



## **Terea Nicolai**

Disability Income Specialist

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Terea has over 25 years of experience in the disability insurance marketplace. Her proficiencies come from past experiences working at Mass Mutual, MetLife, UNUM, Paul Revere, Provident, and The Standard in both group and individual DI departments. She is nationally recognized for her talents in the disability insurance industry and well-respected among her peers. Her multitude of skills includes disability case design, case management, and contracting. Her health underwriting experience over the years have continued to assist the life underwriting staff with business processing.

Terea lives in Sun City with her husband Sean. She has over a dozen grandchildren, who help keep her vibrant and young. When she is not spending time with her family, she enjoys traveling, cooking, and actively participates in her ceramics club.



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