Helping You Along the Path to Financial Wellness

Roche
Financial Partners

We make a significant contribution to the quality of life of our clients by empowering them with the peace and personal satisfaction that comes from achieving financial wellness.

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475 Wall Street
Princeton, NJ 08540
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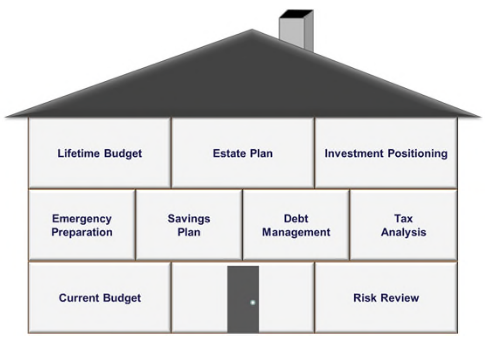
(609) 575-6762

Philosophy

Roche Financial Partners provides comprehensive wealth planning strategies accompanied by outstanding service and professionalism. We create the foundation for trust by adhering to the highest standard of integrity. We build long-term, consultative relationships with our clients to better understand and advise on their complete financial life.

Our combined offering of financial oversight, guidance, and investment management will help you live the life you want to live.



Our Services

Roche designs, implements, and monitors personalized wealth management strategies for individuals and their families. Our clients rely on us to be more than their investment manager, although that is one of our responsibilities. They entrust us to be their financial advocate in a world filled with an overwhelming number of financial decisions. We work with our clients to address the myriad of financial issues that come up in their lives.

While our engagement with each client will be customized, our objective is always the same:

- Create good financial habits for immediate impact
- Design a life plan for long term financial success
- Protect your family's ongoing financial legacy

Creating Good Financial Habits

As with most things, it is important to start with a solid foundation. Your financial life is no exception. It is often difficult for individuals to evaluate their overall financial position. When we begin our comprehensive wealth plan, you will have a clear picture of where you are today and where you are headed tomorrow. We will provide a detailed list of all-important steps to take today to improve your financial foundation for tomorrow.

Creating a Life Plan

It is often difficult for individuals to decide the best path forward to financial wellness. That's where we can help. We will design you and your family a comprehensive wealth plan using our personalized 9-step process. Roche will systematically cover all major financial topics including:

- ❑ Budgeting
- ❑ Insurance
- ❑ Document Storage
- ❑ Debt Management
- ❑ Retirement Plan
- ❑ Investment Positioning
- ❑ Savings and Spending
- ❑ Tax Analysis
- ❑ Legacy Planning

We will help you prepare for foreseen events such as retirement and educational expenses and be there to help with unforeseen events such as disability or a death in the family. Our team will be available to help you analyze financial decisions and maximize financial opportunities as they arise.

Protecting Your Legacy

Finally, we review your estate plan to ensure proper legacy planning. We plan for unforeseen events and transfer of assets. We also help to ensure your family and love-ones are taking care of with limited administrative burden. Having a clear and comprehensive estate transfer plan monitored by a trusted advisor is the most effective way to make your family is taken care of when you are gone.

"Our strength and skill is knowing our clients, understanding their goals, and finding the tools and talent to exceed expectations. The ultimate measure of our success is achieving our clients' most important goals."

Robert Gregov, CFA, CFP®
President/ Founder

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Who We Do For Our Clients…

- ✓ Inspire you to take the 1st step towards living the life you want
- ✓ Address any pressing financial issues
- ✓ Identify the important actions necessary to change your life
- ✓ Create a schedule and keep you motivated to make these important changes
- ✓ Create an appropriate savings and spending plan
- ✓ Help navigate employment and income decisions
- ✓ Ensure discipline to an effective investment process
- ✓ Ensure all appropriate estate documents are completed
- ✓ Ensure all necessary insurance is maintained
- ✓ Review tax plan for efficiency
- ✓ Continue to help you make all decisions that affect you financially

"The best way to predict the future is to create it"

Abraham Lincoln

Our Core Values

Roche Financial Partners has differentiated itself from its peers by focusing on the client's needs and building a consultative relationship so that we can help you with the many facets of your financial life. Here are a few of the core values you will experience.

Organization
We will help bring order to your financial life

Accountability
We will help you follow through on your financial commitments

Objectivity
We will provide insight from the outside to help you avoid making emotional decisions about important matters

Proactivity
We will help you anticipate the key transitions in your life so that you will be financially prepared for them

Education
We will explore the specific knowledge needed for you to succeed in your situation

Partnership
We will work with you to help you achieve the best life possible

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Who we are

- Roche Financial Partners is an independent wealth management firm that specializes in financial planning and investment management.
- We provide individuals and their families with customized financial plans to meet their unique needs and goals.
- We build long-term, consultative relationships with our clients to better understand and advise on their total net worth.
- We provide effective investment management services that increase returns, control costs, and preserve capital
- We are fiduciaries, which means that we are held to the highest ethical standards in the financial services industry.
- We receive no sales commissions, no product incentives and no third-party payments. Our clients are our only concern.

