

**Item 1: Cover Page for Part 2B of Form ADV:
Brochure Supplement
January 2025**

JOSEPH A. PENCE, ChFC®, AIF®

Financial Advisors Network, Inc.
d.b.a.
Financial Advisors Network

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Tustin, CA 92780
(866) 526-7726

Firm Contact:
Brian Douglass, Chief Compliance Officer

Firm Website Address:
www.financialadvisorsnetwork.net

This brochure supplement provides information about Joseph A. Pence that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Douglass, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph A. Pence is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 2955554.

Item 2: Educational Background & Business Experience

Joseph A. Pence

Date of Birth: 08/13/1971

Educational Background:

- 1993 – Bachelor of Arts in Liberal Studies; The Masters University, Santa Clarita, California
- 1991 – Liberal Studies; Orange Coast College, Costa Mesa, California

Business Background:

- 06/2020 – Present; Financial Advisors Network, Inc.; Financial Advisor and Investment Advisor Representative (IAR)
- 10/2019 – 06/2020 Financial Advisors Network, Inc.; Paraplanner and Investment Advisor Representative (IAR)
- 05/2018 – 07/2019 Cooper McManus
- 01/2015 – 05/2018 Financial Advisors Network, Inc.; Paraplanner

Exams, Licenses & Other Professional Designations:

- Accredited Investment Fiduciary (AIF®) – 02/2020
- Chartered Financial Consultant (ChFC®) – 09/2019
- Series 66 – 04/2014
- Series 7 – 12/2013

Chartered Financial Consultant® (ChFC®)

The ChFC® designation is offered by The American College. Designation holders are required to serve clients with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients. Each ChFC® has taken 9 or more college-level courses on all aspects of financial planning. The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

Accredited Investment Fiduciary (AIF®)

The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF® Code of Ethics. In order to maintain the AIF® designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to your evaluation of Mr. Pence.

Item 4: Other Business Activities

Mr. Pence does not have any outside business activities to report.

Item 5: Additional Compensation

We have nothing to disclose in this regard.

Item 6: Supervision

Brian Douglass, Chief Compliance Officer, supervises and monitors Mr. Pence's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Douglass if you have any questions about Mr. Pence's brochure supplement at (866) 526-7726.