

# PROFESSIONAL FINANCIAL SERVICES, INC.

*"DESIGNING AND PROTECTING WEALTH"*

*ONE PLAN AT A TIME*

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October 22, 2013

Robert E. Tucker  
10913 Lawyers Rd.  
Reston, VA 20191

Dear Bob:

**It's time for an update, so let me begin with some fantastic news! My office manager and most senior executive assistant, Faye West, gave birth to Connor Wayne West on October 3, 2013. He is healthy and incredibly cute, and Faye is recovering remarkably fast. I expect she'll be back to work by early December, and we'll be glad to have her back!**

## **And Speaking of Planning.....What Exactly Do We Do?**

**Sometimes I'm surprised by realizing that not all of our clients realize the extent of what we do. Some think of me as a financial/estate advisor, some consider me an insurance professional, and others view me as an investment professional. The fact is we do all of these. Allow me to explain.**

**Working with a typical client, we try to start with planning. What is "Planning"? It involves gathering facts related to a variety of subjects – family data, legal documents, tax returns, asset accounts of all types including retirement plans; existing insurance – life, disability, long term care; and most important the client's issues and concerns. We review this information to discover what opportunities or deficiencies that one might have as one considers how to plan for and protect against what I believe are the three contingencies we all face:**

- **Wealth Accumulation and Planning for (or in) Retirement**
- **Unexpected Incapacity that changes expenses and impacts cash flow**
- **Premature Death – its costs and the financial security of those we leave behind**

**Our objectives are: (1) to understand the dynamics a client faces, (2) to identify the actions one needs to consider, and (3) to provide advice and guidance as to how one can best satisfy the objectives they have defined.**

**Frequently we discover there are deficiencies in various types of insurance – Life, Disability, and/or Long Term Care. If so, we provide clients with an explanation of the intricacies of each type of coverage; we review and assess existing coverage; and, when appropriate, we provide specific recommendations.**

**A REGISTERED INVESTMENT ADVISOR**

*Securities offered through H. Beck, Inc., Member FINRA/SIPC*

6600 Rockledge Drive, 6<sup>th</sup> Floor, Bethesda, MD 20817, (301) 468-0100

Investment Advisory Services offered through Professional Financial Services, Inc., A Registered Investment Advisor  
Robert E. Tucker is a registered Representative of H. Beck, Inc., which is unaffiliated with Professional Financial Services, Inc.

October 22, 2013

Page Two

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**When it comes to investments of all types, we evaluate what the client has and review the investment types and overall diversification.** After reviewing tax implications, we often recommend strategies that we believe will improve diversification and enhance investment management. Many actions suggested have nothing to do with the client purchasing new investments but may involve suggestions on how to reposition assets within an existing account.

**Every client situation is different. One's age, objectives, asset base, tax structure and income impact what products we may recommend. There is NO one size fits all.** Depending on the client, we may recommend:

- Bank Accounts / CDs / Treasuries
- Individual Bonds – Corporate and/or Tax Exempt
- Managed Baskets of Stocks
- Managed Portfolios of Mutual Funds – both load and no load
- Fixed and Variable Annuities
- Real Estate Investment Trusts (REITs)
- Futures Portfolios
- Energy Investments
- Equipment Leasing Programs

**However, it's important to understand that products – insurance and/or investments – are merely tools to help achieve financial security objectives.**

**Integral parts of planning are tax planning and legal documents. Accordingly, we frequently work closely with tax and legal counsel –** either the client's current advisor, or if needed, we recommend professionals we know. However, we don't just recommend advisors, we work with them to help ensure that the areas of importance are fully explored and acted upon.

Even with the explanation above, the entire subject can still be confusing. So, please feel free to call me if you have any questions.

**My final comment is planning issues never stop. Even if we've done planning with you before, all kinds of life events can and do create the need for a review.** That's why we attempt to build and consistently maintain an ongoing relationship with you. At the end of the day, **our goal is to be your "go to" person and your advisor for life.** So, always feel free to be in touch if you feel we may be of help to you, your family and your colleagues.

### **Referrals**

**I always appreciate receiving referrals.** When a referral contacts us, I schedule a complimentary, no obligation, meeting to review their data, to gain an understanding of their situation, and to determine if we are a good fit. Often, I am able to guide people by giving them action items to consider even though it may not be appropriate for them to work with me. I always enjoy the opportunity to educate even though one may not fit my profile for establishing a client relationship.

**So, thank you for any referrals you have made, and please don't hesitate to continue to refer. I certainly appreciate them!**

October 22, 2013  
Page Three

### **Annual Privacy Notice**

Each year we are required to send a Privacy Notice to you. This year's notice is enclosed.

### **Annual Offer to Deliver our Form ADV**

**As you may recall, Professional Financial Services, Inc. is a Registered Investment Advisor (RIA)** with our registration filed with the Securities Departments of Virginia, Maryland, and the District of Columbia. We are pleased to offer to send to you our Official Registration document known as Form ADV and related brochure. These documents provide our personal and business background, and describe what we do and how we do it. I would be pleased to send a copy to you, your family and/or your colleagues. All you need to do is ask.

