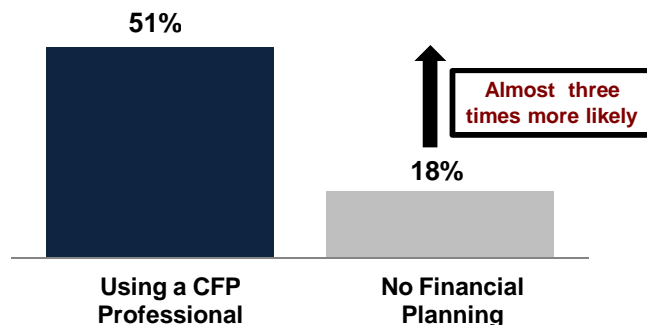




Ability To Achieve Your Desired Retirement Lifestyle

51% of respondents who deal with a CFP (Certified Financial Planner) professional feel on track to reach their desired lifestyle in retirement, as compared with only 33% for clients with a non-certified advisor and 18% for those without an advisor.¹

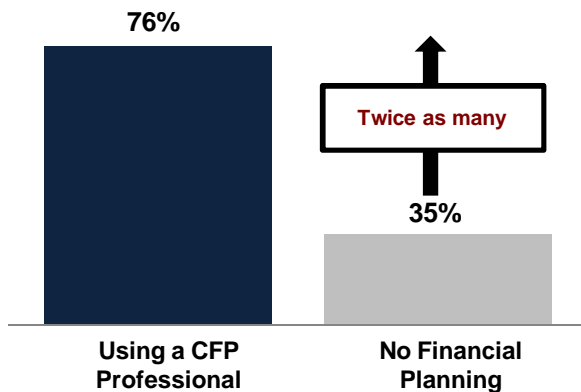
Clients who are able to achieve their desired retirement lifestyle ...



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Clients who feel more on track with their financial affairs...



More On Track With Your Financial Affairs

76% of respondents who deal with a CFP (Certified Financial Planner) professional reported feeling more “on track” with their financial affairs, compared with 63% of those dealing with a non-certified advisor and 35% for those without an advisor.¹

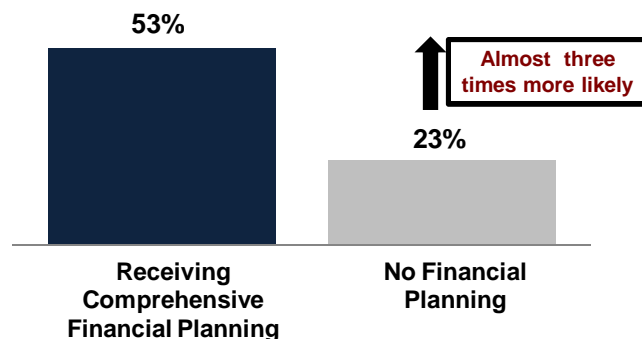
“Our comprehensive financial planning service results in greater peace of mind for our clients, including increased ability to achieve your desired retirement lifestyle, knowing that you are on track with your financial affairs, and most importantly, successfully achieving your life goals.”

Robert Gregov, CFA, CFP®
President/Founder

Greater Peace of Mind

Clients engaged in comprehensive financial planning were nearly three times more likely to say they are achieving their life goals than those who have had no financial planning.¹

Clients achieving their life goals...



¹ Value of Financial Planning study, conducted by The Strategic Counsel and commissioned by the Financial Planning Standards Council. Study conducted between August 7, 2009 and January 21, 2010. Total respondents = 7,383.

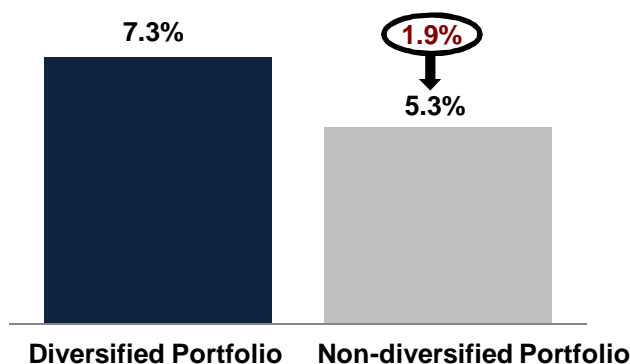


Your Benefit from Building and Maintaining Diversified Portfolios

The world's most effective investors place tremendous importance on the value of asset allocation, turning to it as their foundation of investment management. Roche builds efficient and effective portfolios by prudently allocating your portfolio across a diversified mix of up to 25 global asset classes and sectors. This results in a better portfolio that could achieve up to 1.9% higher returns with lower risk.

Diversified Investment Portfolio

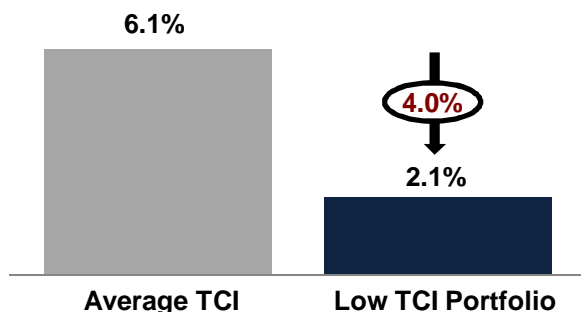
Annual Return (%)



Source: Outcomes of Participants Investment Strategies 1997-2006
Burgess and Associates (September 2007)

Minimized Total Cost of Investing

Annual Fee (%)



Source: Tax costs, Morningstar & Vanguard; Expense ratio, Morningstar; trading costs: (ReFlow research); Cash drag: (ReFlow research).

Your Benefit from Minimizing your Total Cost of Investing

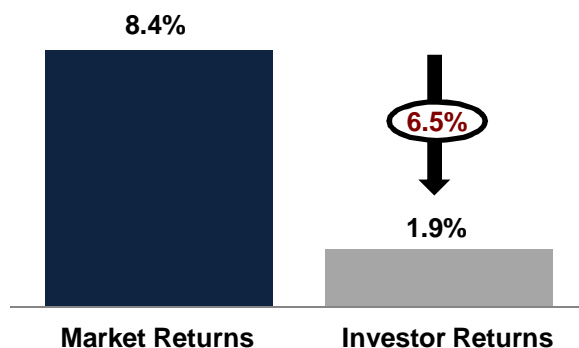
Total Cost of Investing (TCI) includes many hidden costs. Costs matter a great deal because investment returns are reduced dollar for dollar by the fees, commissions, transaction expenses and taxes incurred. Roche aggressively manages TCI by constructing low-TCI portfolios for our clients which could add up to 4% to your net return.

Your Benefit from Staying Disciplined to your Wealth Plan

Both experience and academic studies have proven that most investors fail to achieve even the market return due to market timing and chasing performance. At Roche, we design your custom portfolio and then stay the course, never trying to time the market. We stay disciplined to your wealth plan even during the most challenging market environments. The result could be up to 6.5% in higher annual returns.

Market Return vs. Investor Returns

Annual Investment Returns (%) over 20-year period



Source: DALBAR Quantitative Analysis of Investor Behavior, 2009

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“Our three core investing principles result in clearly measurable benefits for our clients: higher returns, lower costs, and a greater probability of achieving our goals.”

Robert Gregov, CFA, CFP®
President/Founder



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