

Item 1 Cover Page



*Research-based Solutions • Personal Attention*

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**Nicole R. Luckie**  
Investment Advisor

Item 2 Educational Background and Business Experience

Education

- BS in Finance – Financial Planning Concentration 04/2021
- Obtained Pennsylvania Property/Casualty Insurance License in 06/2023
- Obtained Pennsylvania Life/Health/Accident Insurance License 05/2024

Business Experience

- Started at Logan Branch Insurance, LLC 04/2023
- Obtained Property/Casualty Insurance License in 06/2023
- Started at Nestlerode & Loy, Inc. in 03/2024

Honors

- Distinguished Student Award 04/2021
- Summa Cum Laude 04/2021

Item 3 Disciplinary Information

Nicole has a clean disciplinary history with no complaints or regulatory actions against her since her career began.

#### Item 4 Other Business Activities

Insurance License for Variable and Life held through Nestlerode & Loy, Inc. Commissions are paid by issuing companies, and NLI has policies and procedures in place to monitor client risk and suitability.

#### Item 5 Additional Compensation

- Insurance License for Variable and Life held through Nestlerode & Loy, Inc.

The receipt of additional compensation creates a conflict of interest because it provides an incentive to recommend investment products based on the compensation tied to those products. Investment advisor representatives of the firm endeavor always to act in your best interest and to only recommend investments that are suitable for you. We have policies and procedures in place to monitor all Client transactions.

- Broker Dealer

Nicole Luckie and Nestlerode & Loy, Inc. are registered with FINRA as broker dealers. In this capacity commissions and 12b-1 payments can be earned by the company and/or individual which can create a conflict of interest. Mutual funds that pay a commission or 12b-1 payment are avoided in managed accounts when possible. If a fund pays a commission or 12b-1 payment in a managed account it is refunded to the client through RBC, allowing us to avoid the conflict.

- Distribution, Rollover Services and Transfers

The Financial Institution and its Advisers may recommend that you take a distribution from your tax-preferred account or transfer from another institution and move the amount over to an Account at the Financial Institution, so that the Adviser may provide advisory services to your Investment Account. The Adviser and Financial Institution will, in turn, receive compensation for providing such services. Therefore, the Adviser and Financial Institution have an incentive to recommend that you take such distribution, transfer or rollover the proceeds to their Advisory Services.

#### Item 6 Supervision

Judy Loy as Investment Advisor will supervise all investment activities of Nicole Luckie during a two- year internship before she will be able to take the Investment Advisor examination, (Series 65). Nicole is a registered representative of the firm, licensed with FINRA. Jody Sharer as the Chief Compliance Officer (CCO) oversees the advisors and their activities.

#### Item 7 Requirements for State-Registered Advisers

Nicole will work with Judy over the next two years as a registered representative and trainee who will then be able to take the required examinations to work as an Investment Advisor Representative. During her training Judy Loy and Jody Sharer will supervise her activities.