### **Website Access to Your Investment Accounts**

Just a reminder, for any investment account you have with us, **you can access daily account values by going through our website.** If you need help with access, please call my assistant, Karen Sine, she can be reached at the office at (703) 391-0299.

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


During the last 2 years, I have conducted dozens of our proprietary educational seminars on Social Security benefits 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 your 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.**

### **Conclusion**

**I wish you the very best for a fantastic year end and a joyous holiday season!**

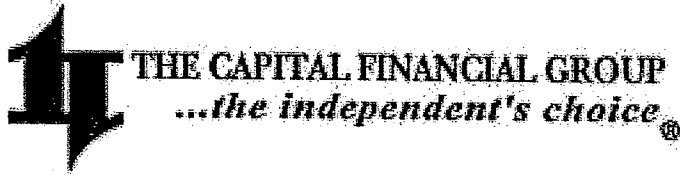
Best personal regards,



Robert E. Tucker, CLU  
Chartered Financial Consultant

Enclosures

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## Protection of Your Personal Financial Information

**Who We Are:** The Capital Financial Group includes H. Beck, Inc., a registered broker-dealer and registered investment adviser, and CFG Insurance Services, Inc., an insurance agency. Through our representatives and agents we provide financial products and services to the general public. We are providing you with this privacy policy to describe how we collect information about you, under what circumstances we may disclose the information to others, and how we safeguard your information in our possession.

**Why We Collect Information:** We collect and use information about you in order to provide you with our financial products and services. For example, we use your information to determine the suitability of our investment recommendations and to process transactions for your account.

**What Information We Collect:** The information we collect may include information such as your name, address, social security number, assets, income, net worth, investment experience, risk tolerance, beneficiary designations and other information from your application.

**How We Collect Information:** We obtain most information directly from you when you open an account or purchase financial products or services from us. For example, we may collect your personal information directly from you when you seek financial advice or advice about your investments, direct us to buy or sell securities, provide employment information, or show us your government-issued ID. We may also obtain information about you from our representatives and their affiliated businesses, and from third parties such as retirement plan sponsors or third-party administrators, mutual fund companies, insurance companies, your former broker-dealer or its registered representative, clearing firms, or others who provide you with financial products or services.

**Information We Disclose:** We may disclose information about you, as described above, to our staff, affiliates, representatives, their affiliated businesses, nonaffiliated third parties who provide you with financial products and services, and our service providers, such as a mailing company. These nonaffiliated third parties may include retirement plan sponsors or third-party administrators, mutual fund companies, insurance companies and agencies, other broker-dealers, and clearing firms. Our privacy policy is the same for current, as well as former clients. Also, if you close your account, in the process of transferring your investments we may share your information with the new broker-dealer or custodian that you or your representative selects. If our representative servicing your account leaves us to join another broker-dealer, the representative may be permitted to

retain copies of your information so that he or she can assist with the transfer of your account and continue to serve you at their new firm. The representative's continuing use of your information will be subject to the new firm's privacy policy. We may disclose information such as your name, address, social security number, date of birth, transactional information, or other financial information when necessary for us to provide you with financial products and services or report on your account, or where disclosure is prescribed by law. For example, we report your tax-related information to federal and state governments, and we may disclose information during the course of an audit or to law enforcement or regulatory agencies. We do not disclose your information to nonaffiliated companies who intend to market their products to you. For example, we will not sell clients' names and addresses to a catalogue or marketing company.

**“Opting-out” of Third-Party Disclosures:** If you do not want us to share your information (other than as prescribed by law) with the registered representative servicing your account when he or she leaves us to join another firm, you may contact our Compliance Department by calling our toll-free number: 1-800-333-6884. Please note that we honor opt-out requests at the account level; an opt-out by one account holder will apply to all other account holders.

**Securing Your Information:** Our staff, affiliates, and representatives who have access to your information are required to follow our procedures reasonably designed to keep your information secure and confidential. Our physical, electronic, and procedural safeguards have been reasonably designed to protect your information.

**Other Applicable Laws:** The practices described are in accordance with Federal Law. We also follow privacy requirements under applicable state law. If a state's privacy laws are more restrictive than those stated in this policy, we comply with those laws.

**Questions:** If you have questions about our privacy policy, you may contact your local H. Beck, Inc. representative, you may visit the Investor section of our website at <http://www.cfginc.com>, or you may contact us at: H. Beck, Inc., Attn: Compliance Department, 6600 Rockledge Drive, 6th Floor, Bethesda, MD 20817. We appreciate your business and look forward to serving your financial service needs.

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## **SIPC Information**

Investor information about the Securities Investor Protection Corporation (SIPC) may be obtained at their website ([www.sipc.org](http://www.sipc.org)) or by contacting SIPC at 202-371-8300 to request a SIPC brochure.

## **FINRA Information**

Investor information may be obtained at the FINRA website ([www.finra.org](http://www.finra.org)) or by contacting FINRA at 301-590-6500. For information regarding FINRA BrokerCheck, a free tool to help investors research the professional backgrounds of current and former FINRA-registered brokerage firms and brokers, please visit [www.finra.org/BrokerCheck](http://www.finra.org/BrokerCheck), or call the FINRA BrokerCheck Hotline at 800-289-9999.