



## Roche Financial Partners

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### Investing

The key to successfully implementing your wealth plan is prudent investing of your assets. Deciding how to divide wealth among the thousands of possible investment choices is a daunting challenge for even the most experienced investor. With so much emphasis on investment performance in today's financial press, investors are apt to focus only on investment selection as the key to a successful strategy. In contrast, the world's most effective investors place tremendous importance on the value of asset allocation, turning to it as their foundation of investment management. For these investors, asset allocation is the primary consideration, and the actual investments are the tools to implement those decisions.

**Most investors spend too much time selecting individual investments instead of deciding on the correct mix of asset classes and sub-asset classes.**



### Investing Principles

Roche Financial Partners adheres to three important principles when investing your portfolio

- I. Build and maintain efficient portfolios that provide diversified exposure to global markets**  
Most investors spend too much time selecting individual investments instead of deciding on the correct mix of asset classes and sub-asset classes. We believe that our clients' portfolio should be invested across a diversified mix of up to 25 asset classes and sectors and periodically rebalanced.
- II. Minimize your Total Cost of Investing**  
We rigorously manage your Total Cost of Investing – TCI. These costs have a significant impact on the client's net investment return and play a critical role in the probability of the client realizing their goals.
- III. Stay focused on achieving your long-term goals by being disciplined to your wealth plan**  
Our clients have multi-stage time horizons, reflecting both short and long-term objectives. We take these into account when investing in order to properly fund all future liquidity events, including college education for children and income in retirement. Our clients share our vision that successful investing is a function of patience and discipline – not hasty judgment.

*"We believe that having a diversified, well-balanced portfolio and following long-term buy and hold strategies will increase the likelihood that one will achieve their long term financial objectives."*

Robert Gregov, CFA, CFP®  
President/Founder

## Investing Strategy

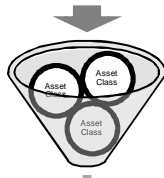
Roche Financial Partners' Investment Strategy follows three phases and six steps

### I. Build the Models

#### 1 Asset Class Analysis

Analyze the risk, return, and correlation on over 60 asset classes to build the Roche universe comprised of 25 asset classes

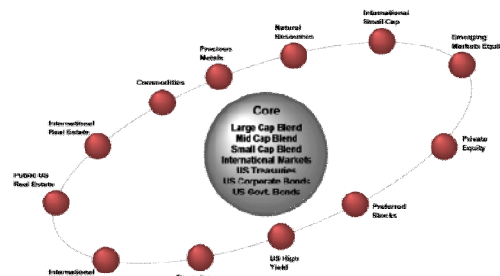
60 Asset Classes



25 Asset Classes

#### 2 Strategic Asset Allocation Models

Using Modern Portfolio Theory, select & combine 5 to 20 asset classes to create strategic asset allocation models

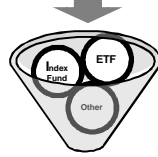


### II. Fill the Models

#### 3 Index Fund & ETF Analysis

Analyze dozens of key fund characteristics on over 1,500 index funds & exchange traded funds to find the best option for each of the 25 asset classes in the Roche universe

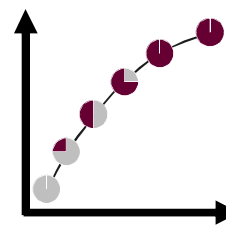
1500 ETFs & Index Funds



25 Securities

#### 4 Investment Models

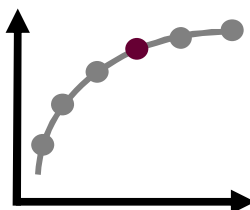
Construct the investment models by purchasing the index fund or ETFs in accordance with the strategic asset allocation models



### III. Select & Rebalance

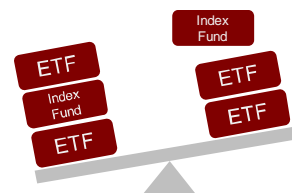
#### 5 Select & Customize

Select the investment model that best fits the client's risk-return requirements or customize an investment model to meet the client's unique needs



#### 6 Rebalance & Reevaluate

Rebalance the investment models by optimizing the trade-off between the models' risk-return and allocation versus the costs of trading and taxes



### Investing Strategy

Roche Financial Partners follows a rigorous investing strategy with the following phases and steps:

#### I. Build the Models

1. Asset class analysis
2. Strategic Asset Allocation Models

#### II. Fill the Models

3. Index Fund & ETF Analysis
4. Investment Models

#### III. Select and Rebalance

5. Select and Customize
6. Rebalance & Re-evaluate