model" that Nick prepares simplifies the process of accurately measuring and verifying all of your current efficiencies or inefficiencies and allows a "Road Map to a Financially Successful Retirement" to be implemented.

***Nick and B.S.A. Provides its Clients and Seminar Attendees the Following:
via our Benefit Analysis & Financial Model follow up consultation process.***

- **More or better benefits under guaranteed basis**
- **Reduced elements of risk and reduce future taxes**
- **Increase client's cash flow/money supply now and through retirement**
- **Little or no impact on client's current lifestyle and budget**
- **Potential solutions and strategies that are verified mathematically and contractually guaranteed.**

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