



Roche

Financial Partners

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“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

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 wellbeing.

About Us

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 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 busy 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 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 loss of income. Our team will be available to help you analyze financial decisions and maximize financial opportunities as they arise.

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

- Create solid financial foundation
- Implement Investment Management and Oversight
- Provide ongoing guidance and coaching

Create Solid Financial Foundation

As with most things, it is important to start with a solid foundation. Your financial life is no exception. Your Certified Financial Planner® will take you through Roche’s Financial Foundations process. Over a 12-month period, we will engage in 10 financial wellness sessions to establish a solid financial foundation. When complete, you will feel confident knowing your entire financial house is in order.

- Current Issues
- LifeTime Budget
- Insurance
- Investing & Saving
- Debt Review
- Monthly Budget
- Tax Planning
- Document Organization
- Net Worth Tracking
- Legacy Planning

Investment Management and Oversight

Roche Financial Partners’ strategy is to invest for a life purpose. We find the right combination of growth, income, capital preservation, security selection, investment location, and tax containment that’s perfectly suited for your life’s financial goals.

Ongoing Guidance and Coaching

Life is the product of your decisions and making better choices leads to better results. It is often difficult for individuals to evaluate their overall financial position and decide the best path forward. Roche will be your guide, helping you navigate through your financial life.



We will be your guide!

Service Calendar 1 st Year	Service Calendar 2nd Year +
<p><u>Month 1</u> Information Gathering and Agreements</p> <p><u>Month 2</u> Address pressing issues or concerns</p> <p><u>Month 3</u> LifeTime Savings and Spending Plan</p> <p><u>Month 4</u> Monthly Budget and Cash Management</p> <p><u>Month 5</u> Debt Review</p> <p><u>Month 6</u> Investment Strategy and Positioning</p> <p><u>Month 7</u> Risk and Insurance Management</p> <p><u>Month 8</u> Document Management and Storage</p> <p><u>Month 9</u> Net worth and Roche Wellness Score</p> <p><u>Month 10</u> Tax Planning</p> <p><u>Month 11</u> Estate, Legacy, Charitable Planning</p> <p><u>Month 12</u> Plan Accomplishments Review</p>	<p><u>January</u> Meeting to Review LifeTime Plan & Investments Monthly Roche Newsletter Quarterly Market Report</p> <p><u>February</u> Financial Foundation Task: Category TBD Monthly Roche Newsletter</p> <p><u>March</u> Financial Foundation Task: Category TBD Monthly Roche Newsletter</p> <p><u>April</u> Phone Call: Ask your CFP! Monthly Roche Newsletter Quarterly Market Report</p> <p><u>May</u> Financial Foundation Task: Tax Review Monthly Roche Newsletter</p> <p><u>June</u> Financial Foundation Task: Category TBD Monthly Roche Newsletter</p> <p><u>July</u> Meeting to Review LifeTime Plan and Investments Monthly Roche Newsletter Quarterly Market Report</p> <p><u>August</u> Financial Foundation Task: Category TBD Monthly Roche Newsletter</p> <p><u>September</u> Financial Foundation Task: Category TBD Monthly Roche Newsletter</p> <p><u>October</u> Phone Call: Ask your CFP! Monthly Roche Newsletter Quarterly Market Report</p> <p><u>November</u> Financial Foundation Task: Category TBD Monthly Roche Newsletter</p> <p><u>December</u> Financial Foundation Task: Category TBD Monthly Roche Newsletter</p>

Your designated Certified Financial Planner® will take you through Roche’s Financial Foundations process. When complete, you will feel confident knowing your entire financial house is in order.

Foundation	Description
Pressing Issues	First – let’s handle that financial issue that keeping you up at night.
LifeTime Budget	Wondering how to manage money coming and going out not just for this month but for life? In this session, we will set your course together for how to budget your inflows and outflows for each year of your expected life.
Insurance Management	Being ready for the unexpected in life can give you incredible peace of mind. Here is where we will review your insurance and medical care plans.
Investing & Saving	Taking the money that you have and making it grow on its own will take what you have earned and put it to work for you.
Legacy Planning	Legacy planning for your children and beneficiaries ensures your family is cared for in the future when you are gone.
Monthly Budget	Making informed money decisions by having all the facts puts you back in control of your wealth and able to make confident money decisions.
Debt Review	Debt can be used as leverage to grow your wealth. Together we will evaluate the debt you have and how to manage it wisely.
Tax Planning	Taxes can be the largest expense for many. Learn effective strategies to keep more of what you earn.
Document Organization	Learn what documents are key to securely maintain and for how long.
Net Worth Tracking	No need to worry about your financial health. We will set up best practices to track your financial well-being.

