

Getting Started Packet

Roche

Financial Partners

P.O. Box 658

Princeton Jct., NJ 085

info@rochepartners.com

www.rochepartners.com

(609) 575-6762

Thank you for choosing Roche Financial Partners as your Professional Wealth Manager. We look forward to a long and successful relationship.

Getting Started

Roche Financial Partners follows a comprehensive and thorough wealth planning process.

To get started, we will be contacting you to set up our first meeting to review your financial profile. We are requesting that you bring the following documents to this meeting:

- Roche Client Information Form (included in this packet)
- Roche Wealth Management Contract (included in this packet)
- Bank, Brokerage, or Mutual Funds Statements
- Retirement Plan Statements
- IRA and Annuity Statements
- Social Security / Pension Statements
- Business Ownership Documents
- Other Investment Statements or Documents

At this first meeting we will review your documents, understand your current financial situation, and discuss your future goals and aspirations. We will be requesting additional documents and information as we transition to other areas of your wealth plan.

We look forward to making a significant contribution to your quality of life by empowering you with the peace of mind and personal satisfaction that comes from achieving financial security.

Sincerely,

Robert Gregov

Robert Gregov, CFA, CFP®
President

Wealth Management Process

Plan

- Your first task is to gather your personal financial information and paperwork
- At our first planning meeting, we will organize your financial information and discuss your goals
- Roche will carefully design a comprehensive and personalized “Wealth Plan” for you and your family
- At our second planning meeting, Roche will present your “Wealth Plan” including action items and next steps

Implement

- Roche will open your new investment accounts
- Together, we will transfer investments or deposit money into the accounts
- Roche will invest your portfolio according to your “Wealth Plan” and our Investment Principles
- Roche will organize all of your documentation into your personal “Wealth Management Website”
- Roche will send you our “Welcome Kit” explaining the ongoing Monitoring and Updating Process

Monitor

- Roche will maintain your “Wealth Management Website” as your source for all of your financial information
- Roche will monitor your investment portfolio on a daily basis and make changes when necessary
- Roche will maintain your secure Document Vault for all of your important paperwork
- You will receive quarterly update reports
- We will meet annually to review and update your “Wealth Plan”
- You will always have phone and email access to a Roche Wealth Advisor whenever you have a question
- You will always have 24/7 access to your financial information and wealth plan via your personal website

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Please provide all the information below to the best of your ability. If you have any questions, please contact us at (609) 575-6765 or email at clientservices@rochepartners.com.

Personal Information

Primary Account Holder

Secondary Account Holder

First Name / Middle Initial

Last Name

Marital Status

Married / Single / Divorced / Widowed

Married / Single / Divorced / Widowed

Social Security #

Date of Birth

Home Phone

E-Mail

Home Address

City

State, Zip

Mailing Address

City

State, Zip

Employment Status

Employer Name

Occupation

Work Address

City

State, Zip

Work Phone

U.S. Citizen

Roche Financial Partners, LLC

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Wealth Management Contract

Thank you for choosing Roche Financial Partners as your Wealth Manager. We look forward to a long and successful relationship. We ask that you please read the complete contract and call us with any questions or concerns. When you are comfortable with the terms, please sign the last page of the contract so that Roche Financial Partners can begin designing your personalized wealth plan to help you reach your financial goals.

For your convenience and to ensure full transparency, we are highlighting some of the contract terms in the following summary section. This section should not replace a thorough review of the contract.

Summary Terms

Wealth Planning Fees:	<u>Category</u>	<u>First Year Fee</u>	<u>After First Year</u>
	Retirement Planning	\$1,000	\$500
	Education Planning	\$500	\$250
	Budget Planning	\$500	\$250
	Insurance Planning	\$500	\$250
	Estate Planning	\$1,000	\$500
	Tax Planning	\$1,000	\$1000

Investment Fees:	<u>Investment Advisory Fee:</u>	<u>Assets Under Advisement</u>	<u>Fee (% of Assets)</u>
	Annual Fee	Up to \$5,000,000	0.75%

There is a minimum fee of \$5,000 per year.

