PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PROTECTING WEALTH"

ONE PLAN AT A TIME

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Mr. & Mrs. Robert E. Tucker
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Dear Bob & Linda:

It's time again for an update, and there is much to discuss.

Encrypted Emails

In today's environment of extreme sensitivity to protecting everyone's confidential data, I am pleased to announce that we are now using **Encrypted Emails** when we are sending confidential information to you.

With every change, there is a bit of a learning curve, but hopefully, the process will be fairly easy for everyone. However, if you have difficulty receiving an encrypted email from my office, please do not hesitate to call Faye West or Karen Sine in my office. They will be happy to help you! Don't get frustrated. Just call us.

Here's how it works

1. You receive an e-mail from us saying that we are sending an encrypted e-mail to you.
2. In the email notification, you will see a link to the message. Just click on the link and note the access code provided.
3. If this is your first time, a "Create a New Account" page will pop up, and both your email address and your access code will be there.

   You will be asked to:

   a. Provide your First and Last name
   b. Enter a "user name" – put in whatever you want
   c. Enter a password and then verify it – again, you pick it
   d. Then scroll down and click on "Create User Account."

4. You will then see an overview of Smarsh Encrypt. Just scroll down and click on "Continue to Secure Messages".
5. A new screen will appear with the email(s) which have been sent to you. Click on the message that you would like view and the body of the message will appear below. That's all there is to it.

However, suppose you want to send us an encrypted message. Just send us a regular email and ask us to send an encrypted message to you. Upon your receipt of our encrypted message, just hit reply (and/or add an attachment) and send to us. Your message/information will then come to us as encrypted. Remember – please don't become frustrated. Just call us and we'll guide you through it.

Email Links

As you may suppose, we frequently receive links to market commentary from a variety of investment companies. Going forward, we are going to provide links on our website, in our newsletters, or in emails to you so that you can see these commentaries. Please let me know if you find them of value.

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 assistants, Karen Sine or Faye West. They can be reached at the office at (703)391-0299.

Other Website Tools

If you haven't visited it lately, please go to my website at www.PFSInc1.com. Each and every month you will find new topics of interest and a wide variety of articles on various aspects of financial and estate planning. There are also a variety of truly useful calculators.

Just go to my website and click on "Resources" in the upper right hand corner.

2014 Social Security Benefits and Their Role in Comprehensive Financial Planning

Our proprietary seminar has been upgraded for 2014 and is available for presentation. Thus far in 2014, three seminars have been tentatively scheduled with the presentation to be made for the staffs of two law firms and a car dealership.

Last year I conducted a dozen seminars, and there is one indisputable fact. Each and every attendee learned an enormous amount - not just about Social Security, but also about what Comprehensive Financial Planning really means.

I'd like to do at least a dozen presentations in 2014. So, please let me know if you would like to discuss my doing a seminar for your friends, colleagues or business associates. Just let me know. There is no cost and no obligation to any host or attendee.

Time Matters

Many colleagues spend 80% of their time marketing and only 20% working on their time working on their client's affairs. I try to spend 20% of my time marketing and 80% on client issues.

As you may realize, setting up and completing planning for each client is a complicated and detailed process for us, but we try to make the end results easy for our clients to understand.

In order to allocate the majority of my time to working with clients, I rely heavily on client referrals as the foundation of our marketing efforts. So, thank you for the referrals you have made in the past, and please continue to make them. As you consider who to refer to us, don't forget to consider your children and extended family. I love guiding people regardless of whether or not one actually becomes a client. I'll always make time for anyone you refer.

Annual Offer to Deliver our Form ADV

As you may recall, Professional Financial Services, Inc. is a Registered Investment Advisor (RIA) with an official registration filed with the Securities Departments of Virginia, Maryland and the District of Columbia. We are pleased to offer to send to you the 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.

Well, that's all for now, and, as always, I thank you for the continued opportunity to be of service to you. I truly value my relationship with you.

Best personal regards,

Robert E. Tucker, CLU
Chartered Financial Consultant

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