

PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PROTECTING WEALTH"

ONE PLAN AT A TIME

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

Dear Bob:

This is a special notice to my existing clients. Please read carefully.

As you may have heard, the Department of Labor has issued new regulations or rules regarding investment advice called the "Investment Advice Rule" for those having and/or opening retirement investment accounts.

Initially, there were to be requirements that had to be implemented by 4/10/17 and additional requirements to be implemented as of 1/1/2018.

In December 2016, I created two formal documents, which are PFS Inc. Registered Investment Advisor's "Code of Conduct and Ethical Behavior" and "Compliance Policies and Procedures Manual".

This letter is to notify you of their existence and that you can review them in their entirety by going to the Home Page of my website www.PFSInc1.com.

While much of their content is to establish internal policies and procedures, it is useful and important that you see exactly how Professional Financial Services, Inc. operates the investment advisory portion of our business.

The simple fact is that from my perspective nothing has substantially changed. I believe I have always acted in the best interest of each client. Now, it will be formally codified.

Please feel free to call me with any questions. I always welcome the opportunity to talk with you. I hope you're having a great 2017 thus far!

All the best,



Robert E. Tucker, CLU
Chartered Financial Consultant

A REGISTERED INVESTMENT ADVISOR

Securities offered through H. Beck, Inc., Member FINRA/SIPC
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