Custodian: Schwab Institutional

Services: Comprehensive Wealth Management including financial planning and discretionary investment management

Relationship: Roche will act in an advisory capacity with full fiduciary responsibility

Reporting: Each of our clients will be given their own Personal Financial Website available 24 / 7 where they can review their portfolio, financial plan, and progress. In addition, there are over 60 reports that can be printed for your convenience.

Roche Financial Partners, LLC

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This agreement is entered into between _____ (“Client”) and Roche Financial Partners (“RFP”), a Registered Investment Advisor, for the express purpose of performing Wealth Management services tailored to the needs of Client. In consideration of the following covenants and promises, and other good and valuable consideration, RFP and Client agree as follows:

Services: Client hereby appoints Roche Financial Partners (“RFP”), and RFP hereby accepts Client’s appointment, as wealth manager. RFP shall provide wealth management services tailored to the needs of Client. RFP shall develop an investment plan for Client based on Client’s situation and stated objectives. Such goals may include, but are not limited to, areas such as cash reserves, short-term liquidity needs, or long-term investment objectives. The investment plan will take into consideration Client’s timeframe, tax status, risk tolerance, and target rate of return. So that RFP may develop a plan appropriate for Client’s needs, Client will provide RFP with all information requested related to Client’s financial position.

Discretionary Authority and Responsibility of Investment Advisor: RFP will direct, in RFP’s sole discretion and without first consulting Client, the investment and reinvestment of the assets in Client’s account (“Account”). As RFP does not have the discretionary authority to determine the broker or dealer to be used, or the commissions to be paid, for transactions in the Account, Client must direct RFP in writing to use a particular broker or dealer to execute all transactions for Client’s Account. In that case, Client may not be able to negotiate terms and arrangements for the Account with that broker or dealer, and RFP will not seek better execution services or prices from other brokers or dealers or be able to “batch” Client transactions for execution through other brokers or dealers with orders for other accounts managed by RFP. As a result, where applicable, Client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the Account than would otherwise be the case. All fees associated with brokerage and custodial services that may be charged by the Client’s designated broker-dealer are entirely separate and distinct from advisory fees charged by RFP. RFP does not receive any form of commission or other compensation from brokerage transactions. Client designates [Schwab Institutional](#) as the broker-dealer to be used for all transactions in Client’s account, except for the following accounts in which Client has given Adviser trading authority with the existing custodian:

- | | |
|----------|----------|
| 1. _____ | 3. _____ |
| 2. _____ | 4. _____ |

Responsibility of Client: For the duration of this agreement, Client agrees to direct the custodian of any discretionary or supervisory accounts to send RFP duplicate confirmations and statements; to provide complete and accurate information concerning Client’s investment objectives, financial position, cost basis of assets held, accuracy of registration, and if Client is considered an insider in a publicly traded entity. Client is also responsible to notify RFP promptly if any of the above should change. Client also agrees to provide RFP with Limited Power of Attorney, granting the firm the rights to place trades in the Client’s account and to direct the Custodian to deduct management fees from one of the Client’s accounts, only upon Client’s express approval in advance, but not allowing RFP access to any of the assets in the account. Periodically, Client will receive requests for information to update Client’s financial plan. These updates will include goals, cash flow, taxes, personal and estate information, insurance, legal documentation, and employee benefits. At the renewal of Client’s contract, an annual review of Client’s financial plan will be presented.

Roche Financial Partners: Wealth Management Contract

Mutuality of Relationship: Client acknowledges that both parties share equal responsibility in initiating any review and revision of Client's Wealth Plan due to changes in Client's financial situation. Client will promptly provide RFP with information that materially affects Client's financial situation so as to properly make adjustments to Client's Wealth Plan, as necessary. RFP will continuously monitor the Account for consistency with the Client's investment policy statement.

Reporting: Clients will receive monthly account statements from Charles Schwab. In addition, each of our clients will be given their own Personal Financial Website available 24 / 7 where they can review their portfolio, financial plan, and progress. The website has over 60 reports that can be printed for your convenience.

