PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PROTECTING WEALTH"

ONE PLAN AT A TIME

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January 11, 2017

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

Dear Bob:

A Perspective on 2017

Welcome to 2017! Every year has its blessings and its challenges. I use the end of December to reflect, to evaluate, and to plan for the birth of a new year.

2017 is especially unique in that it is the occasion of the inauguration of a new President (age 70 I might add) that will undoubtedly be a shift in the national paradigm, and we all hope it brings new opportunities and new growth. Regardless of one's political persuasion, it will undoubtedly be a new era in our lives.

2017 also is a year in which I want to continue to grow, build and excel in our services to you. Some have wondered if I will retire. I hold a resounding answer – NO!!! I have absolutely no interest in setting aside the very job, avocation, and life's joy that I have. My clients are more like family than mere customers. You are what keeps me happy, motivated and fulfilled.

So, I need your help – in a number of ways.

First, I would greatly appreciate it if you could respond to the enclosed list of questions. Please take a moment and send me your reply via mail, fax, or email. They will be instrumental in guiding us.

Second, there is no doubt that I am often referred by clients. However, people are people. Acting on a referral by making a call to us is often something that never happens. Life gets in the way. If you know someone who you believe can really benefit, if only by having a consultation with me, please call them and me.

I always meet with any new person for an hour or so at no charge. Just rest assured, I'll always make time to talk with someone you refer.

Third, if you have a problem or need, don't hesitate to call us – even if it doesn't involve our services. We know of many resources and may be able to guide you to the right solution.

A Reminder

WWW.PFSInc1.com is your source for a variety of tools and information. Among other items, it is the portal to an overview of your assets with me. If you need help with access, please give Karen Sine or Faye West a call. They will be happy to help you.

Markets in Review

	Dec 31, 2015	Dec 30, 2016	Approx. YTD % Change
Dow Jones	$17,425	$19,763	+ 13.42%
NASDAQ	$ 5,007	$ 5,383	+ 7.51%
S&P 500	$ 2,044	$ 2,239	+ 9.49%
30 year US Treasury Bonds	3.02%	3.07%	+ .05%
90 Day Treasury Bills	.16%	.50%	+ .34%
Money Market Taxable Funds	.06%	.23%	+ .17%

Source: Leimberg & LeClair, Inc.

The Standard & Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in genteral. The Dow Jones Industrial Average is a price weighted average of 30 significant stocks traded on the New York Stock Exchange and the NASDAQ. The Nasdaq Composite is an index of the common stocks and similar securities listed on the NASDAQ stock market and is considered a broad indicator of the performance of stocks of technology companies and growth companies. It is not possible to invest directly in an index.

Remember, every day, Monday – Friday, the news reports the values of the Dow, NASDAQ, & S&P 500. What's important to understand is these indexes are 100% stocks – not cash, not bonds, not alternatives. Almost no one has all of their assets in stocks. In fact, we often utilize balanced portfolios consisting of stocks, bonds, and cash.

So, don't expect that your accounts will reflect the changes in the stock indexes. Expect more moderate changes – up and down – when comparing your assets to these indexes.

Annual Filing of Form ADV

ADV Parts 1, 2A and 2B are the registration documents filed with the Securities Departments of DC, Maryland, and Virginia for Professional Financial Services, Inc. as a Registered Investment Advisor. It outlines what we do and how we do it! Be sure to call us if you would like a complete copy, we'll be happy to send it right out to you.

2017 Required Minimum Distribution (RMDs)

Each year we do the RMD calculations for you and provide the necessary forms.
A reminder: RMDs for 2017 can be taken at any time during the year. There is no specific date to do them as long as they are completed by 12/31/17. Additionally, we do not charge for this service, and we welcome your questions.

Our Third-Party Money Managers

In December 2016 we added Frontier Asset Management as the 4th vendor choice in professional third party money managers we use. I believe in diversification among third party money managers as well as diversification of funds, portfolios, and stocks. We now utilize:

- Frontier Asset Management
- MorningStar Investment Services
- Manning & Napier
- Principal Fund Group

Each have different methodologies, analytics, and professional managers, and we use them in varying degrees based on each client's objectives and the amount of assets. I look forward to discussing them with you.

Please note: Diversification does not guarantee profit nor is it guaranteed to protect assets. Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values.

2017 Key Tax Facts

We have this information on order and will send it to you as soon as it's available. It's a 4 page summary of all kinds of tax information and tables, and it's a handy, easy to use resource.

Your 2017 Planning

It's not too early! Let's get together and discuss your planning issues at the beginning of the year!

Hoping for you and your family a wonderful, extraordinary and healthy 2017, and thank you for the continued opportunity to be of service!

All the best,

Robert E. Tucker, CLU
Chartered Financial Consultant

Enclosures

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RESPONSE FROM (________________________)
Your Name

QUESTIONS:

1. **What would you like us to discuss with you?**

   - **Legal Documents / Planning?** ________________________
   - **Tax Planning / Preparation?** ________________________
   - **Insurance Concerns:**
     - **- Life?** ________________________
     - **- Long Term Care?** ________________________
     - **- Disability?** ________________________
   - **Social Security Planning?** ________________________
   - **Investment Issues?** ________________________
   - **Retirement Planning?** ________________________
   - **College Funding?** ________________________
   - **Charitable Giving?** ________________________
   - **Other?** ________________________

     ____

2. **What can we do better? How can we improve our service to you?**

   ____

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(Please Turn Over)

3. What communication from us do you like?

	YES	NO
• Monthly General Articles by Email	☐	☐
• Designing Wealth Magazine	☐	☐
• Client Letters we send periodically	☐	☐
• Annual Key Tax Facts	☐	☐
• Annual Month-at-a-Glance Calendar	☐	☐

- Other ______________________________

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4. What question(s) should we have asked you? ______________________________

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5. Any other comments? ______________________________

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Thank you very, very much for taking the time to complete this questionnaire.
Your response is most appreciated!

Pleae return by January 30, 2017 to:

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