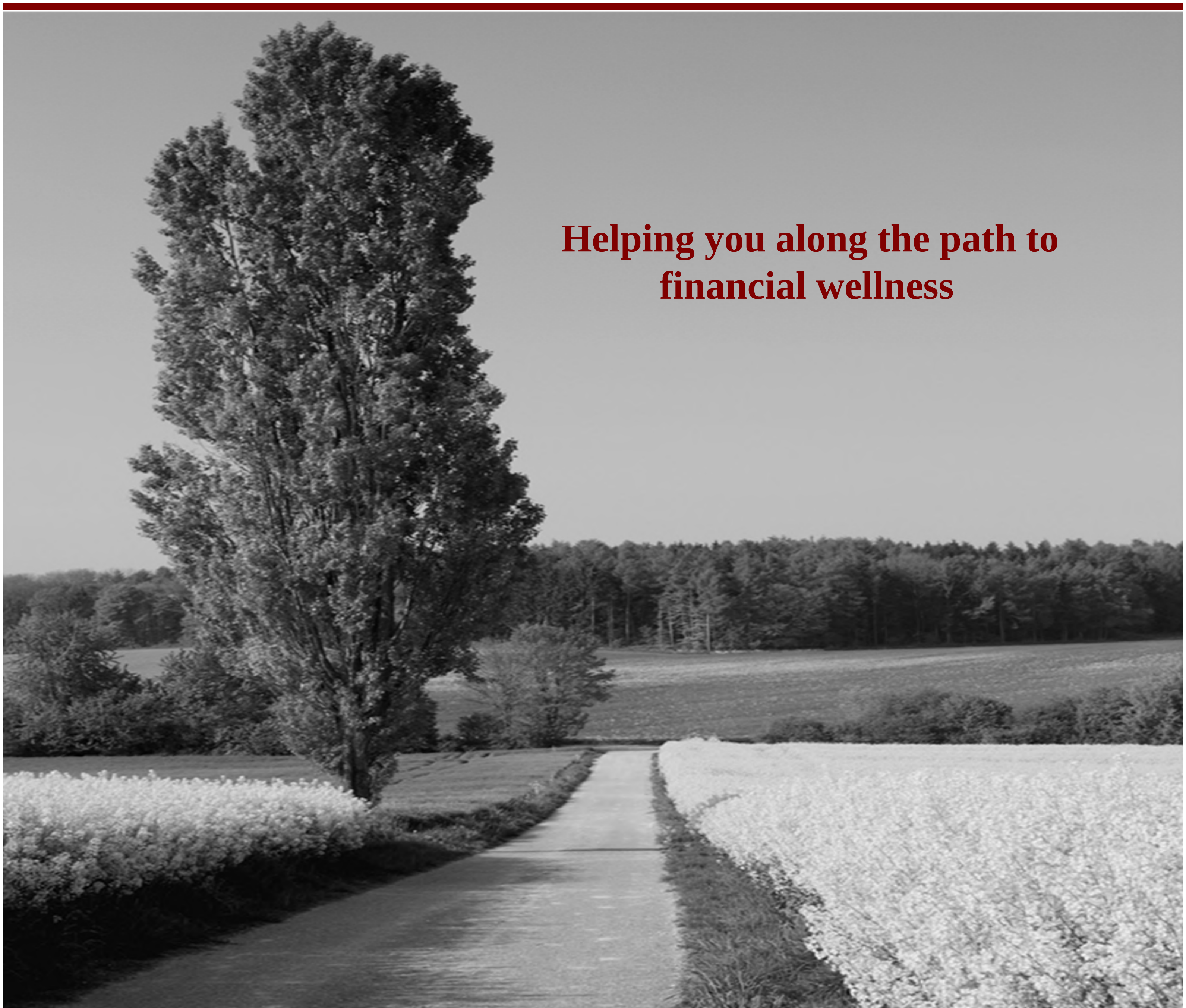
ROCHE
FINANCIAL PARTNERS



Helping you along the path to financial wellness

Mission

To 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.

