

PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PROTECTING WEALTH"

ONE PLAN AT A TIME

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February 7, 2011

Professional Financial Services, Inc.
Mr. Robert E. Tucker
10913 Lawyers Road
Reston, VA 20191

Dear Bob:

In December 2010, Congress and the President reached agreement and "2010 TRA" – the Tax Relief, Unemployment Insurance Reauthorization and Job Creation Act – became law. It was welcome news albeit a temporary law. So, income tax rates stayed unchanged for two years. A big surprise was a \$5,000,000 per person exemption for estate taxes. In other words, the first \$5,000,000 in your estate is taxable, but there is a tax credit exactly equal to the tax on \$5,000,000. So, \$5,000,000 is "free".

Enclosed is a booklet published by R&R Newkirk highlighting the new law. I hope you will find it interesting reading.

Some may conclude that no new planning is needed. Others will deduce the opposite. For example, the past use of estate tax sheltering trusts may seem to be necessary no longer. Caution is key. After all, with no further Congressional action, the law will expire in 2013. Then what?

Believe it or not, there are myriad issues to consider, and if you have questions about your situation, please give me a call. I can help navigate you through many of the considerations.

Our New System

Professional Financial Services, Inc.'s Wealth and Protection Design continues to be in the implementation stage. It is an exciting tool, but there continues to be a large learning curve. Nevertheless, we are making serious progress. I expect to be able to share complete details not later than June 30th (hopefully faster – but we will see).

A REGISTERED INVESTMENT ADVISOR

Securities Transactions Offered Through

H. Beck, Inc., Member FINRA/SIPC, 11140 Rockville Pike, 4th Floor, Rockville, Maryland 20852, (301) 468-0100
Robert E. Tucker is a registered representative of H. Beck, Inc., which is unaffiliated with Professional Financial Services, Inc.

February 7, 2011
Page Two

ADV Amendments

The SEC has implemented a new format that Registered Investment Advisors must use in preparing the investment advisor registration document known as Form ADV. On or before March 31st of each year, we file an annual report. This year's filing will have a different look, and I expect to file it by the end of February. The document is important because it fully describes how the individual Registered Investment Advisor conducts business, interacts with clients, charges for services, and a wide range of other issues.

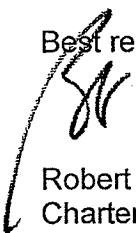
Please let me know if you would like a copy when it becomes available. I am very proud of what we do and how we do it. I would be delighted to share it with you, your family members, and your friends and colleagues. Just let me know.

In Conclusion

So, this year – a scant five weeks old – is shaping up to be an exciting year of growth, new opportunities, and undoubtedly a few bumps along the way. As always, please do reach out to me and my team – Faye, Dayna and Jim – any time you have questions or feel we can be of any assistance.

It is a pleasure to be of service, and I am always grateful for the opportunity.

Best regards,



Robert E. Tucker, CLU
Chartered Financial Consultant

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