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**Committed to honest financial advice**

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Vivian has 40 years of experience in the financial services industry. Becoming an independent agent, simply means that I am not bound or restricted to use certain proprietary or company sponsored products. I have thousands of financial products available to me than I can use to best fit your unique financial situation and goal. This should be very important to you.

Equally important is my affiliation with Money Concepts International. They provide access to these

Products as well as a technology platform that helps me be efficient in the day to day activities. But

most important they also provide a support network of education and experience which helps to sharpen my skills ultimately benefiting you.

Next you should know that you are very important to me. My livelihood resides in the satisfaction

of my clients. I will strive to make you pleased with my service and I will work diligently to help you reach the financial goal that has brought you here to me.

Independent contractor of Money Concepts International, Inc.

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