

PROFESSIONAL FINANCIAL SERVICES, INC.

“DESIGNING AND PRESERVING WEALTH”

ONE PLAN AT A TIME

ROBERT E. TUCKER
PRESIDENT
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RESTON, VIRGINIA 20191
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website: www.pfsinc1.com

October 1, 2025

Mr. Robert E. Tucker
10913 Lawyers Road
Reston, VA 20191

Dear Bob:

First, it's a pleasure to enclose our 2026 Monthly Planning Calendar. It's our annual gift to you, and I hope you find it useful. If you don't think you'll use it, please feel free to give it to a family member, friend, or colleague.

Second, as a Registered Investment Advisor, Professional Financial Services, Inc. files disclosure documents every year known as FORM ADV and Parts A and B with the Departments of Securities in Virginia, Maryland, the District of Columbia, and Florida. These documents fully discuss everything about us, how we do business, and various disclosures. If you would like a copy, please let us know, and we'll be glad to send a copy to you.

Third, contained with this letter are the following:

1. Annual Privacy Notice for LPL Financial.
2. Annual Privacy Notice for Professional Financial Services, Inc.
3. Important Announcement regarding text messages to me.
 1. Trusted Contact Person form.
 2. Authorization to Disclose Personally Identifiable Information.

Please review the important announcement noted in item 3. All TEXT messages to me should be sent to 571-544-7464. Please do NOT use my cell phone number.

Securities offered through LPL Financial, Member FINRA/SIPC
Investment Advice offered through Professional Financial Services, Inc.,
a Registered Investment Advisor and separate entity from LPL Financial

October 1, 2025

Page Two

Please refer to Item 4 above. Even if you have previously provided a Trusted Contact Form, please complete and return to me the enclosed Trusted Contact Person Form. The purpose is to authorize us to talk with whoever you identify about your assets with us. We will not take or execute any instructions given by the authorized person, but we will ONLY give them information if you have a form on file with us. If you want to designate multiple people, please send us a form for each one.

Item 5 above is a form we need from you identifying any person, e.g. CPA, attorney, trust officer, etc., that you give us permission to give them personal identifiable information on you, e.g. Account statements, tax returns, insurance policies, etc. We will only do so if you've given us authorization.

Please return these forms to me by mail. I don't want to take any chance that someone could hack your or our email and give us a false authorization.

Also, know that we will not accept any instructions from you to liquidate and send funds to you at a different address or to any third party without confirming with you that YOU are giving the instructions. We will ask you questions so that we know it's you making the request. These extra measures are to ensure that AI created bogus requests are not processed.

Have a great Fall season!!!

Best personal regards,

A handwritten signature in black ink, appearing to read "Rob Tucker". The signature is fluid and cursive, with a large initial "R" and "T".

**Robert E. Tucker, CLU
Chartered Financial Consultant**

dfw

enclosures

Facts	What Does LPL Financial, LLC Do with Your Personal Information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and Income • Investment experience and Assets • Account transactions and Retirement assets When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons LPL chooses to share personal information; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does LPL Share?	Can You Limit This Sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and service to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you For more information, please see the below section ' Additional Information About How to Opt-out '	Yes*	Yes

Questions?	Go to www.LPL.com
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* This does not include customers of Equitable financial professionals, whose information is not shared with nonaffiliates for marketing purposes.

Who We Are	
Who is providing this notice?	<p>LPL Financial LLC and its affiliates (collectively, LPL). Our affiliates include the following:</p> <ul style="list-style-type: none"> • Allen & Company of Florida, LLC, DBA Allen & Company • PTC Holdings, Inc. • The Private Trust Company, N.A. • Bay Financial Associates, LLC FRG Holdings, LLC Fortigent, LLC • LPL Insurance Associates, Inc. • Fiduciary Trust Company of New Hampshire
What We Do	
How does LPL protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files.</p> <p>Our online environment uses security technologies, including layered security and access controls over personal information. For further information, please visit LPL.com and search “How LPL Financial Secures Your Information.”</p>
How does LPL collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account. • Enter into an investment advisory account. • Apply for insurance. • Tell us about your investment or retirement portfolio. • Seek advice about your investments. <p>We also collect your personal information from others such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information • about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing on an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliates include companies with an LPL Financial name; financial companies such as The Private Trust Company, N.A; non-financial companies and others.</p>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>We may share information with non-affiliates, which include an independent representative's new brokerage or investment advisory firm, or banks/credit unions associated with accounts established through LPL representatives.</p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p>

