

PROFESSIONAL BIO



HELPING FINANCIAL ADVISORS **HELP THEIR CLIENTS.**

TEREA NICOLAI

DISABILITY INCOME SPECIALIST

Terea believes in having a positive influence on those around her, listening to their concerns and needs, keeping a good attitude and being mindful to speak in ways that are both helpful and considerate. Along with her 25 year of experience in the Disability Insurance marketplace, including more than 10 years with IPG, this means that you, as an advisor, will receive both expertise and personal care as you work through the process with your DI application. Terea has been licensed for Life, Health and Disability for most of 31 years. 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. Terea is committed to treating her “customer”, whether an advisor or carrier contact with common courtesy. Terea delights in her five children, 4 step children and more than a dozen grandchildren! She loves to travel, having visited more than a dozen countries in Europe, and cruised the Caribbean. Her favorite place on earth is the island of Moorea in French Polynesia. Having moved to Arizona from Illinois in 1983, she and her husband Sean now live in Sun City.