Who we are not

- We are not a broker…we are complete, holistic wealth advisors.
- We are not affiliated with any firm that might cause a conflict of interest…we are completely independent.
- We are not compensated for selling investments…we charge a fee for advice and implementation.
- We don't just recommend suitable investments…we are held to fiduciary standards that legally require us to put our clients' interest first.
- We are not only about investments….we are about your total wealth plan.
- We do not try to "time the market" or pick "hot stocks"…we follow the proven, long-term principles of modern portfolio theory.

Why Roche Financial Partners

Roche Financial Partners has differentiated itself from its peers by focusing on the client's needs and building a consultative relationship so that we can help you with the many facets of your financial situation. Here are a few of the benefits you will experience.

Peace of mind

We will be your one independent and objective advisor on all your wealth management needs. Our professionals are constantly focused on the details of your wealth plan so that you don't have to be.

Trusted & competent professionals

Our professionals have deep wealth management experience and education. We hold many of the top industry certifications including RIA (Registered Investment Advisor), CFA (Chartered Financial Analyst), CFP® (Certified Financial Planner), and MBA (Master of Business Administration) in Finance.

Passion for service

Our focus on client service, accessibility, and transparency sets us apart from our peers. As fiduciaries, we are held to the highest ethical standards in the financial services industry. We put the interests of our clients first.

Greater likelihood of realizing your financial goals

We will provide you with a clear wealth plan and the disciplined process required to achieve your financial goals. Staying the course and effective execution of your plan is the key to realizing your goals.

Customized investment approach

While adhering to our investing principles, we will carefully balance your need for investment performance with your tolerance for risk. Our investment philosophy has resulted in higher returns, lower costs, and reduced volatility over time.

Let Roche Financial Partners help you with your important financial life planning.

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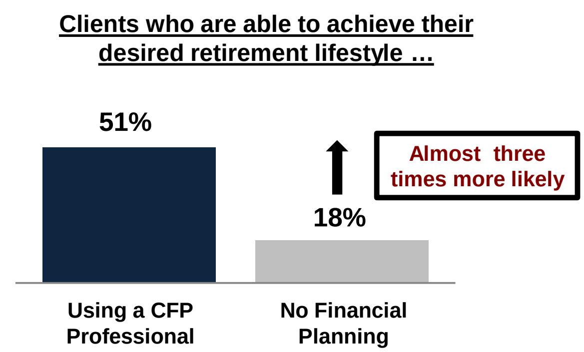
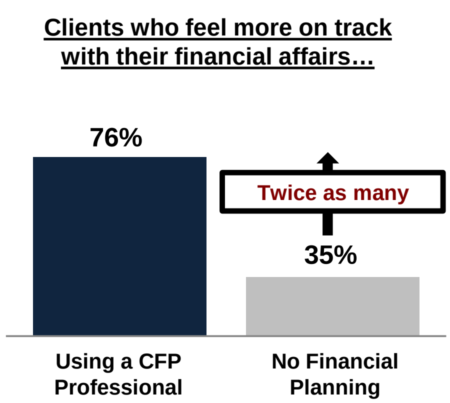
Your Benefits from Financial Guidance



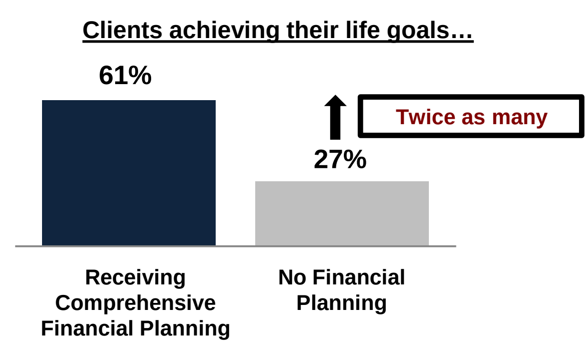
Achieve Your Desired Retirement Lifestyle

51% of respondents who get advice from CFP® (Certified Financial Planner) professional feel on track to reach their desired lifestyle in retirement compared to only 18% for those without an advisor. [1]



More On Track With Your Financial Affairs

76% of respondents who get advice from a CFP® (Certified Financial Planner) professional reported feeling more "on track" with their financial affairs, compared to 35% for those without an advisor. [1]



Achieve Your life Goals

Clients who get help with financial planning were nearly three times more likely to say they are achieving their life goals than those who have had no help. [1]

[1] Value of Financial Planning study, conducted by The Strategic Counsel and commissioned by the Financial Planning Standards Council. Study conducted between August 7, 2009 and January 21,2010. Total respondents = 7,383.