

PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PROTECTING WEALTH"

ONE PLAN AT A TIME

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Mr. Robert E. Tucker
10913 Lawyers Rd.
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Dear Bob:

Commentary

It's been a phenomenal year thus far. We are approaching the anniversary of the financial meltdown. If memory serves me, at its lowest point in early 2009, the Dow was about 6,500. As I write this letter, it's now over 16,600 and that's after a week or so of correction.

One might ask, "When is a major correction coming?" Well, if I knew the answer, I'd be mega wealthy. However, it strikes me that the advice to consider is the same as it was in 2008-2009.

First, do you have enough in cash reserves to cover 6 – 12 months of after tax expenses?

Second, are your assets broadly diversified using a variety of asset classes and types of investments? If so, my advice is that you should stay as you are and attempt to add to your regular investing.

Please don't hesitate to call me to discuss (1) any issues or concerns and/or (2) investment opportunities you would like to consider.

Email Communications

As you know, we have implemented a new process for communicating with you more frequently. Over the last 3 months, we've sent articles of interest and economic updates. I hope you find this information helpful and interesting. Please feel free to give me any suggestions for future emails.

Tax Planning

I am pleased to enclose a "Year End Tax Planning Guide" for 2014. I hope you find the information contained in it to be helpful.

Annual Privacy Notice

Enclosed is our Annual Privacy Notice. Please be assured we do not release **any** of your personal information to anyone without your direction.

A REGISTERED INVESTMENT ADVISOR

Securities offered through H. Beck, Inc., Member FINRA/SIPC
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Investment Advisory Services offered through Professional Financial Services, Inc., A Registered Investment Advisor
Robert E. Tucker is a registered Representative of H. Beck, Inc., which is unaffiliated with Professional Financial Services, Inc.

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Emails I Receive

Recently, I received two emails I thought you might find interesting. The first one is a one pager on how to detect the "**Signs of a Stroke**", which is enclosed. We've checked it out, and the information it contains is accurate. Please take a moment to read it.

Also enclosed are "**Ramblings of a Retired Mind**" and "**Gentle Thoughts for Today**". They stood out to me, as humor and wisdom combined. I hope you find them as amusing (and truthful) as I did.

Annual offer to deliver Form ADV

Every year we must file an updated Form ADV, which is our Registered Investment Advisor Registration with the securities departments in the District of Columbia, Maryland, and Virginia. We would be pleased to provide a copy of our official registration document to you and to any of your friends or colleagues. Just let us know if you would like a copy.

Staff Notes

Our newest employee, Karen Sine, completed her 1st year of employment on June 30th, and Faye West completed her 8th year back in early May.

I am extremely blessed to have both of them. They are exceptionally caring and diligent, and they make my life much, much easier. Their mission is to serve you. Please don't hesitate to call them if you can't reach me. In fact, you may want to call them first!

Don't Forget Insurance

In addition to planning and investments, it's important to stay focused on having adequate insurance coverage of all types. We are prepared to discuss with you and to help you understand **life insurance, disability insurance, and long term care insurance**. While no one likes to pay premiums, these coverages can (and usually are) critically important parts of any sound financial plan.

Final Note

As always, thank you for the continued opportunity to assist you. We value our relationship with you. Karen, Faye and I extend our best wishes for you to continue to have a safe and fun summer! Please let us know if you feel we can be of assistance in any way.

Best personal regards,



Robert E. Tucker, CLU
Chartered Financial Consultant