

PROFESSIONAL FINANCIAL SERVICES, INC.

“DESIGNING AND PROTECTING WEALTH”

ONE PLAN AT A TIME

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IMPORTANT ANNOUNCEMENT TO OUR VALUED CLIENTS

I have some **GOOD NEWS!!!!** Please read this letter carefully.

Some of my practice is as a Registered Representative of Grove Point Investments, LLC. (a Registered Broker Dealer) and many of these accounts are with Pershing LLC. through Grove Point. Grove Point has been purchased by LPL Financial, LLC. a Registered Broker Dealer.

I have the choice of transitioning these accounts to LPL or moving to another Broker Dealer. I've spent much time in evaluating what would be the best move for you, my client(s), on the basis of quality of Broker Dealer, ease of transition, and most importantly, services of all types for you. Please see the second attachment highlighting LPL By the Numbers.

So, LPL is a major player in the financial services industry, and I have every confidence they will be a major benefit to you and be of great help to me. Therefore, after much consideration, I decided to transition to them rather than a smaller Broker Dealer.

This transition will occur **May 3, 2025**. There will be no change in your investments and no additional costs to you.

It is important to note that many investment accounts are handled through me as an Investment Advisor Representative of Professional Financial Services, Inc., a Registered Investment Advisor and not through Grove Point. These are portfolios through AssetMark, Inc., Morningstar Investment Services, Inc., Frontier Asset Management, and/or Manning & Napier Advisors, LLC. None of these accounts will be affected in any way, and none will transfer to LPL. They will simply stay as they are.

A REGISTERED INVESTMENT ADVISOR

Securities offered through Grove Point Investments, LLC, Member FINRA/SIPC
Professional Financial Services, Inc., is not affiliated with Grove Point Investments, LLC. or its subsidiaries.
Investment Advisory Services offered through Professional Financial Services, Inc.

View Form CRS



So, how will the transition of only the Grove Point accounts to LPL occur?

- 1. You will receive a notification called a Negative Consent Letter. This letter will go out to you sometime between February 17th to March 7th. If you are ok with this transfer, we will continue to service your accounts through LPL, we will continue to work with you as your Financial Advisor, and you will not need to respond to the Negative Consent Letter.**

If you do not wish to have LPL as your broker-dealer and continue to work with me as your Advisor, you have the right to opt out of the transfer. To opt out, you must notify Grove Point in writing or by phone. Instructions on how to do so will be in the Negative Consent Letter.

- 2. The transfer to LPL will actually take place over the first weekend in May. New account numbers will be established, and in the future your statements will be LPL statements. Again, there will be NO CHANGE in your account assets and NO ADDITIONAL COSTS of any kind.**
- 3. If you have check writing via a Corestone Checkbook, we will need to establish check writing with an LPL checkbook. So, a new form, which we will provide, will need to be signed. We'll give you instructions immediately after May 3, 2025.**
- 4. If you have a corporate account, LLC account, partnership account, trust account, retirement plan account (like a 401(k), or a custodial account, we will simply need documents signed, which can be done via E-Signature shortly after May 3rd. Again, we'll give you instructions immediately after May 3, 2025.**

Of course we will provide you with everything needed, and we will make it super easy for you. Again, there is no change in your investments and no additional costs to you.

While any transition has the possibility of some unexpected hiccups, we will guide you every step of the way. So, this should be an easy transition.

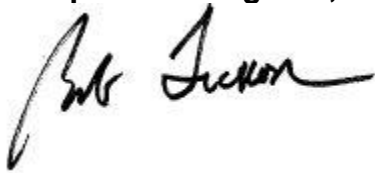
Faye and I are excited about this transition and the many benefits it creates for the future. We believe it will result in greatly expanded services, increased expertise, enhanced product offerings available, and added stability.

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Please call us with any questions or concerns. Very little, if anything, will be required of you, and when all is complete, we are sure you will be pleased.

The third attachment is a list of Frequently Asked Questions and Answers. Please review them as well.

Best personal regards,

A handwritten signature in black ink, appearing to read "Rob Tucker". The signature is fluid and cursive, with a long horizontal stroke at the end.

**Robert E. Tucker, CLU
Chartered Financial Consultant**

Unparalleled Support For Your Financial Future

Take the next step towards financial freedom

When you work with an advisor backed by LPL Financial, they'll have the tools, technology, and support to deliver personalized advice designed around what matters to you.