Philosophy

Roche Financial Partners provides comprehensive financial oversight and 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.

Firm Values

- Place the client's interests above all else
- Uphold honesty and integrity in everything we do
- Maintain a high standard of professional competence
- Deliver superior client service

"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 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 oversight and guidance to meet their unique needs.
- We build long-term, consultative relationships with our clients to better understand and advise on all concerns that affect them financially.
- 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.

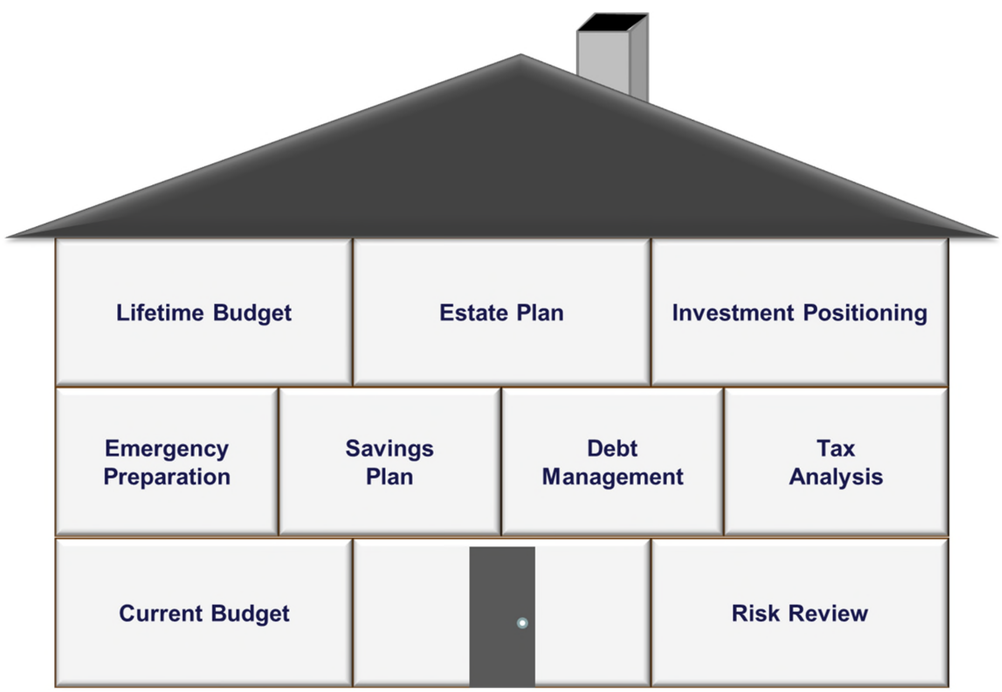
Who we are not

- 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 oversight.
- 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.

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 arise in their lives. While our engagement with each client will be customized, our objective is always the same:

- Creating good financial habits for immediate benefit
- Creating your life plan for longer term benefit
- Protect your financial and family legacy for ongoing benefit



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.

Stage 1: Budget and Money Management

Stage 2: Risk and Insurance Management

Stage 3: Emergency Preparation Plan

Roche Financial Partners understands that the most challenging part of any wealth plan is implementation. That is why we will be there every step of the way. Whether it is negotiating insurance terms, speaking to estate attorneys or choosing appropriate investments -- Roche ensures that each recommendation is executed efficiently and effectively. Each client receives a clear and comprehensive roadmap of the actions needed to improve their financial lives.

Creating a Life Plan

It is often difficult for individuals to determine the best path forward to financial wellness. That's where we can help. We will design a comprehensive wealth plan using our personalized 9-step process. Roche will systematically walk you through all major financial topics using a schedule that works for you.

We will help you prepare for foreseen events such as retirement and educational expenses and 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.

