ATTENTION clients, family & friends

Partnered With Roche FINANCIAL GROUP

Statistics reveal that less than 50% of all adults in Canada have a Will and that many of these are incomplete, out of date, or inefficient from a tax planning perspective. A growing number of my clients are finding themselves faced with one or all of these types of scenarios.

If it's not an issue of having a Will, it may be the issue of being asked to act as executor on an estate. While this is indeed an honour, the issues you must resolve may be very complex, and failure to perform your role properly can put you at financial risk.

Effective immediately we are offering the additional services of a Will Analysis & Estate Planning expert. The Roche Financial Group has entered into a strategic partnership with *Compass Group*. I'll now be able to provide my clients professional assistance relating to Will Analysis & Planning and Executor Assistance.

This means we can offer you more than just tax advice, we can provide insights, expertise and recommendations pertaining to your whole financial plan.

Additional Wealth Management Services we'll now be offering:

- Wills Analysis & Planning
- Trusts & Trustee Services
- Executor & Executor Assistance Services
- Probate Services

Call Me!

Book an appointment with me to discuss your specific needs

(RFG_Compass_MS_12/11)

Helping **organize** your financial affairs one step at a time

It’s not only about taxes

Providing tax advice and strategies, financial statements is not all that I can provide to my clients, their families and friends.

As your trusted professional accountant, I think it’s important to look at your complete financial picture and determine the best way for you to arrange your finances to suite your current and future goals.

Five Questions You Should Consider

- Does my investment portfolio guarantee me a return while I save, and income for life?
- Is there a way for me to recover the capital that I have lost on the market?
- How can I set up an emergency fund to protect my family in the event of disability or death?
- Am I getting the best rate on my mortgage?
- Have I adjusted my will and financial plan to reflect life event changes?

COMPLIMENTARY FINANCIAL REVIEW

As a valued client of mine, I would like to set up a complimentary financial review appointment with you, myself and my on site Professional Financial Advisor.

Its’ part of my added service to you at no additional cost. All you have to do is call.

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Organizing Your Financial Affairs

It's all About

- Planning
- Implementation
- Follow up

Included in our competitive fee for preparing your tax return we offer the complete financial services listed below.

The Six Step Process

We Work With You

Your current situation.

- We gather information about your:
  - Assets
  - Liabilities
  - Your Tax situation
  - Debt Structure
  - Cash Flow
- A schedule of your cost of lifestyle.
  - At present
  - If you die
  - If you retire
  - If you become disabled
- We identify the problems facing you in achieving your goals. Getting you from where you are to where you want to be.
- We develop solutions to the problems - which may involve budgeting, debt restructure, risk management, saving strategies, investment strategies.
- We implement the solutions with your consent.
- We stay with you year after year, constantly reviewing your progress and helping to ensure you stay on course.

The consolidation of the provision of accounting, taxation, financial planning and implementation of the recommended solutions provided by a financial plan under one roof through one office with all of the related professionals exclusively connected to **The Roche Financial Group** is unique in the industry.

Roche
TAXATION AND ACCOUNTING