

Why Roche?

We've been serving the tax needs of ordinary people for over 38 years and have taken hundreds of clients through CRA audits and appeals.

Our work stands the test of audit because we know how to document your expenses so that your entitlement to claim can be proven. We know the rules and have designed our own forms for you to use.

Tax strategies are very important to you because they are several ways to file returns. Only one way is best for you however. Many tax preparers are not accustomed to interpreting your circumstances to your advantage. That's where experience comes into play.

Even with all our tax experience our fees are comparable to other tax preparation services. Here's the kicker. You need more advice than just structuring your tax return, whether you're self-employed and dependent upon your abilities to provide for today, tomorrow and your retirement or a member of a pension plan. We have expertise as professional financial planners and can structure all of your financial affairs right through to, and beyond retirement in the most tax effective way, ensuring minimum tax and the maximum use of your money, government grants and refundable credits. We plan for levelling out that income through the fat and lean years as well.

***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***

Our methods of accounting and tax preparation are efficient and fully computerized. That saves us time and your money because our fees can be lower. You only pay for accounting and tax preparation time. Once we start developing tax and planning strategies the meter stops since this part of the service involves investments and insurance. We get paid by the investment and insurance industry. It's a great deal for people like you when all of the service is under one roof.

Our Clients Write:

I chose Roche twenty years ago when shopping for an accountant for my new Real Estate brokerage business. Roche has coached me through life's events since then with business strategies, retirement investment portfolios, RESP's for the children, planning for my disability and life insurance needs and providing ongoing annual reviews throughout the year and at tax time. We're still clients.

Real Estate Broker and Appraiser
Client

We have relied upon Roche for tax service and advice for more than two decades. When it came time to plan for retirement and succession planning Roche put together a strategy that froze our estate tax wise, provided for discretionary payout during our lifetime, protection under the family law act, a reduction in our personal taxes ongoing and the tax free transfer of our estate on death.

Jean & Rodger Bishop
OSHAWA

I am in the business of Manufacturing Stock cars and the related engine modifications and rebuilding. I have a large automotive repair shop serving the public as well. Roche has been doing my corporate and personal taxes since 1984. Not only have they structured my affairs to allow for a tax free sale at retirement but Roche has completed a total financial plan for me that includes an investment portfolio, Education Savings plan, insurance and more. Roche is there for me throughout the year to advise on how to structure my affairs.

Dave Horner

My entire family, mother, siblings and I used Roche for two decades not only for ongoing tax services and strategies but for our retirement portfolio and income stream. During this time Roche has saved our family about \$420,000 in taxes and we know that for sure because we owed 1/2 of it before choosing Roche. Roche restructured our affairs and recovered the money and saved the rest by restructuring future affairs. Roche is now helping us plan for succession to our own children.

"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.

Not only are we expert at business tax preparation and strategies, we have as well, through our association with banks

- a) High Interest Saving Accounts
- b) Chequing Accounts
- c) Mortgages and Lines of Credit
- d) GIC's
- e) Retirement Savings Plans Designed for You
- f) Disability Insurance
- g) Employee Benefit Plans tailor made for groups as small as 1 or as large as 1000.
- h) Group RRSP's
- i) Life Insurance
- j) Critical Illness, Long Term Care
- k) Individual Pension Plans
- l) Accounting Services, Corporate, Personal, Estates and trusts

We have, through our association with Hub Capital Inc. contracts with RBC, TD, Manulife, Canada Life, Trans America Equitable, Aim Trimark, Dynamic to name a few. We put it all together as a professional financial planning firm.

- 1) Accounting & tax service at very competitive prices.
- 2) The professional investment & insurance planning strategies only we can do because we know all your ever changing circumstances.
- 3) The same investment products you would get if you went to the banks.
- 4) The best insurance prices since we shop the entire market and show you every insurance company's prices. We help you choose what's best for you..

We truthfully find you money you never knew you had.

The long term planning of your financial affairs, skills worth \$175 - \$250 per hour are given to you free.

Why, because when we help you with all your financial affairs we get paid by the banks, fund companies and insurance companies. You get a hell of a deal and we don't have to sell you anything because we're brokers who can shop the market for the best priced insurance and investment products for you.

Only the Roche Financial Group offers this total, comprehensive financial planning service that's affordable for everyone!

If you're self-employed and your company is mature and spinning off handsome profits in excess of your life style needs you must talk to a Roche Professional about an RRSP wrap account. Like a defined benefit pension plan really. This can be structured along with a combination of other options.

The Roche Financial Group Professionals are licensed to place mutual fund investments and present proposals on investment and insurance strategies. All licensed Roche Professionals as part of their ongoing training are required to obtain a CFP designation and become a member of Advocis the association of professional financial planners.

Professional Planners must continually keep their knowledge of laws and products up to date and abide by a strict code of professional practice. The right to use their professional designation must be applied for annually and strict provisions, including ongoing education, are part of the granting of the right to continue its use. These professionals and our clients are our business.

Employee Benefit Package

Designed Specially for the Self-Employed and the Small Group Employee

- *Prescription Drugs*
- *Life Insurance*
- *Accidental Death, Disease & Dismemberment*
- *Out-of-Canada Coverage*
- *Dependent Life Insurance*
- *Dental Care*
- *Long Term Disability*
- *Medical Supplies & More*

The Roche Financial Group

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Taxation for The Self-Employed and Commissioned Agents

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

Ron Roche

We've been structuring our clients financial affairs to **Minimize** their income tax and **Maximize** their refundable credits and government grants, enabling them to accumulate wealth from money they **never knew they had**, for years.

Even so our fees are comparable to ordinary Tax Preparation Firms.

Professionals With Specialized Expertise for Your Financial Needs

The Roche Financial Group

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