The key to successfully implementing your wealth plan is prudent investing of your assets. Successful investment management companies base their business on a core investment philosophy, and Roche is no different. Although we offer customized portfolios for our clients, a common theme runs through the investment advice we provide.

I. Fill the Buckets

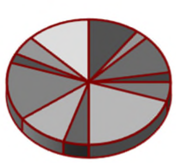
Create clear, appropriate, and personalized objectives for each dollar earned, saved, or invested

II. Control the Controllable

We spend our time on the factors that are important and can be controlled.

III. Multi-Level Diversification

Develop a suitable and effective investment process using broadly diversified and complimentary strategies

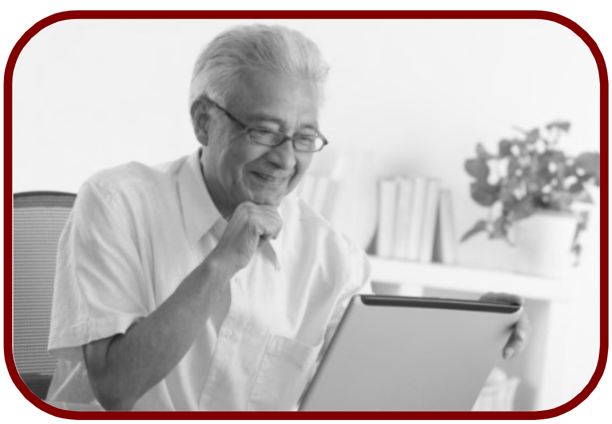


IV. Stay Disciplined

Maintain unwavering discipline to our investment process

Protecting Your Legacy

Roche Financial Partners will monitor your plan, portfolio and progress daily. We utilize a sophisticated alert system to notify us when a change is needed to your plan or portfolio. We also use a state-of-the-art investment platform to ensure your portfolio adheres to your risk and return parameters and our investment principles.



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.

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 that you will experience.

We will give you peace of mind knowing your total wealth is being managed

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 you don't have to be.

We will help you track – and streamline – your financial affairs

Most people who don't do financial services for a living find managing their financial affairs tedious, confusing, and time consuming. They prefer to focus their attention on work, home, family – the things they feel are important. Roche will help you put everything in one place, explains how it all works, and make sure everything is being taking care of with the utmost competence.

We will design an efficient and diversified portfolio that has been customized toward your financial goals and objectives

We believe that the growth and protection of capital can best be achieved through an integrated, diversified, valuation-based and tax-aware investment approach. Roche's proprietary asset allocation and risk modeling enables us to build portfolios of non-correlated assets. This helps minimize volatility while increasing the probability that our clients will achieve their long-term portfolio objectives.

Our process will result in a 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.

Trusted & competent professionals with a passion for service

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) and CFP® (Certified Financial Planner). In addition, 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 above all else.

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Services Summary

At Roche, we understand that it is our responsibility to earn your business every day by showing the value we provide relative to our fees. The chart below summarizes our Wealth Planning and Investment Management Services. These are the specific benefits you should expect from working with Roche Financial Partners. Our fee structure is separated into a Wealth Planning fee and/or an Investment Management fee…and like our client relationships, each fee structure is unique and tailored to you. We would appreciate the opportunity to show you how our services can help you reach true financial wellness.

Oversight and Guidance

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 relationship is maintained

Personalized Financial Planning Schedule - plan to address all the important components of your financially complex life. Every other month we will start or review a new topic.

- Budget and Money Management
- Insurance and Risk Management
- Emergency Preparation Plan
- Debt Management
- Lifetime Cash Flow
- Investment Positioning
- Contribution / Distribution Plan
- Tax Analysis
- Estate Plan

Ongoing Wellness We will periodically introduce new financial topics to continuously improve your overall financial well-being

Unlimited access to your wealth advisor when question arise, or decisions need to be made

Convenient scheduling for advisor meetings whether in person, by phone or on video

Investment Management Services

Investment Strategy – We will use broadly diversified investment strategies taking into consideration total return and cash requirements.

