

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: bobtucker@pfsinc.info
website: www.pfsinc1.com

September 1, 2016

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

Dear Bob:

Just want to share some information and perspective with you.

Markets

Every year has its ups and downs, and this year is no different. Remember 1/1/16 – 2/15/16. It was the worst start in the markets' history. However, most of the losses in the 1st 6 weeks were overcome by 3/31/16. Here are some interesting facts.

Closing Values

	<u>Dow</u>	<u>NASDAQ</u>	<u>S&P 500</u>
12/31/15	\$17,425.03	\$5,007.41	\$2,043.94
3/31/16	\$17,685.09	\$4,869.85	\$2,059.74
8/30/16	\$18,454.30	\$5,222.99	\$2,176.12
12/31/15 – 8/30/16			
% Change	5.91%	4.31%	6.47%

It's important to note these indices are for equities (stocks). They do not include cash, bonds, or alternatives. Also, please note investors cannot invest directly in an index. Index performance figures quoted are historical. Past performance is not indicative of future results. So, a reminder. When you see these indexes reported on the news, please don't assume they reflect how your accounts are doing. They are a possible indicator as to how well your equities are doing but not how your overall assets have fared.

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.

September 1, 2016
Page Two

2016 Privacy Notices

Every year I send Privacy Notices to our clients both for the Broker Dealer, H. Beck, Inc. and for Professional Financial Services, Inc. Enclosed are these notices for 2016.

Required Minimum Distributions (RMD's)

As you know, in the year in which you turn 70½, you must begin to take Required Minimum Distributions on your retirement plans; e.g. IRAs, SEP-IRAs, Simple IRAs, etc.

However, if you are working and participating in a company-sponsored program, e.g. a 401(k), pension and/or profit sharing plan, you do not have to take RMDs on these account assets until you quit working.

Also, if 2016 is the year in which you turn 70½, you can elect NOT to take the RMD. You may continue to defer until April 1st of 2017, BUT you must then take two distributions.

Every year we run the calculations with backup data provided to our investment clients. If you provide account statements for accounts not invested with us, I will still assist you. So, let me know if you need help.

Our Annual Month at a Glance Calendar for 2017

Although I know some clients use computer calendars, many of our clients request and utilize our calendar for their household planning.

Once again, we will be sending the 2017 calendar sometime in October.

Year End Planning

With 4 months left in 2016, there's still time to address planning issues and/or to have a financial checkup. One item so often overlooked or out of date is your legal documents. Do they still reflect your current wishes?

September 1, 2016
Page Three

Reviewing Wills, Trusts, Powers of Attorney and Advanced Medical Directives is not a fun exercise. However, these documents can and often do have enormous impact on you and/or your family. There are few gifts to loved ones that have a greater benefit.

Please feel free to call me. I'll be happy to guide you with all of your planning issues.

Some Interesting Information

Enclosed is a list of "Things You Should Know but Probably Don't". I hope you find these interesting.

Conclusion

Well, that's all for now, but once again, please let me know if there is any way I can assist you. I highly value my relationship with you and the continued opportunity you have given me to work with and for you.

All the best,



Robert E. Tucker, CLU
Chartered Financial Consultant

Enclosures

kls

THINGS YOU SHOULD KNOW BUT PROBABLY DON'T

1. Money isn't made out of paper, it's made out of cotton.
2. The Declaration of Independence was written on hemp (marijuana) paper.
3. The dot over the letter 'i' is called a 'tittle.'
4. A raisin dropped in a glass of fresh champagne will bounce up and down continuously from the bottom of the glass to the top.
5. Susan Lucci is the daughter of Phyllis Diller.
6. 40% of McDonald's profits come from the sales of Happy Meals.
7. 315 entries in Webster's 1996 Dictionary were misspelled.
8. The 'spot' on 7UP comes from its inventor, who had red eyes. He was albino.
9. On average, 12 newborns will be given to the wrong parents, daily.
10. Warren Beatty and Shirley MacLaine are brother and sister.
11. Chocolate affects a dog's heart and nervous system; a few ounces will kill a small-sized dog.
12. Orcas (killer whales) kill sharks by torpedoing up into the shark's stomach from underneath, causing the shark to explode.
13. Most lipstick contains fish scales (eww).
14. Donald Duck comics were banned from Finland because he doesn't wear pants.
15. Ketchup was sold in the 1830's as medicine.
16. Upper and lower case letters are named 'upper' and 'lower' because in the time when all original print had to be set in individual letters, the 'upper case' letters were stored in the case on top of the case that stored the smaller, 'lower case' letters.
17. Leonardo Da Vinci could write with one hand and draw with the other at the same time, hence multi-tasking was invented.
18. Because metal was scarce, the Oscars given out during World War II were made of wood.

