

# PROFESSIONAL FINANCIAL SERVICES, INC.

*"DESIGNING AND PROTECTING WEALTH"*

*ONE PLAN AT A TIME*

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November 2, 2012

Mr. Robert E. Tucker  
10913 Lawyers Road  
Reston, VA 20191

Dear Bob:

**We have much to report to you!**

## **Our Annual Gift To You**

It is a great pleasure to enclose our "2013 Monthly Schedule Planner". Over the years it has been an increasingly popular way for people to keep a "global" perspective on life's activities. We certainly hope you find it useful.

## **Social Security / Comprehensive Planning Seminars**

During the last year I have conducted 15 educational seminars on Social Security Benefits (for death, disability and retirement) and their role in Comprehensive Financial Planning. It has been gratifying to provide clarity in a sea of information, and each and every one of the seminars has been extremely well received.

**Please let me know if you would like to consider hosting a presentation for friends, colleagues and/or business associates. There is no cost and no obligation to you, and I will be glad to provide a meeting room and refreshments.**

## **Registration Document Form ADV**

As you may recall, Professional Financial Services, Inc. is registered with the District of Columbia and the states of Maryland and Virginia. Recently we updated our formal registration document known as Form ADV. Please let me know if you, a colleague or friend would like a copy of our Form ADV. We will be glad to provide it.

**A REGISTERED INVESTMENT ADVISOR**

*Securities Transactions Offered Through*

H. Beck, Inc., Member FINRA/SIPC, 6600 Rockledge Drive, 6th Floor, Bethesda, Maryland 20817, (301) 468-0100  
Robert E. Tucker is a registered representative of H. Beck, Inc., which is unaffiliated with Professional Financial Services, Inc.

### Annual Privacy Notice

Enclosed is the annual Privacy Notice for Capital Financial Group, which includes H. Beck, Inc., the registered Broker Dealer we use. Please read it and let me know if you have any questions.

### Synergy Group Meeting and Annual Capital Financial Group Meeting

I just returned from a meeting of my national study group known as the Synergy Group. The Synergy Group is comprised of six highly skilled and seasoned professionals in the financial services business. It was organized in late 2006 and continues to thrive. Within our group are professionals from Michigan, Colorado, Texas, California, Virginia, and Maryland.

The focus of our group is to share ideas, to discuss practice management issues and to deepen our perspectives on solving clients' problems.

Following the Synergy meeting in Newport Beach, California, we went to San Diego for our 5 day National Broker/Dealer conference, which included a wide array of industry sponsors and topics. Meetings at the conference give us industry updates, tools to help us increase efficiency, and the latest information on a wide array of investment products.

### Markets

Even with all of the volatility, it's interesting to note (happily) the change in the markets from January 1, 2012 to October 26, 2012.

	<u>1/1/2012</u>	<u>10/26/2012</u>	<u>% Change</u>
Dow Jones	12,218	13,107	+ 7.27%
S&P 500	1,258	1,412	+ 12.08%
NASDAQ	2,605	2,988	+ 14.70%

This has been a good year thus far! It will be interesting to see how markets react to the results of the upcoming elections. As usual, **it has been, is, and continues to be important to diversify** by using an array of investment asset classes, products, and strategies, but **it is critical to retain adequate cash reserves!** It's important to note that neither diversification nor asset allocation guarantee against loss, but they are methods used to manage risk.

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### Taxes

I continue to believe (no guarantee) the Bush tax cuts will expire on 1/1/2013, and there will be no congressional action prior to then. If, in fact, I turn out to be correct, the **top income tax rates will increase; capital gain rates will increase, and estate tax exemptions will go down** – dramatically. So, you may want to consider **(1) accelerating taxable income if you are in a 35% Federal Tax Bracket and/or (2) making substantial gifts to family members in 2012.**

Let me know if you would like to discuss these strategies. This information should not be considered as tax/legal advice. You should consult your tax/legal advisor regarding your own tax/legal situation.

### Conclusion

Here's hoping you have a great 4<sup>th</sup> quarter, and as always, **please accept our profound thanks** for allowing us to continue to serve you. Please be sure to let us know if there is any way we can assist you. Helping you is our business

Warmest Personal Regards,



Robert E. Tucker, CLU  
Chartered Financial Consultant

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Enclosures