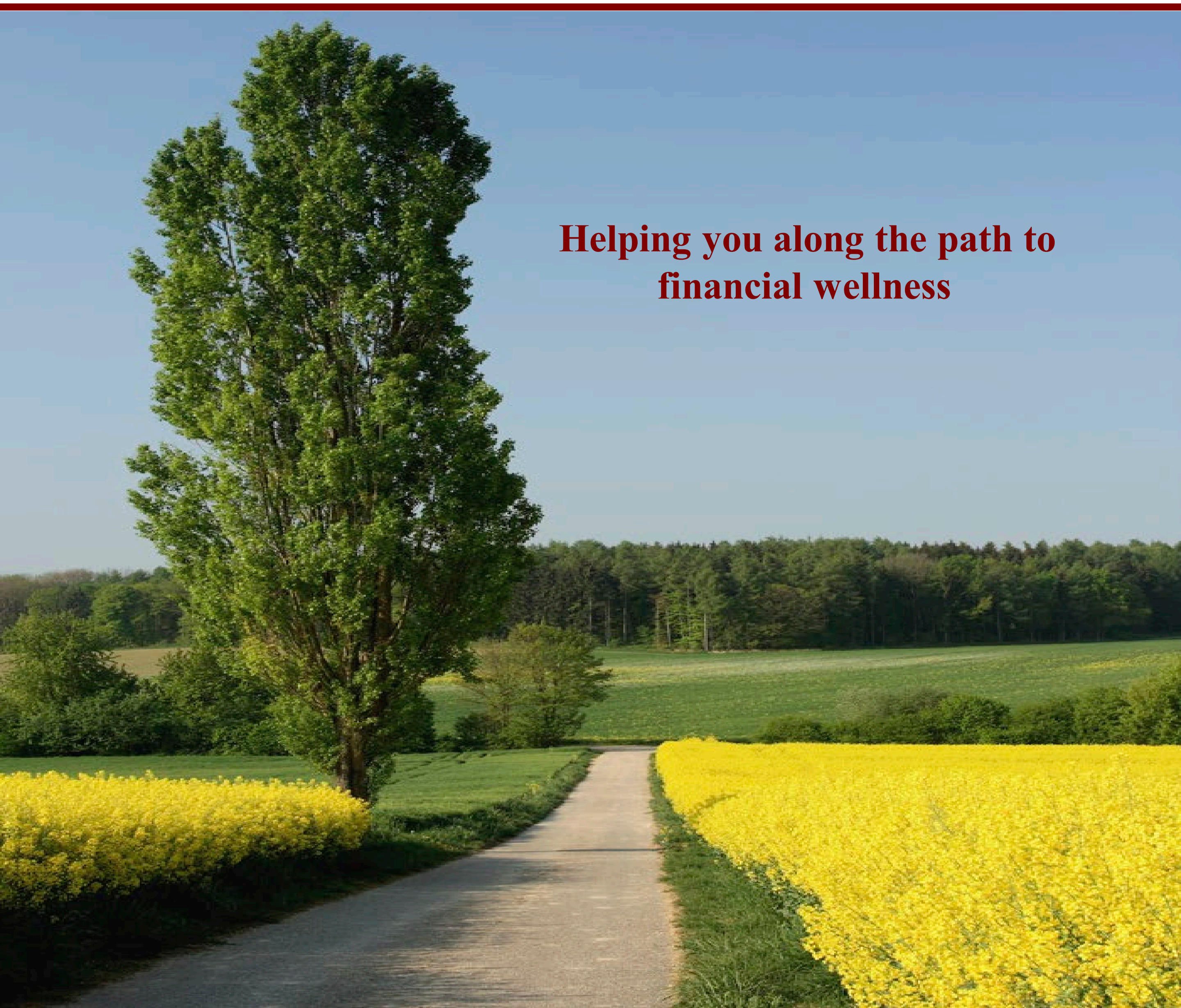
ROCHE
FINANCIAL PARTNERS



Helping you along the path to financial wellness

Roche
Financial Partners

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

Contact Us to Learn More…

Location
475 Wall Street
Princeton, NJ 08540

Phone
(609) 575-6762

Email
Hello@rochepartners.com

Website
www.RochePartners.com

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.

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Our Goal

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.

Our Services

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.

Our 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®
Founder

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Your Deserve a True Guide

Making good financial decisions is the only way to achieve your most important life goals.

How am I going to pay for retirement?

Are my current investments appropriate?

Can I retire in 5 Years?

Will my heirs be taken care of?

