PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PROTECTING WEALTH"
ONE PLAN AT A TIME

ROBERT E. TUCKER PRESIDENT Tel (703) 391-0299 Fax (703) 391-0277 10913 LAWYERS ROAD RESTON, VIRGINIA 20191 e-mail: bobtucker@pfsinc.info website: www.pfsinc1.com

Dear Client:

I hope this finds you well and thriving. While it's sad to have Summer gone already, the cool fall weather sure brings a welcome relief from the heat.

Here are some housekeeping items:

Annual Privacy Notice

Enclosed is our Annual Privacy Notice for Professional Financial Services, Inc.

Annual Offer to provide Form ADV

As you will recall, Professional Financial Services, Inc. is registered with the District of Columbia, Maryland, and Virginia as a Registered Investment Advisor. The registration document, Form ADV Parts 1, 2A and 2B identifies most anything one would want to know about who we are, how we conduct business, and a substantial amount of additional information. Every year we update our registration, and we will be happy to provide a copy to you upon your request. Just let us know if you would like a copy.

Second, a reminder:

REQUIRED MINIMUM DISTRIBUTIONS

Earlier this year I wrote a reminder to everyone that those having to take Required Minimum Distributions from retirement plans have until the end of the year to do so. I advised you that we assist by doing the calculations for ALL accounts with us as well as accounts for which one provides 12/31/22 statements. While individual investment companies will send you notices about your individual accounts, we do the calculations for all of the retirement accounts.

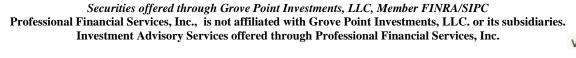
In early November or so, we will start contacting those who have not yet taken their distributions. We will remind you again, assist you in deciding where to take the RMDs, and give you the paperwork needed. Upon its return from you, we will then process the request and make sure you've received the distribution. Our goal is to have everyone completed by mid-December. Of course, you may feel free to call us at any time for assistance, and the choice of when to take the distributions is entirely up to you.

Finally, we will be sending our annual Month at a Glance Calendar in early October. We hope you find it useful.

Warmest Personal Regards,

Bob

A REGISTERED INVESTMENT ADVISOR





Professional Financial Services, Inc.

10913 Lawyers Road Reston, Virginia 20191 Tel (703) 391-0299 Fax (703) 391-0277 e-mail: bobtucker@pfsinc.info

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