\$1.4T

LPL services or custodies nearly \$1.4 trillion in brokerage and client assets¹



8M+

Client accounts served by LPL advisors and institutions¹



23K+

Financial Professionals serviced¹



1,100+

Financial institutions² that partner with LPL¹

FORTUNE 500

Your financial advisor is armed with the resources of a Fortune 500⁴ firm with an entrepreneurial spirit



100%

Our cyber fraud guarantee means your assets are 100% protected³



99%

LPL currently retains 99% of advisors, who appreciate the autonomy, flexibility, and support they receive



Zero

Your advisor is never pushed to sell proprietary products

[Learn more at LPL.com](https://www.lpl.com)

1. Data as of May 2024

2. Banks and credit unions

3. If you incur losses in your LPL accounts as a result of unauthorized access to an LPL system, your losses are 100% reimbursed. LPL Financial is a member of the Securities Investor Protection Corporation (SIPC) which provides account protection up to a maximum of \$500,000 per customer.

4. LPL ranked #392 on the Fortune 500 in 2024

This material has been prepared by LPL Financial, LLC.

Securities and advisory services offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. To the extent you are receiving investment advice from a separately registered independent investment advisor that is not an LPL Financial affiliate, please note LPL Financial makes no representation with respect to such entity.

Not Insured by FDIC/NCUA or Any Other Government Agency

Not Bank/Credit Union Guaranteed

Not Bank/Credit Union Deposits or Obligations

May Lose Value

For public use.
Member FINRA/SIPC.
MC-0001602FLY2-0724W Tracking #611662 (Exp. 08/26)

LPL Financial

FREQUENTLY ASKED QUESTIONS

What is LPL?

- LPL is the nation's largest independent broker-dealer.
- LPL offers access to an impressive range of products, services, and resources to help me, as your representative, provide you with personalized service.
- By investing heavily in innovative technology and automation, LPL makes it easy for me, as your representative, to spend more time helping you pursue your financial goals.

Will your move to LPL cost me anything?

There is no cost whatsoever to you.

Does my relationship with you change? What's the impact to me?

- We will work together as we always have. This will not affect your relationship with me in any way. You can count on me to continue to provide the level of service you expect.
- Your fundamental investment strategy and allocations will remain the same for the most part. In some cases, LPL may have additional investment options that we can discuss after your accounts move.
- Once LPL is the new broker/dealer, I may be reaching out to ask you to sign a new agreement with LPL. The process is relatively easy and can be done via electronic signature, or by paper if desired.

Will my investments change?

Your fundamental investment strategy and allocations will remain the same for the most part at this time. If you would like to discuss changes, please let me know.

Will there be tax implications?

There should be no tax implications with the movement of accounts.

When will my brokerage accounts transfer to LPL?

- LPL will receive assets on May 3rd, 2025.
- Please note you will be able to continue to conduct all of your business with me per usual during this entire timeframe.

Is my money safe?

- **LPL is a Financial Industry Regulatory Authority (FINRA) member firm, subject to federal securities laws and the rules of industry self-regulatory organizations.**
- **LPL is a member of the Securities Investor Protection Corporation (SIPC) which provides account protection up to \$500,000 per client, of which \$250,000 may be claims for cash. An explanatory brochure is available at www.sipc.org.**
- **LPL purchases \$1 billion of excess SIPC insurance that provides additional protection for LPL accounts to cover aggregate net equity (of all client accounts), subject to conditions and limitations. The account protection applies when an SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments.**

Cyber Fraud Guarantee

LPL will reimburse you for 100% of realized losses in your impacted LPL accounts, which were incurred directly as a result of unauthorized access to an LPL system.

Will you have to sign a new agreement with LPL?

- **Depending on the account type, you may be required to sign a new agreement with LPL.**
- **Once the accounts convert, you will be notified if you need to sign a new agreement.**
- **The process is relatively easy and can be done via electronic signature or by hard copy if desired.**
- **When we talk, I will confirm your contact information (mailing and email address) and Trusted Contacts for your account?**

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.

Securities are now offered through LPL Financial. Investment Advice offered through Professional Financial Services, Inc., a Registered Investment Advisor and separate entity from LPL Financial.