Am I paying too much in investment fees?

Is my broker acting in my best interest?

Can I afford a vacation home?

Am I paying too much in taxes?

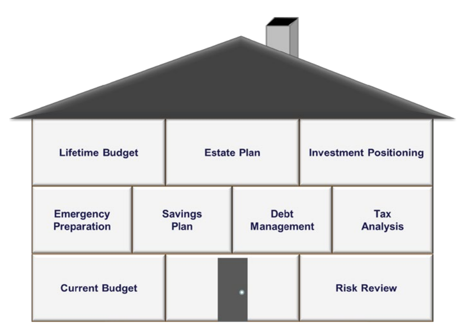
How I can I fund my children's education?

At Roche, we specialize in crafting, executing, and overseeing personalized wealth management strategies for individuals and their families.

Our clients see us as more than just investment managers; we serve as their financial advocates in a complex world of financial decisions. Together, we tackle the array of financial challenges life presents.

While each client engagement is tailored, our overarching goals remain consistent:

- Establish a strong financial foundation for immediate gains.
- Develop a life plan for enduring benefits.
- Safeguard your financial and family legacy for ongoing prosperity.

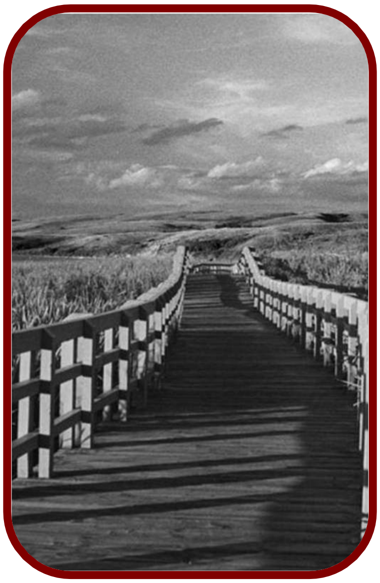


Create Solid Financial Foundation

In life, a strong foundation is key, and your financial future is no different. Many find it challenging to assess their overall financial standing. At Roche, we've perfected our personalized Roche Financial Foundations process to design your family's comprehensive wealth plan.

Our approach includes crafting a detailed action plan that addresses your immediate financial needs and secures a brighter tomorrow. Whether it's planning for anticipated life events like retirement or education expenses or preparing for unforeseen challenges such as disability or family loss, we've got you covered.

With our dedicated team by your side, you'll have expert guidance to analyze financial decisions and seize opportunities as they arise. Your financial journey starts here with Roche.



At Roche Financial Partners, we recognize that the most daunting aspect of any wealth plan is putting it into action. That's why we stand by your side every step of the way. Whether it's negotiating insurance terms, consulting with estate attorneys, or selecting suitable investments, Roche ensures the efficient and effective execution of every recommendation. Each client receives a detailed roadmap outlining the actions required to enhance their financial well-being.

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

Abraham Lincoln

Building Your Future Financial Foundation: Our First-Year Schedule

	Foundation	Description
Session #1	Getting Started	Let's get to know each other by completing a few questionnaires and forms.
	Pressing Issues	First – let's handle any immediate financial issue are keeping you up at night.
Session #2	LifeTime Budget	We will set your course together for how to budget your inflows and outflows for each year of your expected life.
	Investing & Saving	Take the money that you have worked hard to save and make t grow.
	Net Worth Tracking	No need to worry about your financial health. We will set up best practices to track your financial well-being.
Session #3	Monthly Budget	Making informed spending and savings decisions each month puts you back in control of your wealth..
	Debt Review	Together we will evaluate the debt you have and how to use and manage it wisely.
	Insurance Management	We will review all your insurance policies to ensure you will be ready for the unexpected in life.
Session #4	Tax Planning	Taxes can be the largest expense for many. Learn effective strategies to keep more of what you earn.
Session #5	Legacy Planning	Legacy planning for your children and beneficiaries ensures your family is cared for in the future.
	Document Organization	Learn document management best practices including what documents keep and for how long.
Session #6	Plan Audit & Accomplishments	Let's review all we have accomplished together!

Investment Management and Oversight

Implementing your wealth plan successfully hinges on prudent asset investment. At Roche Financial Partners, we believe in fostering capital growth and protection through an integrated, diversified, valuation-based, and tax-aware investment strategy. Our proprietary asset allocation and risk modeling allow us to construct portfolios comprising non-correlated assets, mitigating volatility and enhancing the likelihood of our clients achieving their long-term portfolio goals.

