

Why Roche?

Guaranteed Service. If you are assessed any penalties as a result of our work, we'll pay them.

Year-Round Availability. We're there to help you plan next year's tax strategy. We're there if you have any problems. We're there to discuss your business, investments and retirement plans and explain the tax consequences of the alternatives.

Specialized Training. Our professionals are constantly updating their knowledge. They know all the questions to ferret out *every last deduction you are entitled to* and when to seek advice from their in-house Professional Planners, or even Head Office.

Full-Family Approach. Since the status of other family members can seriously affect your taxes we are interested in the whole family. It can be worth a lot.

Complete Service. Finances are more than just Personal Income Tax. **Roche** offers Financial Planning, including our own unique computerized system. Also offered is our own-design fully computerized Accounting System for small businesses.

Low Cost. With all we offer, our prices are still *competitive with ordinary* tax services. A simple return can be as low as \$39.95. Most fall well under \$60.00 ... and well worth it for the extra deduction, or extra assurance.

Geared to the Individual / Specially Designed Efficient Systems. Our full financial planning service is free to our tax clients. Ask about it. RRSP strategies are available free of charge any time.

"At the very least, we can save you all the annual agony of tax-form phobia and give you something priceless - peace of mind."

Ron Roche

Many lose deductions or incur penalties by avoiding the inevitable.

Did You Know?

You might save more, in the long term, by putting your RRSP **in your spouse's name**.

Student children may be able to **"give" you** their unused tax deductions - but should they?

Losses from income property may **not be deductible** from other income. Are they carrying charges then? CRA is applying the new rule called REOP.

Some capital losses may be **business losses** deductible from your regular income.

The CNIL **reduces your unused capital gains** deductions effectively recovering for CRA the tax savings you realized in prior years from property losses. This account still effects some gains.

If you have a loan outstanding **and** investments, you may be paying more taxes than necessary.

"Nowadays income tax and financial planning, like the law, medicine and dentistry, are too complex to handle without professional help."
Ron Roche

If you share home expenses with someone, you might **both be eligible** to claim certain refundable credits.

Your little **business-on-the-side** can still earn you some tax free income but, don't look for tax refunds on losses. REOP applies again.

You could appeal tax reassessments and **win** in Tax Court. The **Roche** win ratio is 90%.

You can't select **the right year end** for your small business to postpone tax payments anymore.

Roche can show you how to record your travel and entertainment expenses so they remain allowable; even after a CRA audit.

To avoid **serious penalties**, you may be required to make tax installments in advance.

Methods previously used to save tax dollars could cost you heavily if used now.

A History With a Future

If the choice seems to fall between a company that just fills out the form, **take a look at the vitality** of today's Roche System. Our professionals know the laws.

Each **Roche** branch draws on 38 years experience in tax and financial counselling. And we stay **up-to-the-minute** on hundreds of changes in the application of the tax laws every year.

After we've saved you money preparing your tax return we review all of your financial affairs and show you how to structure your affairs to accumulate wealth from found money, at no cost to you if you ask us to.

Today, there are year-round **Roche** centres in many Ontario Cities, plus extra temporary centres in malls, with more to come.

And remember, we're guaranteed. See over for more testimonials from **Roche** clients who are more than satisfied.

More than 80% of our customers have been **recommended to Roche**.

If you're offered a buy out or terminated involuntarily **Roche** is the first call you should make. We can advise you and, when necessary, connect you to a legal specialist in that area.

"It's not how much you make that counts, it's how much you keep!"

Ron Roche

You could be paying up to 47% tax in Ontario. Every hundred dollars you don't pay tax on means up to \$47.00 in your pocket.

Roche has been helping clients with their tax information needs for over 38 years. Regional offices are mostly franchised to professionals many of whom hold Mutual Fund and Life Licenses as well as the Certified Financial Planner designation. Franchisees undergo extensive tax and financial planning training through the Roche Systems covering four years of training and on-going support while they acquire experience. They know when you need assistance from another specialist within the **Roche** System and utilize the full company capabilities in serving clients. Most of our franchisees have 10 years or more experience.

Roche is constantly improving its training programmes to provide ever improving customer service quality. A current margin of error of less than 1/2% is improving. That means less than one error every 200 returns prepared. Most of our tax consultants, carefully chosen and trained, return year after year to service their clients ensuring an increasing quality of service and care. Most are on a career path as Professional Financial Planners. All work is done under the watchful eye of the franchisee

- Accounting Systems
- Business and Farm Taxes
- Retirement Planning
- Trust Returns
- Financial and Estate Tax Planning
- Objections to Assessments
- Decreased Returns
- Employment Termination Advice
- Executors
- Electronic Tax Filing
- Segregated Funds
- Life Insurance
- Income Replacement Insurance
- Insurance Reviews
- Succession Planning

Every Roche Employee Treats the Customer Like a Guest

Our Clients Write

"A prominent farm tax specialist firm filed our farm returns since the forties. After my husband died I sold the farm and the specialists calculated that I owed several hundred thousand dollars of tax. Roche refiled my returns made different elections and saved it all."

- Ellen Ormiston, Courtice

"I've trusted Roche with my taxes and estate matters for years. When I consulted them about my investments and retirement income, Roche offered a total package of advice from taxation to investment and tax effective strategies. I switched my investments and I am pleased. I now enjoy a much improved income stream."

- Georgia Brock, Port Perry

"We got in trouble filing our own returns and ended up owing six figures to Canada Customs & Revenue Agency. Roche saved us almost all of it."

- Snowdens, Hampton

"A tax lawyer advised me that my chance of winning my appeal involving tens of thousands of dollars was very slim. I went to Roche for help ... and the Tax Court found 100% in my favour."

- Wayne Covert, Cavan

"I'm the second generation to use Roche, my father referred me to them. I trust Roche with my Taxes, Financial Planning, RRSP's, Insurance and Estate matters."

- Matthew Gentile, Brampton

"Roche showed our family how to create a tidy stream of income and structured our investments in a way no other financial advisor even thought of. We're pleased."

- Sophia Brendon, Prince Albert

My guarantee: "If you ever incur a penalty because of our work, Roche will pay the tab. Period. You have my word on that".

Ron Roche

The Roche Financial Group

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Income Tax Are You Overpaying?

"Saving tax is the single most profitable guaranteed investment there is!"

Ron Roche

- Are you self-employed?
- Are you in sales?
- Do you buy materials/equipment for work?
- Do you have children?
- Are you a student?
- Are you living common-law?
- Do you really need an RRSP?
- Should your RRSP be in your name?
- Have you moved from another province?
- Do you own revenue property?
- Are you nearing retirement?
- Did you neglect last year's return?
- Or do you simply hate filling out tax forms?

If you answered "Yes" or "Not sure" to any of these questions, you need our help. You could be missing out on savings from 23% **up to 46%** of your unclaimed deductions.

Professionals With Specialized Expertise for Your Financial Needs

The Roche Financial Group

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