



Roman A. Groch

RomAnna Management Inc.

Senior Financial Advisor – Investia Financial Services Inc.  
Insurance Advisor - RomAnna Management Inc.



YOUR PARTNER IN WEALTH

# WHAT SETS US APART.

We are a Human Based Business Based on The 4 Way Test. We never forget that our clients are real people and together we arrive at very personal solutions and goals.

4 Way Test you ask..... is a very unique approach to planning, a simple checklist for ethical behavior:

Is it the Truth?

Is it Fair to all concerned?

Will it Build Goodwill and Better Friendships?

Will it be Beneficial to All Concerned?

With this test, our small-town approach and over 22 years industry experience, our team partners with clients to uncover and employ the means to achieving their vision for the future.

## Our Commitments

We are committed to the following practices, to hold us accountable. They drive us to be better connected and current with clients' needs and changing circumstances. This ensures we grow with our clients as circumstances change.

1. To stay connected and current with clients' needs and changing circumstances and grow with them as circumstances change.
2. To provide clients with pertinent information and solutions to their concerns.
3. To be there, through the good and the bad, and welcome any opportunity to address concerns or needs.
4. To stay true to solutions which address the unique circumstances and dreams of each client.
5. To be proactive and dedicated to growth, both professionally and personally.
6. To develop and nurture professional networks within the community.
7. To uphold and build our reputation of trust, loyalty, honesty and reliability through professional service without compromise.
8. To be conservative in nature.

## Our Philosophies

1. A thorough understanding of the facts is critical to reaching one's goals.
2. Addressing and controlling financial risk and lifestyle needs is more important than trying to time market and lifestyle events.
3. It is far harder to be unique than to follow the crowd and doing what is right is not always following the crowd.
4. Clients' trust is earned by providing exceptional service focused on their unique needs.
5. Integrity is a core element of trust. Without integrity, any relationship is superficial and unreliable.
6. Long-lasting, loyal relationships are developed by putting needs before our own, by being fair to all concerned and by giving and helping each other.

We work with 3 basic types of clients: Families with a strong financial base, Small business owners committed to achieving their dreams and Retired Clients motivated to enhance their current lifestyle and take care of the next generation.

We bring this personal passion to our professional life. We love getting to know about a client's individual hope for their own and their family's future and helping them bring their very unique dreams and goals into reality. You will find that our style is honest, direct, and focused on generating real results that can be measured. Above all, we are committed to delivering what we promise without compromise.

# OUR SERVICES

<p><b>Estate Planning</b></p>	<ul style="list-style-type: none"> <li>• Wills/Powers of Attorney</li> <li>• Establishing Trusts</li> <li>• Heirs and Charities</li> <li>• Insurance</li> </ul>
<p><b>Retirement Planning</b></p>	<ul style="list-style-type: none"> <li>• Income Targets and Sources</li> <li>• Non-Registered Investments</li> <li>• RRSPs/TFSAs/RRIFs</li> <li>• Pension Maximization</li> </ul>
<p><b>Income Replacement</b></p>	<ul style="list-style-type: none"> <li>• Long Term Care</li> <li>• Disability Insurance</li> <li>• Critical Illness Insurance</li> <li>• Life Insurance</li> </ul>
<p><b>Mortgage Financing*</b></p>	<ul style="list-style-type: none"> <li>• 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> Mortgages by Referral***</li> <li>• Homeowner Line of Credit***</li> <li>• Refinancing***</li> </ul>
<p><b>Ailing Parents*</b></p>	<ul style="list-style-type: none"> <li>• Funding Health-Care Support</li> <li>• Government Benefits</li> <li>• Powers of Attorney</li> <li>• Asset Protection</li> </ul>
<p><b>Tax Planning**</b></p>	<ul style="list-style-type: none"> <li>• Debt Elimination/Reduction</li> <li>• Income Splitting</li> <li>• Corporate Holding Co.</li> <li>• Tax Deferral Strategies</li> </ul>
<p><b>Major Purchases*</b></p>	<ul style="list-style-type: none"> <li>• Mortgages</li> <li>• Lines of Credit</li> <li>• Leasing</li> <li>• Debt Consolidation***</li> </ul>

\* Provided by referral.