Tax-Efficient Investment Products – We only invest in exchange traded funds (ETFs), which are generally more tax efficient compared to mutual funds. Investing with ETFs can provide an estimated +0.7% in tax savings per year versus holding similar investment strategies in mutual funds

Smart Portfolio Rebalancing – We make sure we continue to review your investment buckets daily to ensure proper amounts are allocated and the risk return relationship is maintained.

Tax Loss Harvesting – We carefully assess your portfolio to realize losses, which can offset capital gains. In a typical scenario, tax loss harvesting could add an estimated +0.77% in after-tax returns, annually.

Tax Lot Optimization – We will sell shares with the objective of taking losses first (short-term then long-term) and gains last (long-term then short-term) during the rebalancing process when spending withdrawals aren't required.

Spend Only Gains – We will sell securities that have increased in value when a spending withdrawal is needed to ensure realized portfolio gains.

Effective Trading Rules– We take special care when we trade securities to make sure we receive the best possible price and most efficient execution by using block trading, limit orders, and custodian trading desks.

Minimize TCI (Total Cost of Investing) – We strive to keep your total cost of investing (Fund fees + transaction costs) to a minimum, so more money stays in your portfolio. [Potential benefit is 0.45%]

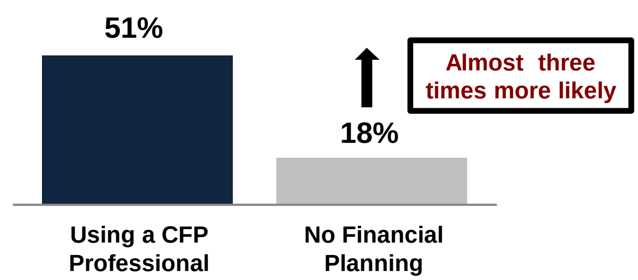
- Expense ratio of < 50 bps
- Tax expense < 50 bps
- Turnover < 25%
- Transaction costs < 5 bps
- Bid/Ask < 5 bps
- Premium to NAV < 25 bps

Your Benefits from Financial Planning with Roche

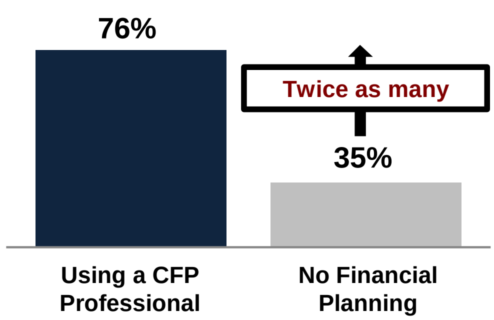
Ability To Achieve Your Desired Retirement Lifestyle

51% of respondents who deal with a CFP (Certified Financial Planner) professional feel on track to reach their desired lifestyle in retirement, as compared with only 33% for clients with a non-certified advisor and 18% for those without an advisor. [1]

Clients who are able to achieve their desired retirement lifestyle …



Clients who feel more on track with their financial affairs…



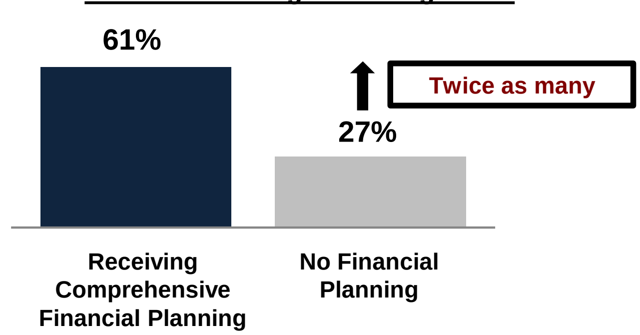
More On Track With Your Financial Affairs

76% of respondents who deal with a CFP (Certified Financial Planner) professional reported feeling more "on track" with their financial affairs, compared with 63% of those dealing with a non-certified advisor and 35% for those without an advisor. [1]