	This may include banks, credit unions or other financial institutions with which we have a joint marketing agreement.
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Other Important Information
<p>California Residents: We will not share information we collect about state residents with companies outside LPL unless we have your consent or the law allows. We will limit sharing for joint marketing to where you have provided consent consistent with California law.</p> <p>North Dakota Residents: We will not share information we collect about state residents with companies outside LPL unless we have your consent or the law allows.</p> <p>Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p>

Additional Information About How to Opt-out
<p>For clients of LPL financial professionals also affiliated with a bank, credit union or other financial institution ("Institution"): LPL may share your information with your financial professional's Institution so they may inform you about their products and services that may be of interest to you. You can exercise your right to opt-out from this type of sharing by visiting https://privacy.lpl.com/content/lpl-www/ccpa/financialinstitution.html or by calling (855) 804-3041.</p> <p>For clients of independent investment advisor firms or independent financial professionals: Should your independent financial professional terminate their relationship with LPL, they may be permitted to share your personal information with their new brokerage or investment advisory firm. If you would like to opt-out from this type of information sharing, please complete and mail the form ("Mail-In Opt-Out Form") below to:</p> <p>LPL Financial Attn: Privacy Office 1055 LPL Way Fort Mill, SC 29715</p> <p>By completing and returning this form, I am instructing LPL to limit the personal information that my financial professional is permitted to take if he or she moves to another brokerage or investment advisory firm. Please note that LPL Financial participates in the Protocol for Broker Recruiting ("Protocol"). LPL will permit your financial professional to take your name, address, phone number, email address and the account title of the accounts serviced (or additional information as permitted if the Protocol is amended) if your financial professional joins another Protocol firm. The retention of this limited information by your financial professional under the Protocol may occur even if you have exercised your rights to limit information sharing as described above. For accounts held jointly by two or more persons, the privacy choices made by any account holder apply to all joint holders with respect to the account.</p> <p>In order for your Opt-Out election to be effective, you must complete ALL of the following information:</p>
Mail-In Opt-Out Form
Name (please print clearly):
Address:
City: State/Zip: Phone Number:
Name of LPL Financial Professional:
Signature: Date:

Professional Financial Services, Inc.'s Privacy Notice

Protection of Your Personal Financial Information

Who PFS Is: Professional Financial Services, Inc. (PFS) is a registered investment adviser in the State of Virginia. Through Robert E. Tucker, PFS provides financial products and services to the general public. PFS is providing you with this privacy policy to describe how PFS collects information about you, under what circumstances PFS may disclose the information to others, and how PFS safeguards your information in our possession.

Why PFS Collects Information: PFS collects and uses information about you in order to provide you with our financial products and services. For example, PFS uses your information to determine the suitability of our investment recommendations and to process transactions for your account.

What Information PFS Collects: The information PFS collects may include information such as your name, address, social security number, assets, income, net worth, investment experience, risk tolerance, beneficiary designations and other information from your application.

How PFS Collects Information: PFS obtains most information directly from you when you open an account or purchase financial products or services from PFS. For example, PFS may collect your personal information directly from you when you seek financial advice or advice about your investments, direct us to buy or sell securities, provide employment information, or show us your government-issued ID. PFS may also obtain information about you from third parties such as retirement plan sponsors or third-party administrators, mutual fund companies, insurance companies, your former broker-dealer or its registered representative, clearing firms, or others who provide you with financial products or services.

