

# PROFESSIONAL FINANCIAL SERVICES, INC.

*"DESIGNING AND PROTECTING WEALTH"*

*ONE PLAN AT A TIME*

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**April 4, 2024**

**Dear Client:**

**Fast as lightning, the first quarter of 2024 is now in the history books, and it's been an incredible quarter.**

**Year to date:**

**Dow Jones up 5.62%**

**S&P 500 up 10.14%**

**NASDAQ up 9.11%**

**While these are solely stocks, and I know of no one who is 100% in stocks, the returns for all clients are up for the first quarter.**

**Inflation is down, employment is up, interest rates are unchanged but still expected to lower in the next few months.**

**As a reminder, Treasury Bills are still a great alternative to most bank accounts. Check your bank statements for the interest you receive on your checking and savings accounts. I suspect you'll find that most pay very little. If so, let's discuss Treasuries. They're backed by the U.S. government and interest is state income tax free. They cost \$50 to buy, and there are no fees or commissions charged.**

**Another idea concerns IRA accounts and/or 401(k) accounts still with previous employers. If you have one or more of these types of accounts, let's talk about whether or not they can be advantageously repositioned. Every situation is different, but alternatives may be available. Just give me a call to discuss.**

**A REGISTERED INVESTMENT ADVISOR**

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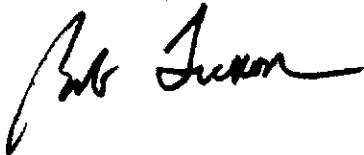
### SOME HOUSEKEEPING ITEMS

1. Each year Professional Financial Services, Inc. files an annual report regarding our registration with the Department of Securities for Virginia, Maryland, the District of Columbia, and Florida. In addition, I have filed for registration with the state of South Carolina. The document submitted is known as Form ADV. If you would like a copy of the document, please simply request one from us, and we'll send it right away.
2. Each year we also provide a Privacy Notice from PFS, Inc. It is attached.
3. On May 1<sup>st</sup>, 2024, I return to Virginia for the season. Our Florida phone number is turned off until we return to Florida in the mid-late Fall. So, as of 5/1, please use the number below, my cell which is 703-932-1794, or my email listed below. As you know, Faye can be reached on her cell at 304-268-8372 or the office number below.
4. In the first week of May, Faye celebrates her 18<sup>th</sup> year with PFS, Inc. As you well know, she is a treasure beyond measure. I am so blessed to have her, and I'm confident you feel the same way. THANK YOU, FAYE!!!!

### CONCLUSION:

I am totally optimistic for markets for the remainder of 2024, and this may well be the year of pivotal and extraordinarily positive change. As always, there are no guarantees, but I am encouraged about what has transpired thus far. We remain here to serve you, to help you, to support you, and hopefully, to contribute to your success. Please reach out to us with any request.

All the best,



Robert E. Tucker, CLU  
Chartered Financial Consultant

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enclosure

This material represents an assessment of the market environment at a specific point in time and is not intended to be a forecast of future events, or a guarantee of future results. Past performance is no guarantee of future results. The S&P 500 Index is an unmanaged index of 500 common stocks that is generally considered representative of the U.S. stock market. Performance of an index is not illustrative of any particular investment and the performance figures quoted are historical. It is not possible to invest directly in an index.

This article is historical and based on information that was current at the time of initial print. It contains information that has changed. Staff and business names may have changed.

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