\*\* Investia Financial Services Inc. does not provide income tax preparation services nor does it supervise or review other persons who may provide such services.

\*\*\* Borrowing to invest is not suitable for everyone. You should be fully aware of the risks and benefits associated with using borrowed money to invest since losses as well as gains may be magnified. Investia Financial Services Inc., its subsidiaries, or its affiliates, including Investia Financial Services Inc. does not provide income tax preparation services and does not supervise or review any income tax returns.

Mutual funds, exempt market products and/or exchange traded funds are offered through Investia Financial Services Inc.. Insurance products are provided through RomAnna Management Inc..



**Blueprint to your  
financial success**

Discovery  
Meeting

Wealth  
Management  
Meeting

Recommendation  
Meeting

Follow-Up  
Meeting

Regular Progress  
Meeting

# MANAGING YOUR WEALTH

Wealth Management means different things to different people. It could mean creating wealth for the future, preserving an estate for heirs, or leaving a cherished legacy.

In any of these (and other) situations, we guide you through a step-by-step process to understand your present circumstances, uncover your goals and objectives and, perhaps most importantly, develop a long-term financial plan that's right for you – one that provides you with a blueprint to financial success and peace of mind.

## Discovery Meeting

- About us: who we are and what we do
- About you: uncovering your critical financial events

## Wealth Management Meeting

- Analysis of your current situation:
  - capital needs
  - employee benefits
  - risk management
  - estate planning
  - investment solutions
  - money management
  - taxation
  - special needs (disability, education)
  - retirement planning
- Develop an investment policy statement
- Review the client engagement document

## Recommendation Meeting

- Discuss proposed financial plan
- Implement recommendations

## Follow-Up Meeting

- Ensure all steps have been implemented

## Regular Progress Meeting

- Adjust financial plan based on current circumstances
- Discuss investment portfolio:
  - review markets
  - review asset allocation
- Discuss new opportunities

# THE INVESTMENT PROCESS

We will guide you through a disciplined process that's designed to uncover relevant information, identify short- and long-term goals, and create an investment strategy that provides you with a truly personalized financial plan.

## STEP 1

### Setting Goals and Guidelines

We will help you evaluate your financial situation and develop an approach that reflects your objectives, risk tolerance, income needs and investment time horizon. Developing an understanding of these parameters is a key determinant in establishing a suitable investment strategy and choosing the appropriate solutions.

## STEP 3

### Selecting the Right Investments

We are committed to creating a personalized approach that meets all of your investment needs. After assessing the particulars of your financial situation and developing a personalized asset allocation strategy, we will partner with you to choose an appropriate blend of investment opportunities for your portfolio. You will have a complement of investment options at your disposal that will allow you to effectively implement your investment strategy. These options include:

- **Cash equivalents:** money market funds, investment savings accounts, treasury bills
- **Fixed income:** fixed income funds, GICs, government bonds, corporate bonds (within mutual funds).
- **Equities:** equity funds, Canadian, US, European stocks (within Mutual Funds).

## STEP 2

### Diversification and Asset Allocation

Diversification and asset allocation involve portioning your portfolio among different Mutual Funds that invest in asset classes, such as equity, income and cash, as well as across diverse investment income styles and geographic regions. Determining the appropriate combination of investments for your portfolio is a very personal decision and we will work closely with you to customize a strategy that helps you meet your objectives.

## STEP 4

### Monitoring your Investments

In addition to helping you develop and implement a personal investment strategy, we will monitor the ongoing progress of your portfolio. When there are changes in your personal circumstances, for example, we will adjust and refine your investment strategy to ensure that your portfolio continues to meet your investment goals and objectives. Periodic meetings are supplemented by both regular account statements and the Investia online Client Portal account services.



# WHAT YOU SHOULD EXPECT

## A Financial Plan

Together, we will develop a financial plan to help you achieve your long-term financial goals. As part of this plan, we will cover the investment, insurance, tax and estate planning aspects of your situation.

