

PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PROTECTING WEALTH"

ONE PLAN AT A TIME

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October 4, 2023

Mr. Robert E. Tucker
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Dear Bob:

Consider Year End Planning

There's only one quarter remaining in 2023. Thus far equity markets have recovered somewhat, but this last quarter has seen downturns again.

	<u>12/31/22</u>	<u>3/31/23</u>	<u>6/30/23</u>	<u>9/29/23</u>
Dow	33,147	33,274	34,408	33,508
NASDAQ	10,467	12,222	13,788	13,219
S&P 500	3,840	4,109	4,450	4,288

Source: www.finance.yahoo.com

Fixed Income markets are offering notable returns. Of note is that yields are about 5.3% for a One Year Treasury Bill, and they are state income tax free. Check out what your bank is paying on Checking, Savings, and Money Market accounts, and let me know if you have an interest in discussing Treasury Bills or other Fixed Income offerings.

So, a final look at your planning – Investment planning, Insurance planning, tax planning and legal planning – may be in order. We are eager to assist whenever possible. Just let me know if you would like a discussion.

A REGISTERED INVESTMENT ADVISOR

Securities offered through Grove Point Investments, LLC, Member FINRA/SIPC
Professional Financial Services, Inc., is not affiliated with Grove Point Investments, LLC. or its subsidiaries.
Investment Advisory Services offered through Professional Financial Services, Inc.

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Annual Planning Calendar for 2024

It is a pleasure to enclose our annual Month at a Glance Calendar for 2024. I hope you find it useful, but if not, please feel free to give it to friends, family, or colleagues.

Special Authorization to Disclose Information

For the past several years there has been an increasing focus by regulators on how financial services professionals interact with elderly clients. The concern is that attention is paid to those who might exhibit diminished capacity and/or those who are making unusual requests. Know that I encourage family members to feel free to attend any meeting or interaction we have with their relative assuming the client approves.

I have also had several occasions where relatives, usually adult children, call and want information. So, enclosed is a Special Authorization to Disclose Information Form. If you haven't done so already, I am requesting and urging you to complete this form if you deem appropriate and return it to me for your permanent file. There have been occasions that it has been used and has proven to be invaluable. Note that this form DOES NOT AUTHORIZE a family member to take any action, but it gives the authority to discuss things as needed. PLEASE TAKE THIS SERIOUSLY. If you haven't already given this to us, or if you would like to update or change your previous authorization, please complete it and email, fax or mail it back to us.

Conclusion

Have a great final quarter, and as always, thank you for the continued opportunity to be of service.

Warmest Personal Regards,



Robert E. Tucker, CLU
Chartered Financial Consultant

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Enclosures

This material represents an assessment of the market environment at a specific point in time and is not intended to be a forecast of future events, or a guarantee of future results. Past performance is no guarantee of future results. The S&P 500 Index is an unmanaged index of 500 common stocks that is generally considered representative of the U.S. stock market. Performance of an index is not illustrative of any particular investment and the performance figures quoted are historical. It is not possible to invest directly in an index.

Special Authorization to Disclose Information

As of _____, I authorize Robert E. Tucker and/or Professional Financial Services, Inc.
Date

to discuss any and all of my investment and/or insurance records with the individuals listed below. It does **not** give the individual listed below authority to make any trades, withdraw any funds, or make any changes.

Relationship to You

Name: _____

Address: _____

Phone: _____

Email: _____

Name: _____

Address: _____

Phone: _____

Email: _____

Name: _____

Address: _____

Phone: _____

Email: _____

This authorization can be used unless and until I notify Robert E. Tucker / PFS, Inc. by written notice that I am rescinding and/or changing it.

I agree to defend, indemnify and hold harmless Robert E. Tucker/PFS, Inc., its successors, assigns, parent and subsidiary companies, affiliates, and employees of PFS, Inc. from any and all liability, claims, judgments, losses, damages or expenses, including but not limited to reasonable attorney's fees, arising out of or relating to their actions or omissions pursuant to this authorization.

Print Your Name

X _____
Your Signature

Date of Execution

Please return via mail, email or fax to:
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This article is historical and based on information that was current at the time of initial print. It contains information that has changed. Staff and business names may have changed.

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