Information PFS Discloses: PFS may disclose information about you, as described above, to our staff, affiliates, representatives, their affiliated businesses, nonaffiliated third parties who provide you with financial products and services, and our service providers, such as a mailing company. These nonaffiliated third parties may include retirement plan sponsors or third-party administrators, mutual fund companies, insurance companies and agencies, other broker-dealers, and clearing firms. Our privacy policy is the same for current, as well as former clients. Also, if you close your account, in the process of transferring your investments, PFS may share your information with the new broker-dealer or custodian that you or your representative selects. If our representative servicing your account leaves us to join another broker-dealer, the representative may be permitted to retain copies of your information so that he or she can assist with the transfer of your account and continue to serve you at their new firm. The representative's continuing use of your information will be subject to the new firm's privacy policy. PFS may disclose information such as your name, address, social security number, date

of birth, transactional information, or other financial information when necessary for us to provide you with financial products and services or report on your account, or where disclosure is prescribed by law. For example, PFS reports your tax-related information to federal and state governments, and PFS may disclose information during the course of an audit or to law enforcement or regulatory agencies. PFS does not disclose your information to nonaffiliated companies who intend to market their products to you. For example, PFS will not sell clients' names and addresses to a catalogue or marketing company.

“Opting-out” of Third-Party Disclosures: If you do not want us to share your information (other than as prescribed by law) with the registered representative servicing your account when he or she leaves us to join another firm, you may contact PFS by calling 703-391-0299. Please note that PFS honors opt-out requests at the account level; an opt-out by one account holder will apply to all other account holders.

Securing Your Information: Our staff, affiliates, and representatives who have access to your information are required to follow our procedures reasonably designed to keep your information secure and confidential. Our physical, electronic, and procedural safeguards have been reasonably designed to protect your information.

Other Applicable Laws: The practices described are in accordance with Federal Law. PFS also follows privacy requirements under applicable state law. If a state's privacy laws are more restrictive than those stated in this policy, PFS complies with those laws.

Questions: If you have questions about our privacy policy, you may contact Robert E. Tucker. PFS appreciate your business and look forward to serving your financial service needs.

SIPC Information

Investor information about the Securities Investor Protection Corporation (SIPC) may be obtained at their website (www.sipc.org) or by contacting SIPC at 202-371-8300 to request a SIPC brochure.

FINRA Information

Investor information may be obtained at the FINRA website (www.finra.org) or by contacting FINRA at 301-590-6500. For information regarding FINRA BrokerCheck, a free tool to help investors research the professional backgrounds of current and former FINRA-registered brokerage firms and brokers, please visit www.finra.org/BrokerCheck, or call the FINRA BrokerCheck Hotline at 800-289-9999.

Professional Financial Services, Inc.

A REGISTERED INVESTMENT ADVISOR

Securities offered through LPL Financial., Member FINRA/SIPC

Investment Advice offered through Professional Financial Services, Inc.
a registered investment advisor and separate entity from LPL Financial.

IMPORTANT ANNOUNCEMENT

Please Read Carefully

My Broker Dealer now requires that anyone sending a text message to me should NOT use my cell phone number.

Text messages from you to me must be texted to this number:

(571) 544-7464

This number is for texts only, not phone calls. Please continue to use my cell phone (703) 932-1794 or office phone (703) 391-0299 for all phone calls. However, when I'm in Florida you can continue to use the office number or cell phone number, or you can reach me in Florida at (941) 220-3973.

So, again please jot down the text number above and only use it to text me.

Any texts sent to me on my cell phone will be responded to with a message asking you to re-send to (571) 544-7464.

Thank you for your cooperation.

Bob

Trusted Contact Person Authorization Form

TCP

Account Number

Instructions: This form gives permission to LPL Financial LLC, its affiliates and its associated persons, including your financial professional (collectively referred to as "LPL"), to use their discretion to contact the trusted contact person listed below and disclose information about you and your account(s) in order to:

- address concerns that you might be a victim of financial exploitation which could include fraud, coercion, or unauthorized transactions,
- address a temporary hold on a disbursement of funds or securities pertaining to possible financial exploitation or other concerns,
- confirm your current contact information,
- confirm and address your whereabouts and health status, and/or
- confirm the identity of any legal guardian, executor, trustee, holder of a power of attorney, or other person who may be acting on your behalf (such as an attorney or accountant).

