

PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PROTECTING WEALTH"

ONE PLAN AT A TIME

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August 13, 2018

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

Dear Bob:

Happy summer! The year is flying by with Labor Day only a few weeks away.

There are several items to discuss with you, so here goes:

Privacy Notices and Annual Offer to send you a Form ADV

Enclosed are annual privacy notices for both Professional Financial Services, Inc. and H. Beck, Inc. – my broker dealer.

Every year I file Professional Financial Service, Inc.'s Form ADV and its related parts with the Departments of Securities in Virginia, Maryland, and the District of Columbia. This document fully discloses all about how we are structured, our credentials, and how we do business. Please let me know if you would like a complete copy. We will be happy to send one to you.

Certificates of Deposit / Treasuries

It is quite common to observe that clients have substantial amounts of cash in checking, savings and/or money market accounts. Often these accounts credit as little as 1/100th of 1% of interest up to about 1.5%.

Interestingly, one year Certificates of Deposit are now paying about 2.3%. One year Treasury Bills are crediting about 2.23%, and their interest is state income tax free.

So, take a look at your statements. See if you have an excess amount of cash in super low interest bearing accounts and if so, I suggest you consider depositing some in short term (one year) Certificates of Deposit and/or Treasuries. The accounts are virtually totally liquid, can be redeemed easily in the event of an unexpected need, and gives you more interest. We'll be glad to help if you need it!

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.

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Our website – www.pfsinc1.com

It occurs to me that our website has a variety of truly helpful tools available for you to use. Please visit us online and check out all of the items, calculators, etc. Simply go to the Resources tab.

Note that we have a well designed tool called The Family Cash Flow Record that will empower anyone to track all income and all expenses for each month for one year. You can download it to an excel spreadsheet. It's private and no information comes to us or anyone else. Almost every time someone uses it, I get a call saying: "Wow. I had no idea where my money was going!"

Also, you can use our website to access your investment account information on all investment accounts you have with us. It's all in one place and available to you 24/7/365. If you need help, please feel absolutely free to call Faye West in my office.

Risk tolerance

As you know, we take risk tolerance seriously. You may recall we have a special program called FinaMetrica developed by psychologists – not investment vendors – that focuses on one's risk tolerance. We define that as the percentage of one's assets that should be invested in equities (stock/stock funds).

All too often we find a major disconnect between what one scores versus the actual equity allocation in all of one's assets.

Please let me know if you would like to receive the questionnaire and discover your score. Everything is private and on-line. The risk tolerance score is immediately available to you when you complete the questionnaire. Let us know if you'd like more information.

Transition of "Designing Wealth" to "American Lifestyle"

The publication of Designing Wealth has decided to go out of business. So, we are transitioning to a new vendor and a new look. The magazine is called "American Lifestyle". Look for it in the next month or so. We hope you enjoy it.

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Required Minimum Distribution (RMD)

Don't forget, if you are or will be age 70 1/2 in 2018, you must take an RMD by the end of the year. The RMD is based on applying the percentage on a government table to the total of all retirement plan assets as of 12/31/17.

There are two exceptions. First, if 2018 is the first year you are 70 1/2, you could delay taking a distribution until April 1, 2019, but you would have to take two distributions in 2019.

Second, if you continue to work and contribute to a 401(k) plan, you do not have to take an RMD. However, if you are contributing to a SEP-IRA, based on current earnings, you may continue to contribute, but you still have to take the RMD.

We are happy to provide assistance regarding these distributions. So please let us know if you or anyone you know (parents, siblings, family members and friends) need any help.

Conclusion

It is our pleasure and privilege to continue to be your financial advisor. We greatly appreciate the confidence you place us, and we are always eager to continue to earn the opportunity you give us to help.

Have a great time in these closing days of summer!

All the best,



Robert E. Tucker, CLU, AIF
Chartered Financial Consultant

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Enclosures

P.S. I thought you might enjoy some of the interesting facts on the page accompanying this letter – amazing “stuff”!

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.