Types of Investments: Advice may be given about equity securities (exchange-listed, over-the-counter, and foreign securities), mutual funds or other investment company securities, variable insurance and annuities, warrants, corporate debt securities, commercial paper, municipal and U.S. government securities, certificates of deposit, personal and mortgage loans, real estate, and business opportunities.

Fees: RFP is a fee-only wealth management firm and thereby does not sell investment products or receive commissions from the Client's investment transactions. For managed assets that are invested in open-end or closed-end mutual funds or in separate accounts managed by others, the fee RFP charges is in addition to any investment advisory fees, 12b-1 fees, or other expenses that the advisor of the fund or managed separate account charges for managing the fund's portfolio. Thus, on those assets, Client is effectively paying multiple levels of advisory fees: one directly to RFP and one indirectly through the fees paid inside the funds. In consideration of the services provided by RFP, Client will pay an annual fee to RFP for assets under advisement. This fee shall be calculated as follows:

Wealth Planning Fees:	<u>Category</u>	<u>First Year Fee</u>	<u>After First Year</u>
	Retirement Planning	\$1,000	\$500
	Education Planning	\$500	\$250
	Budget Planning	\$500	\$250
	Insurance Planning	\$500	\$250
	Estate Planning	\$1,000	\$500
	Tax Planning	\$1,000	\$1000

Investment Fees:	<u>Investment Advisory Fee:</u>	<u>Assets Under Advisement</u>	<u>Fee (% of Assets)</u>
	Annual Fee	Up to \$5,000,000	0.75%

There is a minimum fee of \$5,000 per year.

The fee is calculated on a cumulative basis and is payable in quarterly installments in advance. Assets Under Advisement are determined on a quarterly basis. For each account within the total of Assets Under Advisement, valuation is determined, as near as practicable, as of the last business day of the quarter ended for which tracking is provided. Assets Under Advisement include any investment position for which RFP provides investment advice and tracks its value in RFP's Wealth Management System, whether those assets are in discretionary or supervisory accounts. Discretionary Assets include assets that are directly under the discretionary authority of RFP and may be traded through the Client's designated broker-dealer or other institution where Client has given RFP trading authority. Supervisory Assets may include assets that are under the custody of a broker-dealer other than the Client's designated broker-dealer. Such accounts may include, but are not limited to, brokerage accounts held through non-affiliated broker-dealers, financial institutions, stock of companies held directly or through a direct investment program, employee stock purchase plans, insurance or annuity contracts, deferred compensation agreements, money purchase plans, qualified retirement accounts, including individual retirement arrangements, defined benefit plans, or defined contribution plans. Client recognizes that RFP has no discretionary authority over these investments, and transactions in these investments must be placed directly by the Client. RFP will notify the Client whenever RFP believes that changes to these accounts are appropriate.

Roche Financial Partners: Wealth Management Contract

Custody: All transactions will be consummated by payments to, or delivery by, Client, or such other party as Client may designate in writing (the "Custodian"), of all cash and/or securities due to or from the account. RFP shall not act as custodian for the Account and shall not take possession of cash and/or securities of the Account. Client will instruct the Custodian to provide RFP with such periodic reports concerning the status of the Account as RFP may reasonably request. Client shall not withdraw or deposit cash and/or securities in the Account without simultaneously informing RFP.

Fee Authorization: I authorize the custodian of my account to pay RFP's quarterly management advisory fee directly from my account as invoiced by RFP. The custodian of my account may rely on the invoices submitted by RFP, and will have no responsibility to calculate or verify fees.

Management Style: Through personal consultations with Client, RFP clarifies Client's financial and investment goals. RFP also develops an understanding of Client attitudes toward investing, inventories Client's current resources and establishes mutual expectations. After a review of Client's risk profile and investment objectives, RFP identifies the right combination of market securities designated to provide the appropriate balance of risk and return for Client's unique circumstances. Client will receive a written investment plan that confirms these overall strategies and the tactical steps necessary to implement the investment plan. The goal for this step is for Client to develop a thorough understanding of RFP's investment discipline and how the Account will be managed. RFP will implement the investment plan by investing in various asset classes, selecting money managers and specific securities that result from research and analysis. The assets are diversified and coordinated to maximize the risk/return characteristics of Client's Account. RFP monitors the Client's investment portfolio, the underlying securities and the financial markets on a continuous basis to assure their desired goals. RFP does not assume responsibility for the financial markets or the life changes that alter Client's original investment objectives. RFP can control, through a continuous and systematic review process, planning and response to changing characteristics of the markets and Client's personal circumstances.

