Death & Taxes

If you're the one left behind, will you be okay?

Death can leave you financially unprepared and overburdened at a time when your emotions are raw and you simply can't think straight.

This isn't what your loved one would want for you, and it's probably not the sort of legacy you want to leave behind either.

Luckily you don't have to.

$10,000 coverage for less than $28 per month. Find out more so you can enjoy the future instead of worrying about it. And it's tax free.

All you have to do is ask.

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

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FINANCIAL GROUP

(RFG_D&T_MI_12/11)

Income for Life

Pay off your mortgage, enjoy income for life, guaranteed.

Wouldn't it be nice if you had the money to pay off your mortgage, pay less tax and do more of the things you want to do without fear of running out of money because of market fluctuations?

Through our partnering with HomEquity Bank and companies such as Sun Life we have designed an "Income for Life" product that is desperately needed by the marketplace. Designed exclusively for homeowners age 55 and older, this product uses a reverse mortgage secured by the equity in your home combined with a Guaranteed stream of "Income for Life" plan from an Insurance Company. Maintain ownership and control of your home, keep the remaining equity in your home, never make a mortgage payment again and enjoy a guaranteed increased income for as long as you live. We are really excited about our new product.

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

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(RFG_IL_CHIP_12/11)

Portfolio Management

Stock, Bonds, ETF's Professionally Managed

Develop and optimize your portfolio with help from our Chartered Financial Analysts (CFA). We have retained Provisus Wealth Management, a nationally licensed portfolio management firm, to provide our clients with a professionally managed portfolio service.

Through an in-depth conversation about your financial goals, our CFAs can help you identify and buy the investments that are right for you, and manage/trade them as appropriate. It is their responsibility to achieve results for you through professional wealth enhancement and risk management strategies.

Benefits of your customized portfolio include:

- Tax deductible portfolio management fees on non-registered accounts
- Stocks and bonds electronically traded specifically for you, in your name
- 24/7 online viewing of your account and transactions

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

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(RFG_PM_IPM_12/11)

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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(RFG_RIG_Spend_12/11)

ATTENTION clients, family & friends

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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)