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Protection of Your Personal Financial Information

Who We Are: H. Beck, Inc. ("HBI") is a registered broker-dealer and registered investment adviser. Through our representatives we provide financial products and services to the general public. We are providing you with this privacy policy to describe how we collect information about you, under what circumstances we may disclose the information to others, and how we safeguard your information in our possession.

Why We Collect Information: We collect and use information about you in order to provide you with our financial products and services. For example, we use your information to determine the suitability of our investment recommendations and to process transactions for your account.

What Information We Collect: The information we collect may include information such as your name, address, social security number, assets, income, net worth, investment experience, risk tolerance, investment objectives, beneficiary designations and other information from your application.

How We Collect Information: We obtain most information directly from you when you open an account or purchase financial products or services from us. For example, we 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. We may also obtain information about you from our representatives and their affiliated businesses, and 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 We Disclose: We 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 we 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. We 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, we report your tax-related information to federal and state governments, and we may disclose information during the course of an audit or to law enforcement or regulatory agencies. We do not disclose your information to nonaffiliated companies who intend to market their products to you. For example, we will not sell clients' names and addresses to a catalogue or marketing company.

“Opting-out” of Third-Party Disclosures: If you do not want the registered representative servicing your account to be able to use information collected while registered with HBI if he or she leaves us to join another firm (other than as prescribed by law), you may contact our Compliance Department by calling our toll-free number: 1-800-333-6884. Please note that for joint accounts, 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. We also follow privacy requirements under applicable state law. If a state's privacy laws are more restrictive than those stated in this policy, we comply with those laws.

Questions: If you have questions about our privacy policy, you may contact your local HBI representative, visit the Investor section of our website (www.hbeckinc.com), or contact us at: H. Beck, Inc., Attn: Compliance Department, 6600 Rockledge Drive, 6th Floor, Bethesda, MD 20817. We appreciate your business and look forward to serving your financial service needs.

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SOME INTERESTING FACTS

1. A rat can last longer without water than a camel.
2. The dot over the letter "i" is called a tittle.
3. A raisin dropped in a glass of fresh champagne will bounce up and down continuously from the bottom of the glass to the top.
4. A female ferret will die if it goes into heat and cannot find a mate.
5. A duck's quack doesn't echo. No one knows why.
6. A 2 X 4 is really 1-1/2" by 3-1/2".
7. During the chariot scene in "Ben Hur," a small red car can be seen in the distance (and Heston's wearing a watch).
8. On average, 12 newborns will be given to the wrong parents daily! (That explains a few mysteries).
9. Donald Duck comics were banned from Finland because he doesn't wear pants.
10. Because metal was scarce, the Oscars given out during World War II were made of wood.
11. The number of possible ways of playing the first four moves per side in a game of chess is 318,979,564,000.
12. There are no words in the dictionary that rhyme with orange, purple and silver.
13. The name Wendy was made up for the book Peter Pan. There was never a recorded Wendy before.
14. The very first bomb dropped by the Allies on Berlin in World War II killed the only elephant in the Berlin Zoo.
15. If one places a tiny amount of liquor on a scorpion, it will instantly go mad and sting itself to death. (Who was the sadist who discovered this?)
16. Bruce Lee was so fast that they actually had to s-l-o-w film down so you could see his moves. That's the opposite of the norm.

17. The first CD pressed in the US was Bruce Springsteen's "Born in the USA."
 18. The original name for butterfly was flutterby.
 19. The first product Motorola started to develop was a record player for automobiles. At that time, the most known player on the market was Victrola, so they called themselves Motorola.
 20. Roses may be red, but violets are indeed violet.
 21. By raising your legs slowly and lying on your back, you cannot sink into quicksand.
 22. Celery has negative calories. It takes more calories to eat a piece of celery than the celery has in it to begin with.
 23. Charlie Chaplin once won third prize in a Charlie Chaplin look-alike contest.
 24. Chewing gum while peeling onions will keep you from crying.
 25. Sherlock Holmes NEVER said, "Elementary, my dear Watson."
 26. The glue on Israeli postage is certified kosher.
 27. The Guinness Book of Records holds the record for being the book most often stolen from public libraries.
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28. Bats always turn left when exiting a cave!

Who Knew???