Confidential Relationship: Client will furnish RFP with the relevant data and information to enable RFP to perform its analysis. All such data and **information furnished by Client will be treated as confidential information by RFP**, except that RFP may make such information available to outside consultants, professional advisers and other service providers designated by client or retained by RFP to assist RFP in the performance of its duties, or as required by law.

Responsibility for Recommendations: Client shall be fully responsible for any and all information about Client's account that Client provides to RFP. Client will promptly inform RFP of any material changes to Client's situation that may impact Client's goals or RFP's recommendations.

Advisory in Nature: The recommendations to be provided by RFP under this agreement are advisory in nature, and Client expressly agrees that RFP shall not be held liable in any manner with reference to the investment performance of RFP's recommendations, provided those recommendations are duly provided by RFP in good faith with reasonable care. The federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith, and therefore nothing in this Agreement will waive or limit any rights that Client may have under those laws.

Compliance with Applicable Law: As a Registered Investment Advisor pursuant to the Investment Advisors Act of 1940 or appropriate state law, RFP represents that it shall perform this contract in compliance with applicable federal and state law. The terms of this agreement, as well as the rights and duties of the parties, shall be construed according to the laws of the State of New Jersey. Client understands and agrees that any recommendations provided by RFP to Client are in no way intended by RFP to constitute or include any legal advice.

Roche Financial Partners: Wealth Management Contract

Arbitration: If a dispute arises out of our engagement and cannot be settled through negotiation, the parties agree to first try in good faith to settle the dispute by mediation administered by the American Arbitration Association or another suitable group, before resorting to arbitration, litigation or some other dispute resolution procedure. This arbitration clause does not constitute waiver of any rights under the Investment Advisors Act of 1940 or applicable state securities laws, including the right to choose the forum, whether arbitration or adjudication, in which Client or RFP may seek dispute resolution. Either party may commence arbitration providing written notice of intention to arbitrate. In the event Client does not designate a preferred arbitration tribunal within five days of such notice, then Client authorizes RFP to do so on behalf of Client. In connection with such arbitration, Client and RFP expressly agree that:

- a. Arbitration is final and binding on the parties.
- b. Parties waive the right to a court remedy, including the right to jury trial.
- c. Arbitration agreement is not required to include findings of fact or conclusions of law, and any party's right to appeal is strictly limited.

Duration of Agreement and Termination: Neither party may assign, directly or indirectly, all or part of its rights or obligations under this agreement without the prior written consent of the other party, which consent shall not be unreasonably withheld or delayed. Client can terminate this agreement within five (5) business days without penalty. After such time, the relationship will continue unless either party requests to terminate this agreement with a written notice served to the other party, at which time RFP shall determine what fees have been earned in connection with this agreement, and shall refund to Client any amounts held by RFP over and above this amount. If any amounts are payable by Client, Client agrees to pay RFP the shortfall within ten business days of written notice of such shortfall.

Receipt of Part II, Form ADV: Client acknowledges receipt of Part II, Form ADV; or a disclosure statement containing the equivalent information. If the appropriate disclosure statement was not delivered to the Client at least 48 hours prior to the Client entering into any written or oral advisory contract with this investment advisor, then the Client has the right to terminate the contract without penalty within five business days after entering into the contract. For the purposes of this provision, a contract is considered entered into when all parties to the contract have signed the contract, or, in the case of an oral contract, otherwise signified their acceptance, any other provisions of this contract notwithstanding.

Agreed and Accepted:

[Important Note: The following signature will be used to open Schwab Institutional Accounts and Perform Account transfers as agreed upon in your Wealth Plan, Investment Plan, or Investment Policy Statement.]

Client Signature [Please sign in box]

Date

____ / ____ / ____

Client Signature [Please sign in box]

Date

____ / ____ / ____