

PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PROTECTING WEALTH"

ONE PLAN AT A TIME

ROBERT E. TUCKER
PRESIDENT
Tel (703) 391-0299
Fax (703) 391-0277

10913 LAWYERS ROAD
RESTON, VIRGINIA 20191
e-mail: bobbucker@pfsinc.info
website: www.pfsincl.com

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

Dear Bob:

I hope your summer has gone well. Clearly, the investment market place has had its challenges this year and results for the year are basically flat. However, I am mindful of what we all experienced in late 2008 and early 2009, i.e. the "Super Crash". It's interesting to note the following:

	Closing Values on <u>March 9, 2009</u>	Closing Values on <u>August 14, 2015</u>
DOW	\$6,547.05	\$17,477.40
NASDAQ	\$1,268.64	\$ 5,048.24
S & P 500	\$ 676.52	\$ 2,091.54

I have often stated and thoroughly believe that the first and most important question is "Do you have enough cash reserves to live the way you want in the next 6 month – 2 years?" If so, while there are never ever guarantees in the stock and bond markets, history has repeated itself over and over. Time heals the wounds. So, if you do not have to liquidate investments just to live, then staying in the markets should produce better results over time than reacting to market drops and pulling out with losses.

In fact, market drops often create buying opportunities. Note that even though this year the Dow has dropped from a high of \$18,312.39 on May 19, 2015 to \$17,477.40 on August 14, 2015, it is still substantially higher than it was on March 9, 2009 – only about 6½ years ago.

Can markets drop further? Of course, but if your overall "time horizon" is 10 years and greater, I believe one should consider the positive aspects of market drops and not be worried with fluctuations. Naturally, this is my opinion – not a guarantee.

As always, please feel free to call me with any questions or comments you may have.

A REGISTERED INVESTMENT ADVISOR

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

6600 Rockledge Drive, 6th 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.

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Other News

1. As you know, Professional Financial Services, Inc. is a Registered Investment Advisor and does financial and estate planning for a fee. We continue to be registered with the states of Maryland, Virginia and the District of Columbia and annually we file what is known as Form ADV. Form ADV is our official registration document, and we are happy to provide it to you upon your request. Please let us know if you would like to have a copy.
2. The Annual Privacy Notice for Professional Financial Services, Inc. as a Registered Investment Adviser and for Robert E. Tucker as a Registered Representative of H. Beck, Inc. a Registered Broker-Dealer and Registered Investment Adviser are included with this letter. Please take a minute to review them.

The Closing Bell

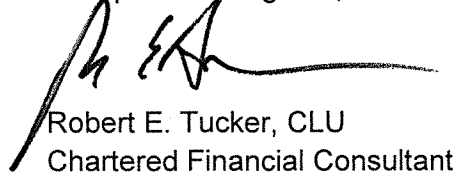
For the last 16 months I have battled with a parasite that robbed me of all vision in my right eye. We have stayed open and operational in large measure due to the dedication of my staff – Faye West and Karen Sine. On August 12th, I had a 2nd cornea transplant and cataract surgery, and on August 13th I was able to see (some) in my right eye for the first time since April 2014.

So, why am I telling you this information? Well, as you know one of my planning hot buttons is and has always been having adequate insurance, and fortunately I have maintained (for years) my individual and business overhead expense disability insurance. My insurance protection did exactly what it was supposed to do.

One just never knows what challenges life will present regardless of age or occupation. While none of us like to pay premiums, this product called “insurance” can play a critically important role in your life. Let me know if we should revisit your Life, Long Term Care, and/or Disability insurance protection with you and confirm that you have adequate protection in place.

Best wishes for a productive and successful final 4 months of 2015. We appreciate greatly the continued opportunity to be of service to you.

Best personal regards,



Robert E. Tucker, CLU
Chartered Financial Consultant

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Professional Financial Services, Inc.'s Privacy Notice

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