Achieve Your Life Goals

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

Clients achieving their life goals…

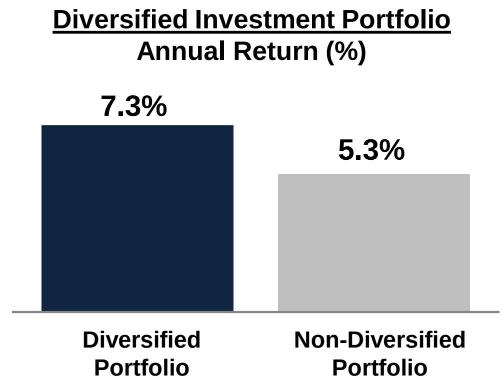


[1] Value of Financial Planning study, conducted by The Strategic Counsel and commissioned by the Financial Planning Standards Council. Study conducted between August 7, 2009 and January 21,2010. Total respondents = 7,383.

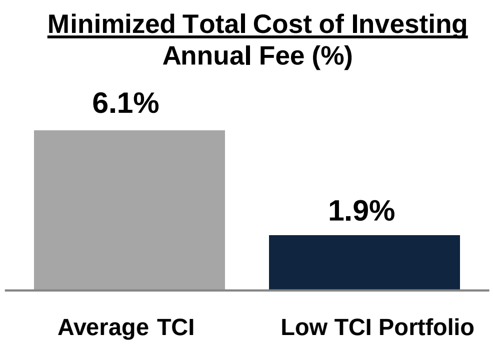
Your Benefits from Investing with Roche

Your Benefit from Building and Maintaining Diversified Portfolios

The world's most effective investors place tremendous importance on the value of asset allocation, turning to it as their foundation of investment management. Roche builds efficient and effective portfolios by prudently allocating your portfolio across a diversified mix of up to 25 global asset classes and sectors. This results in a better portfolio that could achieve up to 1.9% higher returns with lower risk.



- Source: Outcomes of Participants Investment Strategies 1997-2006 Burgess and Associates (September 2007)
- These results are hypothetical results based on index data. Actual results may Vary. These results do not include fees or taxes.



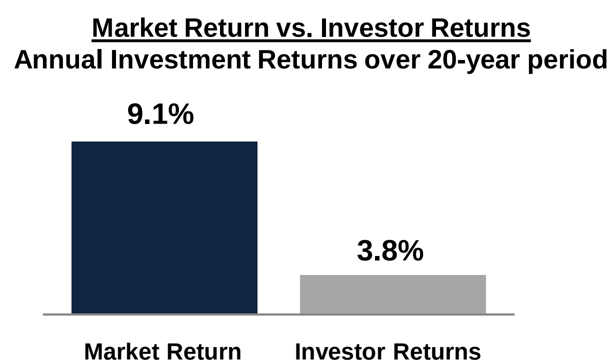
Source: Tax costs, Morningstar & Vanguard; Expense ratio, Morningstar; trading costs: (ReFlow research); Cash drag: (ReFlow research).

Your Benefit from Minimizing your Total Cost of Investing

Total Cost of Investing (TCI) includes many hidden costs. Costs matter a great deal because investment returns are reduced dollar for dollar by the fees, commissions, transaction expenses and taxes incurred. Roche aggressively manages TCI by constructing low-TCI portfolios for our clients which could add up to 4% to your net return.

Your Benefit from Staying Disciplined to your Wealth Plan

Both experience and academic studies have proven that most investors fail to achieve even the market return due to market timing and chasing performance. At Roche, we design your custom portfolio and then stay the course, never trying to time the market. We stay disciplined to your wealth plan even during the most challenging market environments. The result could be up to 5.3% in higher annual returns.



Source: DALBAR Quantitative Analysis of Investor Behavior, 2011
Years 1991 – 2010

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We are committed to providing you with the best service possible so you can help you reach your financial goals.

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