The trusted contact person is intended to be a resource for LPL in administering your accounts, protecting your assets, and responding to possible financial exploitation.

This form does not authorize the trusted contact or other people to conduct transactions in your account. If you would like to do so, use the LPL Form F10 titled "Trading Authorization".

If you only want to give permission to your financial professional to share personal identifiable information to a third party such as a tax advisor, legal advisor or relative, use the LPL Form F456 titled "Permission to Disclose Personal Identifiable Information ("PII")".

If you want to add an interested party to receive duplicate statements or trade confirmations, use the LPL Form F682 titled "Authorization for Duplicate Statements Request".

Note: Your trusted contact person must be age 18 or older. LPL suggests that the trusted contact person not be someone who is already authorized to transact business on the account, or who is already otherwise able to receive information about the account, such as a joint account holder.

Please email the completed form to imaging.email@lpl.com or fax to LPL New Accounts at (858) 202-8325.

1. Account Information

If you have multiple account numbers, please list one of your account numbers in both the top right hand corner and below.

Account Number <input type="text"/>	Account Number <input type="text"/>	Account Number <input type="text"/>
Account Number <input type="text"/>	Account Number <input type="text"/>	Account Number <input type="text"/>

The information provided with this form will apply to all accounts listed on the form.

2. Trusted Contact Person Information

I decline to provide a trusted contact person at this time.

Name <input type="text"/>	Email Address <input type="text"/>
Address <input type="text"/>	
Primary Phone <input type="text"/>	Relationship to Account Holder (Spouse, Relative, Friend, Professional Relationship, Other) <input type="text"/>

This trusted contact person information supersedes any previous trusted contact person information you may have provided for the listed accounts.

3. Remove Trusted Contact Person

With this form, I instruct LPL to remove my existing trusted contact person. I do not wish to add a replacement at this time.

4. Acknowledgment

I authorize LPL to contact my trusted contact person if listed above. I understand that providing this information is optional and that I may decline to provide, withdraw or change it at any time.

Account Holder Signature

Account Holder Name (print)

Date



Permission to Disclose Personally Identifiable Information ("PII")

PIID

Account Number

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Rep ID

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Instructions: This form gives permission to your financial professional to disclose personally identifiable information to a 3rd party, (tax or legal advisor, relative or other individual) and or grant online access to Account View. This form is for financial professional use only and to be kept in the client file. Information requested below will not be provided by the LPL Home Office. Do not use this form for the following purposes:

- To disclose verification of account balance and deposits to a third party, use the "Verification of Deposit" form (F704).
- To add a trusted contact person, use the "Trusted Contact Person" form (F751).
- To give trading authorization, use the "Trading Authorization" form (F10).
- To add an interested party to receive duplicate statements or trade confirmations, use the "Authorization for Duplicate Statements Request" form (F682).

To upload to the Client record in ClientWorks, please email to imaging.email@lpl.com.

1. Account Information

Account Number	Account Name	Account Number	Account Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number	Account Name	Account Number	Account Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number	Account Name	Account Number	Account Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Authorization

I hereby authorize my financial professional to provide the following information:

- | | | |
|--|--|--|
| <input type="checkbox"/> Any information regarding the account or client | <input type="checkbox"/> Account Balance | <input type="checkbox"/> Account Distributions/Frequency |
| <input type="checkbox"/> AccountView Access | <input type="checkbox"/> Statement | <input type="checkbox"/> Tax Information (example: 1099) |

Special Instructions

3. Disclose Information to

Individual / Firm / Third Party Service Provider Name	Relationship to Account Holder	Email	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address	Telephone	Cell Phone #	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Individual / Firm / Third Party Service Provider Name	Relationship to Account Holder	Email	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address	Telephone	Cell Phone #	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Individual / Firm / Third Party Service Provider Name	Relationship to Account Holder	Email	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address	Telephone	Cell Phone #	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

4. Expiration Information

Permission Expiration: No Expiration Specify Date

5. Acknowledgment

Account Holder Signature _____ Account Holder Name (print) _____ Date _____

Account Holder Signature _____ Account Holder Name (print) _____ Date _____



Member FINRA/SIPC

