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

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Statistics reveal that less than 50% of all adults in Canada have a Will and that many of these are incomplete, out of date, or inefficient from a tax planning perspective.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

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Retirement Income Guaranteed

Spending your RRSP shouldn't be stressful

You worried that you wouldn't put enough in your RRSP, but here you are in retirement. Now it's time to enter the drawdown phase, when you get to enjoy the fruits of your labour. With this stage comes its own worries – Will you run out of money too soon? Will market fluctuations reduce your nest egg? Will inflation seriously erode your funds?

At Roche Financial Group, we have a guaranteed strategy that will enable you to spend your retirement savings smartly – so you can avoid the worry and start enjoying.

Call or visit us today!

It's part of my added service to you at no additional cost.

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