oswaldfinancial

R. SCOTT NICHOLLS, QPA, QKA, CPFA

Client Executive

216-777-6120 | rnicholls@oswaldfinancial.com

ABOUT ME

I'm R. Scott Nicholls, a dedicated advisor who is passionate about helping clients provide a best in class 401(k) plan for their employees. This includes reducing fiduciary risk through prudent and consistent plan reviews and investment monitoring.

LIFE PHILOSOPHY

"ADVERSITY BUILDS CHARACTER AND PROVIDES AN OPPORTUNITY FOR OUR GREATEST ATTRIBUTES TO SHINE"

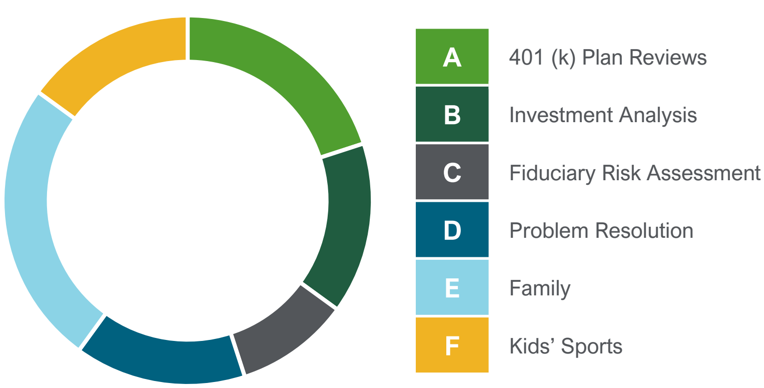
PROFESSIONAL STRENGTHS

- Service
- Responsive
- Team Player
- Proactive

PERSONAL STRENGTHS

- Positive Attitude
- Loyal
- Integrity
- Committed

WEEK IN THE LIFE



EXPERIENCE

Client Executive

Oswald Financial, Inc.

2021 - present

I serve as the plan sponsor's dedicated service contact to identify, strategize, convey, and execute efficient retirement benefit solutions to reduce fiduciary risk.

Client Service Manager

Oswald Financial, Inc.

2016 - 2021

401(k), NQ and DB Plan Team Lead

Charles Schwab

2003 - 2016

At this stage in my career, I was responsible for integrating unique service models and outside trading platforms into the Schwab recordkeeping system. This also included developing complex processing procedures and mitigating risk for new plan conversions.

Client Service Analyst

Key Bank

2001 – 2003

In my early career, I was a dedicated 401(k) analyst supporting client managers with their client's plans. This entailed preparing plan health reports, reconciling trust accounts and being the day-to-day contact for clients that had questions about their 401(k) plan

EDUCATION

BS in Accounting and Finance

Baldwin-Wallace

1994 - 1998

PROUD OF

My entire 24-year career has been spent in the 401(k) industry helping plan sponsors and participants meet their retirement goals.

Being a Credentialed Pension Administrator for the last 20 years with the American Society of Pension Professionals and Actuaries.