

PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PROTECTING WEALTH"

ONE PLAN AT A TIME

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July 9, 2013

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

It's time to give you an update, and there's much to report. So, here goes.

July 21st – August 7th

I will be out of the country with little or no access to e-mail or phone. In my absence, **please rely on Faye West**, in my office, as your **point of contact** and **source of service**. She can be reached here at **(703) 391-0299**. I'm confident she can address any issues that may arise, or in a worst case, she will know who to contact on your behalf.

If you feel you may have some need during my absence that I can address before leaving, please try to reach out to me prior to July 21st. Otherwise, I will return to the office on Thursday, August 8th.

Important Announcement

On June 28th, **Mrs. Karen Sine joined our firm**. Karen is a delightful person, is skilled in office administration, and will play an important role in our combined effort to continue to grow as a company.

There is much for her to learn, and my belief is she will exceed all expectations. I look forward to you having the opportunity to interact with her.

Dana Faye West

We are all totally excited!

Faye and her husband, Chad, are expecting their first child! Faye is expected to deliver her son in mid-October. I expect she will be on a tentative schedule as of the end of September, or earlier, and then on maternity leave for 8 weeks or so before gradually rotating back to full time work here.

The Markets

Interest rates are beginning to move up. If interest rates rise, assets in bonds or bond funds typically decline. One method for lessening the impact is to be in bonds with a very short duration or bond funds that focus on short-term duration. While rates may be edging up, I believe there's no real need to eliminate the use of fixed income (bond) investments.

A REGISTERED INVESTMENT ADVISOR

Securities offered through H. Beck, Inc., Member FINRA/SIPC
6600 Rockledge Drive, 6th Floor, Bethesda, MD 20817, (301) 468-0100

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.

The key is whether or not you have any immediate need for cash. If not, I am not recommending any significant changes at this time.

Notwithstanding the ups and downs of the equity (stocks) market in the last few weeks, 2013 has been a great year thus far. I continue to be bullish. Again, the key issues are (1) whether or not you need cash right now or in the immediate future and (2) whether or not you have a time horizon of 5-10 years or greater. If you have no need for an influx of cash and an extended time horizon, I am not recommending any changes at this point.

As always, if you would like to discuss your situation and/or review your accounts, please let me know.

Website Reminder

Have you visited our website (www.pfsinc1.com)?

Do you recall that if you go to our website and:

1. Click on the link at the top of our website entitled "**Link to your Investments**"
2. Enter your username: **Last Name and First letter of your first name**
3. Enter your temporary password: **Last 4 digits of your Social Security number**
4. **Click Login (you will need to change your password on your first login)**

you can see the values of all of the investment assets you have placed through us. **These values are updated daily!** Try it. You may like it! While you're on our website, you can also explore various other tools available to you at any time.

Social Security Seminar Update

I have presented our proprietary, custom designed seminar entitled "**The Role of Social Security in Comprehensive Financial Planning**" several times this year. It is purely educational and we routinely receive rave reviews. **If you have an interest in hosting a seminar, please let me know.**

"The Synergy Group" and Beyond

I've mentioned before that I am a co-founder of a national study group named "The Synergy Group". It is comprised of myself and 5 other colleagues in our business. Each member has an independent practice, and they are located in different parts of the country. One is from California, another from Michigan, one from Texas, one from Colorado, one from Maryland and me.

We meet two times a year for 2 days to share ideas regarding client service issues, technology, new legislative changes in our industry, and changes in the investment community to name but a few topics. All of this is in addition to several continuing education courses I take and various industry meetings I attend each year.

My goals are to stay on the cutting edge in our practice and to offer exemplary service to all of our clients. Please let me know if you have any suggestions on how we can better assist you.

Durable Power of Attorney and your Special Authorization

As you know, I routinely recommend that you have a current, executed **Durable Power of Attorney** to ensure that the people you trust have the legal authority to handle your affairs if you become incapacitated. This document may be critically important to you and your family for obvious reasons.

However, an additional idea has surfaced. The fact is that even if you are married, **I am prohibited from discussing your individual accounts with your spouse or anyone else without your specific authority to do so.**

So, please complete the attached "**Special Authorization to Disclose Information**" form and return it to us so we can place it in your file. Again, without your authorization, we cannot disclose information to anyone – including a spouse and/or children.

Please complete and return the attached form if you feel it is appropriate for you.

Join.Me

I now have the capability of reviewing your data and/or having a "remote" meeting with you via Join.Me. It empowers me to conduct a meeting with you and guide you through topics of interest by allowing you to look at my computer screen and information I have prepared for you. **So, let me know if you'd like to have a "remote" meeting.**

Referrals

I always appreciate receiving referrals. I typically accept 10-12 new clients per year. So, when a referral contacts us, I schedule a complimentary meeting to review their data, to gain an understanding of their situation, and to determine if we are a good fit. Often, I am able to guide people by giving them action items to consider even though it may not be appropriate for them to work with me. I always enjoy the opportunity to educate even though one may not fit my profile for establishing a client relationship.

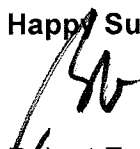
So, thank you for any referrals you have made, and please don't hesitate to continue to refer. I certainly appreciate them!

Conclusion

More new initiatives are on the horizon, and I'll be reporting them to you as they become available. In the meantime, please feel free to let me know if you have any ideas, suggestions, or issues you would like to discuss.

Thank you for the continued opportunity to be of service. I value highly my relationship with you. Please let me know anytime you feel we may be able to assist you.

Happy Summer and personal regards,


Robert E. Tucker, CLU
Chartered Financial Consultant

