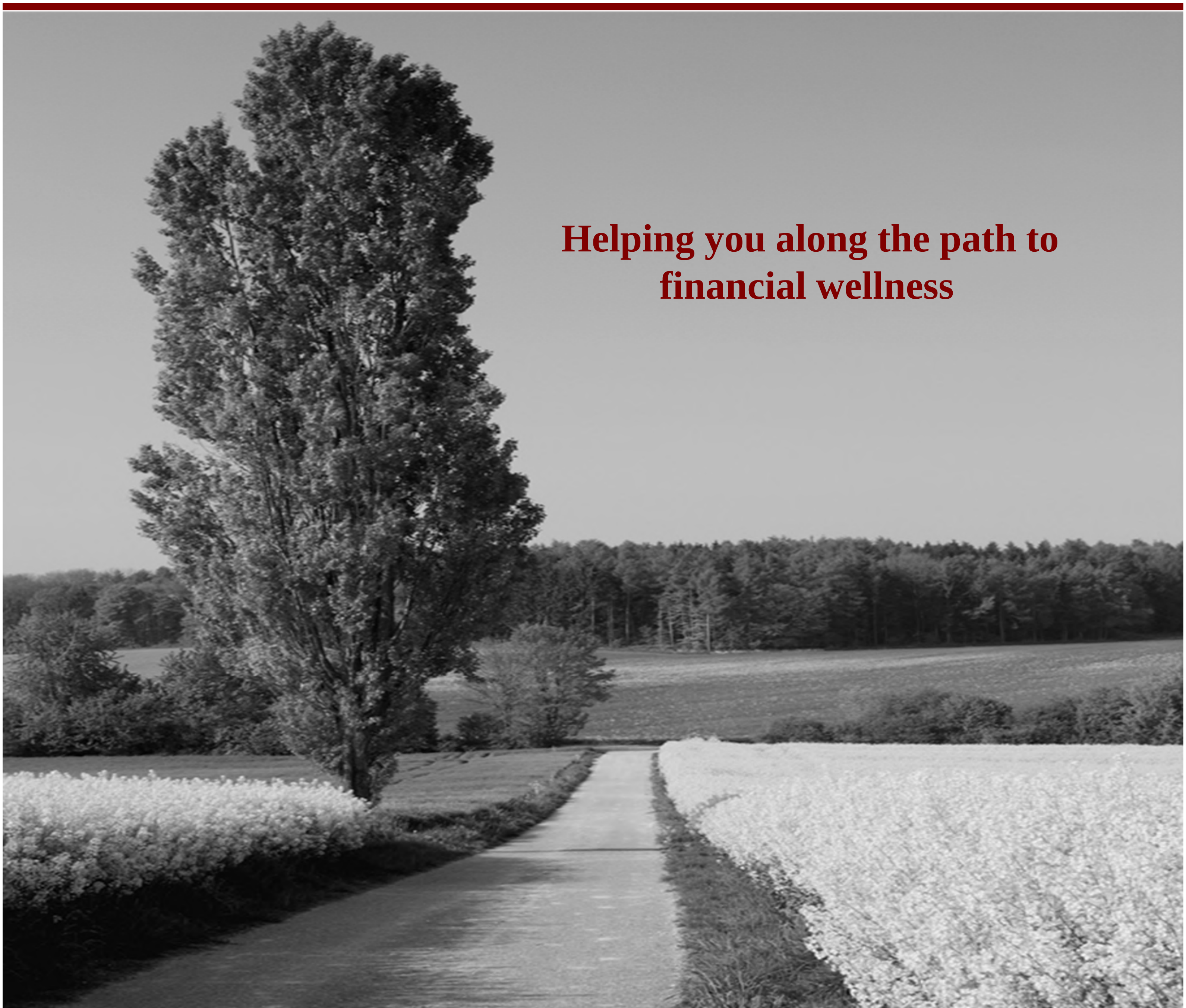
ROCHE
FINANCIAL PARTNERS



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

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.

