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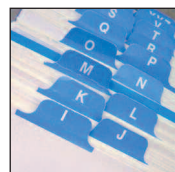
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Cover Story: *Cisick Nester Insurance & Financial Services offers a personal touch while solving big issues for employers, employees, and individuals seeking Individual Medical Insurance, Employee Benefits, Medicare, Life insurance, and Financial Services (IRA, 401K, and retirement plans).*



28-29: *A variety of gift giving options, dining, and services to help make your holiday unique and special.*



31-35: *Browse the Business Marketplace to grow your business, network, and keep your money local.*



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CISICK NESTER INSURANCE & FINANCIAL SERVICES



PETER CISICK



BRYAN NESTER

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Big Agency Solutions, Small Agency Attention

They say that competition is good for business. In some cases, collaboration can be even better. Just ask independent insurance brokers Bryan Nester and Peter Cisick, who met six years ago while resolving a situation involving competition for the same customer. During their amicable phone conversation, they quickly realized that they had a great deal in common. They both shared the same family values. They shared a common love of what they both do for a living, helping others by providing necessary and needed insurance products. They shared the same passion and commitment to providing the best possible customer service to their clients. That initial conversation led to a series of lunch meetings.

Within a year, on a handshake agreement, Peter and Bryan decided to combine their talents and form Cisick Nester Insurance & Financial Services, offering expert “big agency solutions with small agency attention,” applying a personal touch while solving big issues for employers, employees, and individuals.

Areas of Expertise & Working With Others

Peter’s areas of focus are group and individual medical, life, and disability products with expertise in retirement programs such as IRA’s and other employer sponsored retirement programs.

Bryan brings expertise in Group Health Insurance, Medicare plans, Life Insurance, Long-Term Care and other supplementary employee benefits; such as, Dental, Short-Term and Long-Term Disability.

Bryan and Peter also partner with other brokers, planners and agencies to help their customers with products, like group benefits, that they may not be as familiar with as with their core business. Cisick Nester has created a reputation for both quality service and the ability to work cooperatively with other brokers and financial planners. Likewise, Bryan and Peter refer out requests for products they do not specialize in, such as auto and homeowners insurance, to experts in those product areas.

“We specialize in providing personalized service and we’re there to help our clients whenever and wherever they need us.”

The Personal Touch

Insurance rates are filed with the state, which means they are relatively uniform regardless of agent or broker. The difference is the level of service provided. Peter and Bryan have built a well-earned reputation for helping their clients wherever and whenever they need it. Clients have their direct phone numbers. They will come to your home or office and design an individualized plan that specifically meets your needs. If, for example, a client needs to change a beneficiary, Bryan or Peter will drive to their home or office and help them fill out the form and then submit it for them.

They’ve also found that group health insurance has become a confusing area for many small business owners. Peter and Bryan are happy to assist employers with the entire enrollment process, including the benefits meetings, collecting the applications and waivers from each employee, answering questions, etc. Bryan says, “We specialize in providing personalized service and we’re there to help our clients whenever and wherever they need us.”

About Peter and Bryan

Peter Cisick grew up in Mont Clare, PA and graduated from Montgomery County Community College with an Associate’s Degree in Business Management. He began his insurance career in 1994 as an insurance and financial products specialist. Since starting his career, Peter has obtained professional designations of Chartered Life Underwriter and Chartered Financial Consultant through the American College in Bryn Mawr, Pennsylvania. Peter resides in Skippack, Pennsylvania with his wife and four children.

Bryan Nester grew up in Ohio and started working in the family business — vending machines and sports merchandising — at an early age. Working in the family business taught Bryan how to run a successful business. He graduated with a Bachelor’s degree in Business from Baldwin Wallace College, now Baldwin Wallace University, and has been an independent agent since 2007. He started implementing indemnity plans in small businesses and has since become a full benefit broker for businesses and individuals alike. Bryan resides in Limerick, Pennsylvania with his wife and child.

Services

Cisick Nester Insurance & Financial Services specializes in the following:

- Individual Medical (dental, disability, health, life insurance, long-term care, Medicare supplements, and travel insurance)
- Employee Benefits (health, selective executive retirement plans, incentive plans, disability, dental, life insurance, and voluntary products)
- Medicare
- Term and permanent life insurance
- Financial Services (IRA, 401K, and retirement plans)

As brokers, Bryan and Peter represent more than one hundred different insurance companies, and they cover Berks, Chester, Bucks, Montgomery, Delaware, and Philadelphia counties in Pennsylvania, along with parts of New Jersey and Delaware, and beyond.

Ready to Serve

Bryan and Peter are ready to serve individuals and business owners looking for objective advice and help with their Medicare and employer health insurance plans coming up for renewal in November, December, January, and beyond. Open enrollment for changing some Medicare plans runs from October 15 – December 7.

Peter and Bryan always have their clients’ best interests in mind and back that up with personalized service, their experience, and expertise, and a network of brokers, financial advisors, and agencies that can provide whatever insurance or financial services their clients may need. Peter explains, “Everything we do, we do on behalf of our customers. We truly work for our customers.”



INSURANCE & FINANCIAL SERVICES

For more information about Cisick Nester Insurance & Financial Services, please call Bryan at 610.585.7278 or Peter at 610.247.6842, and visit www.cisickandnester.com.

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