

# 2018 Registered Fiduciary



Profit from a Superior  
Standard of Care!

*The Registered Fiduciary (RF™) certification is awarded to financial professionals who have demonstrated the ability to act as competent financial fiduciaries by satisfying DALBAR's requirements of having the pertinent educational qualifications and licenses, learned required skills, and having passed an annual background check.*

*As a holder of the RF™ certification this financial professional has agreed to always act in the best interest of clients.*

*In recognition of this accomplishment, DALBAR grants the rights to use the RF™ certifications and presents this Certificate to:*

*Michael M Smith CFP  
ProFocus Inc.*

November 20, 2018

*Date*

*Valid through 31, December 2019*

A handwritten signature in black ink, appearing to read 'L. Harvey', written over a horizontal line.

*Louis S. Harvey, President*

*DALBAR, Inc.*