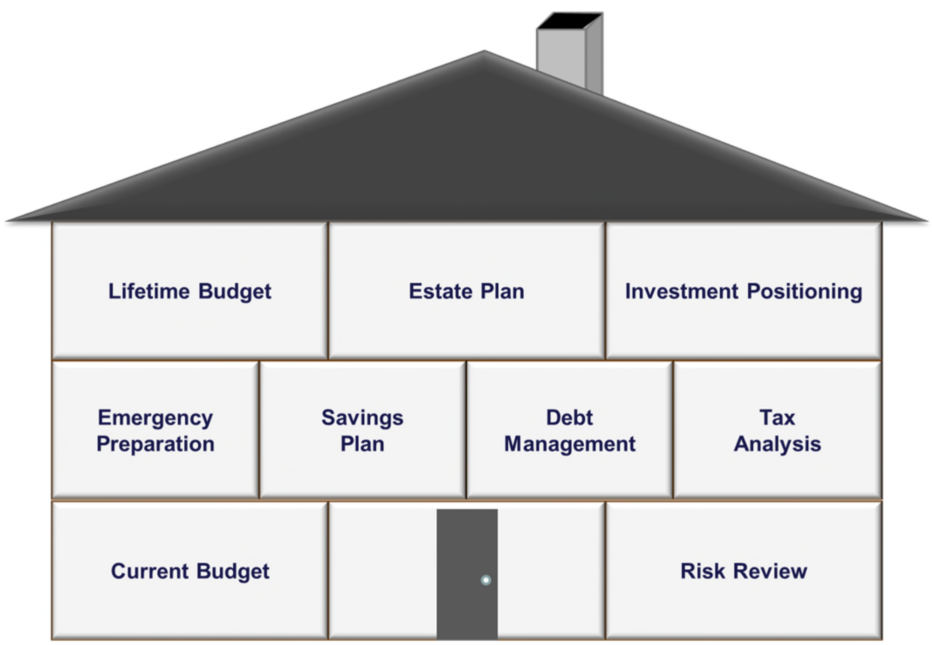
Who we are not

- 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:

- Create solid financial foundation for immediate benefit
- Creating your life plan for longer term benefit
- Protect your financial and family legacy for ongoing benefit



Create Solid Financial Foundation

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. We will design your family's comprehensive wealth plan using our personalized Roche Financial Foundations process. We will provide a detailed action plan for all the important steps to take today to improve your financial foundation for tomorrow. 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.

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.

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

Abraham Lincoln

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Investment Management and Oversight

The key to successfully implementing your wealth plan is prudent investing of your assets. Roche Financial Partners believes 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 long-term portfolio objectives.

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

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Provide Ongoing Guidance and Coaching

Life is the product of your decisions and making better choices leads to better results. Your financial life is no exception. It is often difficult for individuals to evaluate their overall financial position and decide the best path forward to financial wellness. Roche will provide immediate answers to your most pressing concerns. Our recommendations will be based on your specific family's financial picture, not just generic advice. We will be your guide!

Core Services

- 10-session Roche Financial Foundation Process to achieve your 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

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Our Service Calendar is completely transparent, clear and effective

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

Our Dynamic Management approach focuses on creating the highest benefits for our clients by focusing on the most important 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 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% 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

Your Core Benefits

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

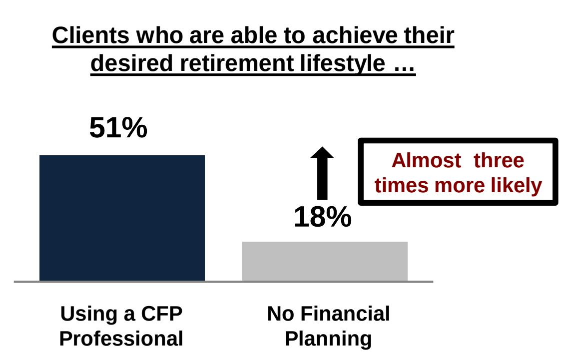
Proactivity
We help you anticipate the key transitions in your life so you will be financially prepared

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]



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

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