



Curtis S. Francisco CFP®, AIF®

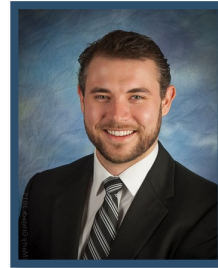
Joseph C. Francisco AIF®

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Securities and Advisory Services Offered through
Commonwealth Financial Network® Member
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What is an Accredited Investment Fiduciary?

AIF® designees have acquired a thorough knowledge of fiduciary responsibility; a fiduciary is required by law to always act in the best interest of their client, beneficiary, or retirement plan participant. AIF designees have successfully completed a program on investment fiduciary standards of care at the Center of Fiduciary Studies and have passed a comprehensive examination of the **27 Prudent Investment Practices**. Designees are also required to adhere to continuing professional educational requirements, which keep them abreast of recent events in the industry that affect every fiduciary.



Asset Advisory Services, Inc.
The Retirement Planning Specialists