

# PROFESSIONAL FINANCIAL SERVICES, INC.

*"DESIGNING AND PROTECTING WEALTH"*

*ONE PLAN AT A TIME*

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Dear Client –

It's been a difficult year in the markets, and it is understandable for anyone to feel unsettled and uncomfortable about what to do. While history is absolutely no guarantee of the future, sometimes looking at historical data can be helpful in gaining perspective.

Late 2008 to March 2009 was also a completely problematic time which tested one's emotions.

Attached is a chart showing hypothetical results if one was invested in the S&P 500 and took one of three different actions:

- The first was to liquidate investments and go to cash.
- The second was to move to cash for one year and then return to being invested in the S&P 500.
- The third one was to stay invested in the S&P 500 and make no changes.

Please see the chart in the attachment. A comparison may provide some reassurance. While I'm distressed when client accounts go down, I know that downturns are a normal part of long-term investing. I believe that reacting based on one's emotions rarely works out. Staying calm and maintaining one's plan usually results in the best long term outcome.

Going forward will we experience the same results that occurred before? No one knows, but the key factor is time. History shows over and over that given enough time - stocks outperform bonds and bonds outperform cash.

Know that I'm always here to discuss your situation, to listen to your concerns, and to offer help in any way possible. So, please feel free to call me at any time.

Best personal regards,



Robert E. Tucker, CLU  
Chartered Financial Consultant

A REGISTERED INVESTMENT ADVISOR

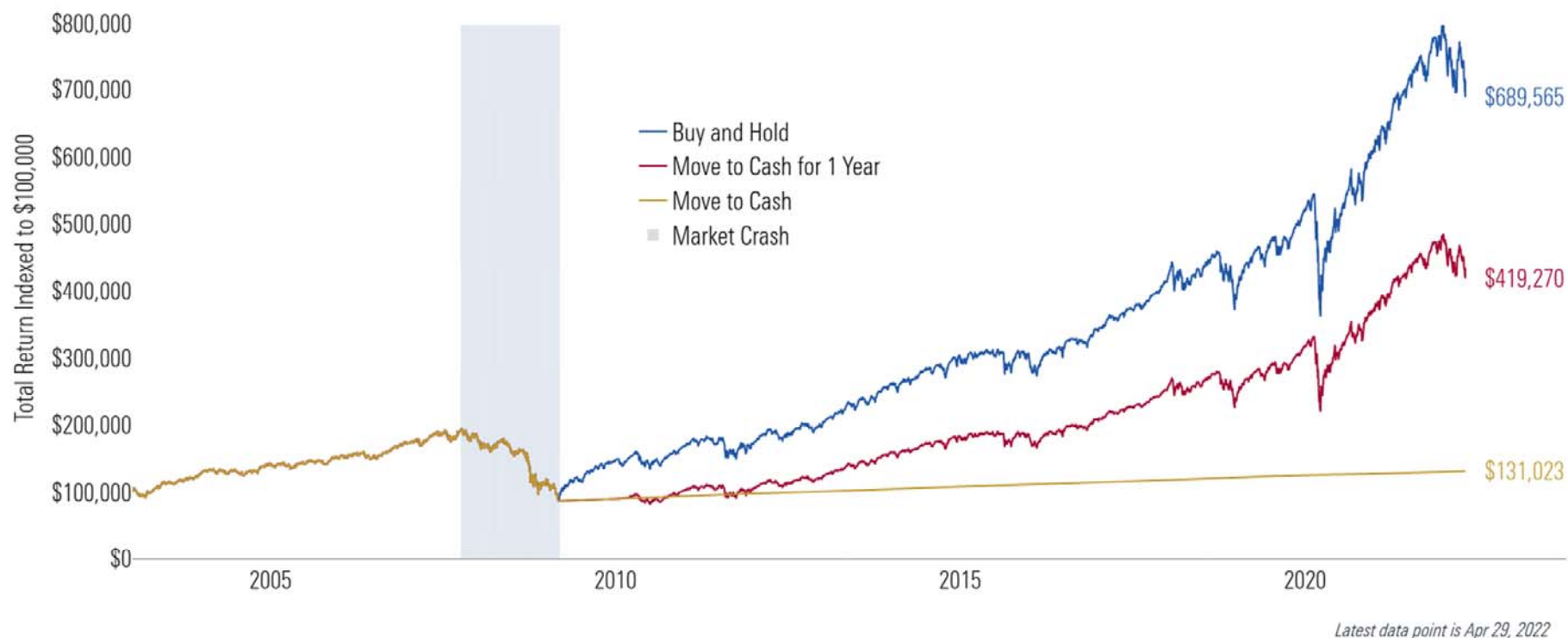
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# The Value of Staying Invested

Holding the S&P 500 vs Cash, Initial \$100,000 Investment, Total Returns



Source: Cleonomics, Standard & Poor's, Federal Reserve

Past performance is no guarantee of future results. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. References to specific asset classes should not be viewed as a recommendation to buy or sell any specific security in those asset classes.

