



**George Nichols III, CAP®**  
President & CEO  
The American College of Financial Services



George Nichols III, CAP® currently serves as the 10th president and CEO in the storied history of The American College of Financial Services. He continues to draw motivation from founder Solomon S. Huebner’s pioneering 1927 vision while empowering The College to usher in the next century of excellence.

A life of private sector experience and public service brought Nichols to The College, and he shares its commitment to benefit society by educating and influencing the financial services profession. He joined The College after a 17-year stint at New York Life, where he held principal roles in sales, P&L, strategic initiatives, and public policy. In 2007, Nichols was named to the company’s executive management committee, a group of senior executives tasked with assisting the CEO in setting company policy. As a special assignment, he led an effort to identify the leadership traits of the New York Life executive of the future. Nichols also served as executive vice president in the Office of Governmental Affairs, a position encompassing all the legislative, regulatory, and public policy issues at the company.

Prior to joining New York Life, Nichols was the State of Kentucky’s first Black insurance commissioner, leading regulation of the state’s \$10 billion insurance industry through his expertise in health insurance reform and financial services integration. He gained this knowledge through stints as the executive director of the Kentucky Health Policy Board, vice president of marketing for Athena of North America, executive director of product development with Blue Cross Blue Shield of Kentucky, CEO of Central State Hospital in Louisville, and executive assistant to the Commissioner of the Kentucky Department for Mental Health Services. In 2000, Nichols was also named the first Black president of the National Association of Insurance Commissioners.

Nichols has been acclaimed for his efforts to drive transformative change in diversity and inclusion in the financial services profession and elsewhere. Savoy, a leading Black business and lifestyle magazine, named him among the “Most Influential Black Corporate Executives” twice: in 2012 and 2018; and among the “Most Influential Black Corporate Directors” in 2021. He was also named to Forbes’ inaugural 2021 edition of “[The Culture 50 Champions](#),” which identified models of business excellence in various industries who uplift Black and Brown communities through their craft and philanthropic efforts.

Because of his bold leadership in launching The College’s Center for Economic Empowerment and Equality and its Four Steps Forward plan to promote upward mobility and wealth creation starting with Black America and expanding to all underserved communities, Nichols was honored as one of “[The Ten to Watch in 2021](#)” by WealthManagement.com. In 2022, he won a ThinkAdvisor LUMINARIES award for Executive Leadership, followed by InvestmentNews’ recognition in 2023 for the year’s See It, Be It role model. Additionally, Nichols is the inaugural recipient of the [Alonzo Herndon Award](#) by *Business Insurance Magazine*. This award is in honor of the founder of Atlanta Life Insurance Company, one of the United States’ largest and most successful Black-owned businesses.

Nichols currently serves as chair of the national board of trustees for City Year, a non-profit organization committed to partnering with teachers and school leaders in urban areas to provide high-impact student, classroom, and school-wide support. He sits on the boards of Reinsurance Group of America and OneAmerica Financial. Nichols also serves on the board of the Cobbs Creek Foundation, which seeks to provide opportunity for the diverse youth of Philadelphia through a state-of-the-art golf and educational campus at the site of the city’s first public golf course, founded in 1916.

Nichols received his associate degree from Alice Lloyd College, a faith-based liberal arts school in eastern Kentucky, before earning his bachelor’s degree from Western Kentucky University. He began his career in financial services after receiving his master’s degree from the University of Louisville. Nichols earned the Chartered Advisor in Philanthropy® designation after completing The American College of Financial Services’ program for philanthropic planning in 2023.

He continues to lean on the love of his family—wife Cynthia Jean “CJ” and three adult children—and his unyielding faith to navigate the journey that brought him to this distinguished institution.