Ask Yourself:
Will my money last as long as I do?

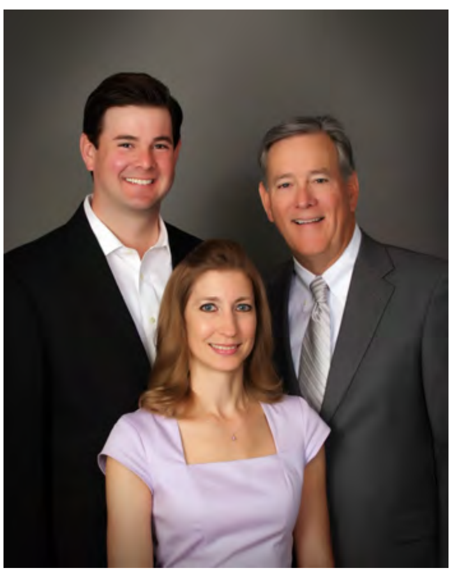
Am I invested to avoid large losses in another downturn?

How do I create income from my savings and investments?

The thought of changing financial advisors makes me uncomfortable. **But how do I know if my current advisor is the best for me?**

Concerned about your financial health? Maybe it's time for an objective second opinion.

Roche Wealth Management of RAYMOND JAMES®



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We offer just that.

Worried? Frustrated? Feeling overwhelmed and immobilized?
You may have had one or several of these reactions during this post Great Recession period. You might be asking what your next steps should be. Maybe you don't have a financial advisor, or if you do, you might wonder if your current plan-- or advisor-- is really the best fit for you.

Financial health is like your physical health.
If you take good care of it, you're more likely to have a healthy future. Even when you get regular advice from an experienced professional, whether a doctor or financial advisor, you sometimes can benefit from a second opinion. In today's uncertain economy, a fresh perspective from Roche Wealth Management of Raymond James could be exactly the second opinion you seek.

James Roche, head of Roche Wealth Management of Raymond James, has over twenty-four years of experience in the financial industry providing a customized, conservative strategy for investors from all income levels.

Dedicated to a rare commodity. Service.
At Roche Wealth Management of Raymond James, our mission is to reduce the risk inherent in investing while helping to grow and preserve your wealth. Coupled with our goal to exceed your needs and expectations, we are confident you will find that level of comfort and trust with our team that most investors find a necessity in today's marketplace.

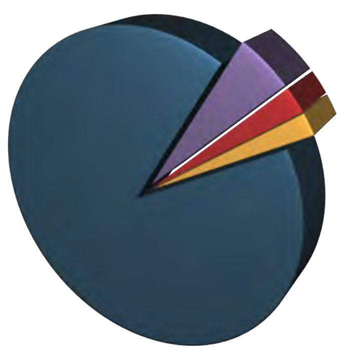
Best of both worlds.
We combine the proactive communication and responsive service of an independent local firm with the acclaimed resources of a renowned powerhouse, Raymond James and Associates to provide the best of both worlds. Our independence allows us to provide specific investment and/or insurance recommendations without any exclusive affiliations to sway our focus from keeping your needs first. It also allows us to take a comprehensive approach that views investments in the context of your overall financial picture.

Get your portfolio back on track with our "second opinion" analysis.

Wonder what is the single most important aspect of portfolio performance? It's definitely not 'timing' the market. It's not even picking the 'right' investments. Portfolio allocation is by far the most important determinant of portfolio performance. We call this 'portfolio balance'. Having proper balance, based on your unique needs, can help reduce risk and take the buy-or-sell guesswork out of financial decisions.

- Long-Term Asset Allocation 91.5%
- Security Selection 4.6%
- Other Factors 2.1%
- Market Timing 1.8%

Determinants of Portfolio Performance*



*Source: Gary P. Brinson, Brian D. Singer and Gilbert L. Beebower, Determinants of Portfolio Performance II: An Update, Financial Analysts Journal, May/Jun 1991.

Diagnose, implement and manage.

Our Client-centric process can objectively diagnose your portfolio and identify where concentrations and gaps may exist, according to the criteria critical to investment health. We collaborate with you to develop and implement the plan most capable of addressing the concentrations and filling the gaps, in the most economical, tax-efficient manner. We then work together in an ongoing effort to manage results and make adjustments as needed. For details about our process, visit our website at www.RocheWealthManagement.com.

Demystify your financial affairs.

A 'second opinion' analysis from Roche Wealth Management of Raymond James will help give you a clear understanding of your financial picture. You'll have a better foundation from which you can feel empowered to take control and make more-informed decisions, whether or not you choose to utilize our services in the future.

Change made simple.

If you do choose Roche Wealth Management of Raymond James services, the process of changing advisors is simple and hassle-free---just sign a few forms, and we'll take care of the rest for you. Our clients work with us on a % of assets fee basis, as we recommend what's best for you.

James P. Roche CFP ®
Vice President, Investments

Ryan E. Roche
Financial Advisor

Roche
WEALTH MANAGEMENT
of
RAYMOND JAMES®

Call us today to schedule a complimentary initial consultation.

Discover how Roche Wealth Management of Raymond James' highly personalized approach to financial planning and management can make the difference you need. So call us right away. The sooner we start working together, the sooner you'll be back on the road to a Life Well Planned.