Like successful investment management firms, Roche adheres to a core investment philosophy. While we customize portfolios for our clients, a common thread unites the investment guidance we offer.

I. Fill the Buckets

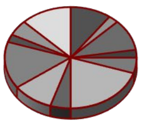
Create clear, appropriate, and personalized objectives for each dollar earned, saved, or invested

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

Our Dynamic Investment Management approach is dedicated to maximizing benefits for our clients by prioritizing key strategies.

Strategy	Description	Benefits
Bucket Strategy	We will put your savings into “bucket accounts” based on your current and future cash flow requirements needs.	Protection from market declines
Investment Strategy	We will use broadly diversified investment strategies taking into consideration total return and risk.	Up to 0.35% higher returns
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% higher returns
Tax-Efficient Products	We 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% higher returns
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% higher returns
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% higher returns
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% higher returns
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% higher returns
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% higher returns

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Provide Ongoing Guidance and Coaching

Life is shaped by your choices, and making wiser decisions leads to improved outcomes. Your financial well-being is no different. At Roche, we understand that assessing your financial situation and charting a path to prosperity can be challenging. We're here to offer prompt solutions to your most pressing questions, tailored to your unique family's financial landscape. Let us be your trusted guide!

Core Services

- ❑ 6-session Roche Financial Foundation Process to achieve core financial wellness
- ❑ Calculate your personal Roche Wellness Score to track progress
- ❑ Assigned a designated Certified Financial Planner (CFP®) as your guide
- ❑ Your CFP® will provide ongoing and proactive oversight and guidance
- ❑ Unlimited access to your CFP® by email, phone, or video whenever you need them
- ❑ Investment Strategy focused on You
- ❑ Tips, Tools and Newsletters

- ❑ Professional and Personalized Money Management
- ❑ We will implement Roche's 4 Investing Principles of Investing: Balance, Control, Diversify, Discipline
- ❑ True and effective "Dynamic Management" achieves measurable results and higher after-tax returns
- ❑ Chartered Financial Analyst (CFA) assigned as your Portfolio Manager
- ❑ Collaborate with your Portfolio Manager on your personalized investment strategy
- ❑ Access to your investment accounts 24/7 from website or mobile app

Service Calendar for 2nd Year and Beyond

Our <u>Ongoing Service Calendar</u> offers transparency, clarity, and effectiveness. We are committed to safeguarding your financial future by regularly reviewing your Financial Foundation and addressing any imminent financial challenges.

Roche's Foundation Calendar After 1st Year

<u>January</u>
Review LifeTime Plan

<u>February</u>
Net Worth Update

<u>March</u>
Financial Foundation Task

<u>April</u>
Detailed Investment Review

<u>May</u>
Tax Review

<u>June</u>
Financial Foundation Task

<u>July</u>
Review Monthly Budget

<u>August</u>
Financial Foundation Task

<u>September</u>
Ask Your CFP!

<u>October</u>
Financial Foundation Task

<u>November</u>
End of Year Issues

<u>December</u>
Life Changes Discussion

Updates, Correspondence, Statement Calendar

<u>Daily</u>
- Rebalance your investment buckets and cash allocation
- Rebalance your total asset class allocation
- Review portfolio for tax loss harvesting opportunities
- Track returns (pre- and post tax) to benchmarks
- Review Total Cost of Investing

<u>Monthly</u>
- Update Investment Policy Statements
- Monthly Newsletter
- Investment Account Statements

<u>Quarterly</u>
- Update Roche Investment Strategy
- Quarterly Market Report

<u>Annually</u>
- Review ETFs and other products
- Annual Disclosure Statements (January)
- Annual Investment Performance Statements (January)
- Tax Statements (February)

<u>Periodically</u>
- Timely Emails on Investing, Planning, Wellness

Roche Financial Partners

How You Benefit

Organization
We help bring order to your financial life

Accountability
We help you follow through on your financial commitments

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

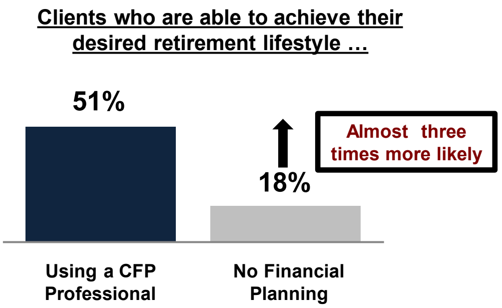
Proactivity
We help you anticipate the key transitions in your life so you will be financially prepared

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

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

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]



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