19. There are no clocks in Las Vegas gambling casinos.
20. There are no words in the dictionary that rhyme with: orange, purple, and silver.
21. Leonardo Da Vinci invented scissors. Also, it took him 10 years to paint Mona Lisa's lips.
22. A tiny amount of liquor on a scorpion will make it instantly go mad and sting itself to death.
23. The mask used by Michael Myers in the original 'Halloween' was a Captain Kirk's mask painted white.
24. If you have three quarters, four dimes, and four pennies, you have \$1.19. You also have the largest amount of money in coins without being able to make change for a dollar (good to know).
25. By raising your legs slowly and lying on your back, you can't sink in quicksand (and you thought this list was completely useless).
26. The phrase 'rule of thumb' is derived from an old English law, which stated that you couldn't beat your wife with anything wider than your thumb.
27. The first product Motorola started to develop was a record player for automobiles. At that time, the most known player on the market was the Victrola, so they called themselves Motorola.
28. Chewing gum while peeling onions will keep you from crying!
29. The glue on Israeli postage stamps is certified kosher.
30. Guinness Book of Records holds the record for being the book most often stolen from Public Libraries.

Professional Financial Services, Inc.

10913 Lawyers Road

Reston, Virginia 20191

Tel (703) 391-0299

Fax (703) 391-0277

e-mail: bobtucker@pfsinc.info

Professional Financial Services, Inc.'s Privacy Notice

Protection of Your Personal Financial Information

Who PFS Is: Professional Financial Services, Inc. (PFS) is a registered investment adviser in the State of Virginia. Through Robert E. Tucker, PFS provides financial products and services to the general public. PFS is providing you with this privacy policy to describe how PFS collects information about you, under what circumstances PFS may disclose the information to others, and how PFS safeguards your information in our possession.

Why PFS Collects Information: PFS collects and uses information about you in order to provide you with our financial products and services. For example, PFS uses your information to determine the suitability of our investment recommendations and to process transactions for your account.

What Information PFS Collects: The information PFS collects 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 PFS Collects Information: PFS obtains most information directly from you when you open an account or purchase financial products or services from PFS. For example, PFS 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. PFS may also obtain information about you 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 PFS Discloses: PFS 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, PFS 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. PFS 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, PFS reports your tax-related information to federal and state governments, and PFS may disclose information during the course of an audit or to law enforcement or regulatory agencies. PFS does not disclose your information to nonaffiliated companies who intend to market their products to you. For example, PFS 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 PFS by calling 703-391-0299. Please note that PFS honors 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. PFS also follows privacy requirements under applicable state law. If a state's privacy laws are more restrictive than those stated in this policy, PFS complies with those laws.

Questions: If you have questions about our privacy policy, you may contact Robert E. Tucker. PFS appreciate your business and look forward to serving your financial service needs.

SIPC Information

Investor information about the Securities Investor Protection Corporation (SIPC) may be obtained at their website (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) 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, or call the FINRA BrokerCheck Hotline at 800-289-9999.

Professional Financial Services, Inc.

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.



H. BECK, INC.

...the independent's choiceSM

Protection of Your Personal Financial Information

Who We Are: H. Beck, Inc. ("HBI") is a registered broker-dealer and registered investment adviser. Through our representatives 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, investment objectives, 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 the registered representative servicing your account to be able to use information collected while registered with HBI if he or she leaves us to join another firm (other than as prescribed by law), you may contact our Compliance Department by calling our toll-free number: 1-800-333-6884. Please note that for joint accounts, 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 HBI representative, visit the Investor section of our website (www.hbeckinc.com), or 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.

SIPC Information

Investor information about the Securities Investor Protection Corporation (SIPC) may be obtained at their website (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) 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, or call the FINRA BrokerCheck Hotline at 800-289-9999.