PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PROTECTING WEALTH"

ONE PLAN AT A TIME

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Professional Financial Services, Inc.
Mr. Robert E. Tucker
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Dear Bob:

I hope your summer is going well. You have probably received our summer edition of Designing Wealth Magazine. Hopefully, you will find it both informative and entertaining.

Much has happened in the last few months, and I wanted to give you an update and report on our progress, but first, some family news:

My youngest daughter, Alexis, has reached her sixth month of pregnancy. Paige Louise Weilmuenster's arrival is expected in early to mid-October, and we are all just a bit excited! Hard to believe I am about to have a third grandchild. It's not long until grandchild spoiling sets in – again!

In addition, today, July 14th, is a very special day. Today is my 32nd wedding anniversary. Linda and I were married at age 16 – okay, that's not true. She has been and continues to be a true blessing in my life, the lives of our children and family, and in the lives of all she touches. I am to be sure, grateful for her in so very many ways.

Now on to business...

Professional Financial Services, Inc.'s Wealth and Protection Design Online System

As you know, we have been implementing our system to allow our investment clients to use a secure, encrypted website to link values of all asset and liability accounts, such as bank accounts, brokerage accounts, 401(k)s, IRAs, etc. to it, whether or not assets are invested with us. We assist by loading all accounts one has with us in advance.

In so doing, the values of all accounts will be updated each and every day, and participating clients will be able to go online – anywhere in the world – and know exactly where they stand!

Best of all, the entire system is <u>NOT</u> transactional. One cannot move money, make account changes, etc. It is "information under management" and the client is in total control.

That's not all. We enter insurance policies and legal documents, such as wills, trusts, and powers of attorney, and other important documents into electronic vaults that are also available online.

There's also another benefit. Clients can input email alerts so that email reminders of important dates (birthdays, wedding anniversaries, changes in account values, and the like) are automatically generated.

So, again, all important financial, insurance, and legal information can be available to the participating client at the touch of a button – anytime and at any location in the world where there is internet access.

What's the cost to the client? <u>Nothing</u> except the time expended in linking assets and liabilities we do not handle into the system. The client links. We do the rest. We have established the system for over 50 clients. For those who are totally connected, the universal response is **"Wow, I love it!"**

Now I don't want to sugar coat the system completely. As I stated, setting it up requires some effort on the part of the client. The participating client has to load in usernames and passwords on outside accounts. This information is <u>NOT</u> shared with us. Links are privately established by the client.

Some have discovered that in some cases, it can be a bit time consuming – generally one to five hours to get everything set up. Nevertheless, the end result makes the effort worth it; and remember, we do the vast majority of the work.

Oh, by the way, if all the data is aggregated in our online system, then the fees incurred in the planning process go down dramatically.

So, if you are all set up, let us know how you like it.

If you've discovered you need additional help in getting everything loaded, let us know. We'll be happy to assist.

If you haven't yet explored the system and its massive capabilities, and if you have an interest in learning more about it, don't hesitate to call.

<u>Professional Financial Services, Inc. – A Registered Investment Advisor</u>

Every year we have to file an annual report with Virginia, Maryland and the District of Columbia regarding our registration as a Registered Investment Advisor.

This year, the state securities departments require a new format for describing our business. Although time consuming in creating, the format is an improvement. If you would like a copy of our registration, please let us know. We'll be happy to send a copy to you and/or to someone important to you.

The Markets

We are in a "wait and see" mode. Thus far, the markets have done well in 2011 – although bumpy at times. Now we all fervently hope the administration and Congress get their acts together on the budget debate. There are some things we control. The budget, the deficit, and the national credit rating are not included. There is plenty of commentary in the media, so I don't need to repeat what you have already heard.

What I fervently believe to be true is that some time tested strategies never seem to fail. Personal debt is our enemy. Continued savings and investment are essential to creating financial security. Asset diversification is of paramount importance, and effective planning is a not a one-time event. It is a lifelong process that needs attention at least once every two years, if not more often.

There's one thing for sure. There is virtually nothing more certain than that life constantly changes. Family issues, employment, income, unexpected increases in expenses, and simply one's attitudes are just a few examples. Changes make it extremely important to stress test one's plans regularly to be sure they continue to be the right ones.

So, if you feel your planning should be reviewed, let us know. We are here to help and guide you.

2012 Planning Calendars – Month at a Glance

Yes, I know it's July. Nevertheless, we have ordered and received 2012 planning calendars. We plan to send a calendar to you in late October. However, if you want it sent earlier, let us know.

Conclusion

We hope you have a terrific summer. Please be sure to call us if you have questions, want to discuss an idea or change in your situation, or just to say hello, and as always, thank you for the continued opportunity to be of service.

Best regards,

Robert E. Tucker, CLU
Chartered Financial Consultant

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