LifeTime Plan

- Plan your annual cash flow for life
- Lifetime Savings Plan
- Discuss retirement plans
- Identify large financial goals
- Review income expectations through life
- Calculate annual withdrawals through life
- Establish a social security strategy
- Annuities and Pensions Strategy
- RMD and Withdrawal Strategies
- Establish a strategy to make your savings last

Investment Positioning

- Current Investment Review
- Establish Your Personal "Bucket Strategy"
- Asset Allocation for Your Portfolio
- Asset Location Strategy
- Research Tax-Efficient Products
- Smart Portfolio Rebalancing
- Tax Loss Harvesting
- Tax Lot Optimization
- Portfolio Withdrawal Plan
- Spend Gains Strategy
- Minimize Investing Costs
- 401k/403b Recommendation
- Business Retirement Plans
- Tax Sensitive Investing

Monthly Budget

- Review of Income Sources
- Review of Expenditures
- Set Expense and Budget Goals
- Planning for Large Expenses
- Emergency Funding Requirements
- Monthly Budgeting Best Practices
- Developing Savings Habits

Tax Analysis

- Tax Return Comprehensive Review
- Carry Forward Losses and Cost Basis Review
- Capital Gain Review
- Itemized vs Standard Deductions
- Tax Efficient Withdrawal Strategies
- Qualified vs Non-Qualified Dividends
- Roth Conversion Benefits
- Net Investment Income Expectations
- Tax Phaseout Strategy
- Deductions and Credits Review

Risk Management

- Review of Existing Insurance Policies
- Life Insurance Needs Analysis
- Long Term Care Insurance Analysis
- Disability Insurance Analysis
- Health Insurance Review
- Homeowner's Insurance Review
- Liability Coverage
- Health Savings Accounts
- Medicare Advice
- Health Savings and Flexible Spending Accounts

Estate Planning

- Legacy Planning
- Do You Need a Will
- Establish Guardians for Minor Children
- Do You Need a Living Trust
- Prepare Healthcare Directives
- Prepare Financial Power of Attorney
- Information for Family, Caregivers, and Survivors
- Executor Documents and Checklist
- Beneficiaries on Retirement Accounts and Insurance
- Payable on Death for Bank of Accounts
- Transfer on Death for Investment Accounts
- How to Distribute Assets to Children
- Protecting assets from creditors, divorce, bankruptcy
- How to Gift Assets

Debt Review

- Review of Current Debt
- How to Use Debt Wisely
- How to Reduce Debt Efficiently
- Debt Restructuring/Reduction/Management
- Proper Debt for Your Home
- Debt Interest Analysis
- Student Loan Debt Strategy

Document Management

- Identify important information and documents
- How to store documents and important information
- How long to store documents
- Personal Data and Information Security

Net Worth Tracking

- Set up Net Worth tracking method
- Best practices to keep track of financial well-being
- Roche Financial Foundation Wellness Score

Our dynamic management approach focuses on creating the highest benefits for our clients by focusing on the important strategies

Strategy	Description	Benefits
Bucket Strategy	We will put your savings into “bucket accounts” based on your current and future cash flow requirements.	Protection from market declines
Investment Strategy	We will use broadly diversified investment strategies taking into consideration total return and risk.	Up to 0.35% value added
Asset Location	We build separate portfolios based on the tax status of each of your accounts which can save you taxes.	Up to 0.75% value added
Tax-Efficient Products	We only invest in exchange traded funds (ETFs), which are generally more tax efficient compared to mutual funds.	Lower Taxes
Portfolio Rebalancing	We review your investment buckets and strategy allocation daily to ensure the risk and return relationship is maintained.	Up to 0.35% value added
Tax Loss Harvesting	We carefully assess your portfolio daily to realize any position losses, which can offset capital gains and save you taxes.	Up to 0.77% value added
Tax Lot Optimization	We sell specific shares with the objective of taking losses first and gains last during the rebalancing process when withdrawals aren’t required.	Lower Taxes
Distribution Plan	We ensure you receive the highest after-tax withdrawal possible by considering if you should spend from retirement or taxable accounts.	Up to 0.70% value added
Spend Only Gains	We will sell securities that have increased in value when a spending withdrawal is needed to ensure the highest realized portfolio gains.	Up to 0.35% value added
Efficient Trading Strategy	We take special care when we trade securities to make sure we receive the best possible price and most efficient execution.	Up to 0.10% value added
Lower Investing Costs	We strive to keep your total cost of investing (Fund fees + Transaction costs) to a minimum, so more money stays in your portfolio.	Up to 0.85% value added