## A Personal Risk Profile

It is important to understand your attitude toward risk and volatility. We review this with each client before we recommend an investment solution.

## Access to Outside Specialists

We strive to serve as your primary advisor. In this role, we will coordinate the activities of all existing and new professional advisors such as tax accountants, estate lawyers and mortgage brokers.

## Tax Savings Opportunities

For most individuals and business clients, tax planning and minimization are key components of a financial plan. When drawing income, we will assist you, wherever possible, in reducing your tax bill.

## Ongoing Support

Your account will be monitored to take advantage of any new opportunities that arise. Investment portfolios and financial strategies will be reviewed on a regular basis to ensure that they continue to align with your needs and current stage in life.

## Regular Reporting

Within ten days of each investment transaction, you will receive a trade confirmation. Depending upon the type of account, you will receive a monthly, quarterly or semi-annual statement detailing all transactions. Though each statement is designed to be as clear as possible, we will personally review all materials with you to minimize confusion or misunderstanding.

## Personal Contact

We have a strict contact process that ensures regular proactive communication throughout the year. The process includes face-to-face and/or telephone discussions. We recommend at least one face-to-face meeting per year. We strive to be as accessible as possible to all our clients by offering after hour appointments for those who may need it.

## Office Hours

Monday to Friday 9:00am to 4:30pm  
Closed 12:30pm to 1:30pm for lunch

## Value Added Services

We believe that the most satisfied clients are those who are fully informed. That's why we take pride in maintaining regular client communications through various mailings.

# OUR BIO

**Roman A. Groch**, BA, CFP®, CPCA, EPC  
CERTIFIED FINANCIAL PLANNER®  
Senior Financial Advisor – Investia Financial Services Inc.  
Insurance Advisor - RomAnna Management Inc.



## Work Experience

Roman runs a Human Based Business founded on The 4 Way Test, we never forget that our clients are real people and together we arrive at very personal solutions and goals. He has been advising clients in Welland and surrounding areas since 1998. His continuous focus and full commitment has been on professional Financial Life Planning®. In the three previous years, he was a financial advisor with a St. Catharines, Ontario based firm. Prior to this from the beginning of his financial career in 1989, Roman was employed by a major Canadian Trust Company as an internal branch manager with responsibilities for products and services in investment and credit.

## Education

In 2017 Roman completed the Canadian Initiative for Elder Planning Studies course (EPC). The EPC involves a “total needs approach” based on the fact that needs evolve from an individual’s early wage-earning years through the aging process. The mission of the program is to enrich the knowledge and understanding of professionals, including Insurance and Financial Advisors, on topics focusing on the specialized needs of Canadians as they age.

In 2012 Roman completed the Financial Life Planning® Money Quotient course. Planning Life Financially is our client-centered service where the life of the client must be the axis around which financial discussions revolve and evolve. Although most individuals understand that money is not the be all and end all, they do perceive money as a means to building the life they desire and avoiding circumstances they will regret. Planning Life Financially is our way of broadening the conversation from asset management to life management

2012 Roman earned the Accretive Elite™ Advisor status — the measure of service excellence — you can be confident that you are working with the best.

Roman in 2006 earned the Certified Professional Consultant on Aging (CPCA) designation. Together with the Level II Insurance qualifications, Roman is a Financial Advisor through Investia Financial Services Inc. and an Insurance Advisor with RomAnna Management Inc. providing estate planning services and solutions.

Roman received the internationally recognized CFP®, designation in 1999.

As a graduate of McMaster University, Roman holds a Bachelor of Arts degree.

Roman is fluent in both English and Slavic languages.

## Associations

Roman is a member of the Canadian Institute of Financial Planners (CIFP), and is the past President of the Welland Hospital Foundation. Roman is past President of the Rotary Club of Welland and he is recognized as a Rotary Multiple Paul Harris Fellow (PHF and +8) as well as a Rotary Bequest Society Member. Roman is a former Board member of the Winter Festival Of Lights in Niagara Falls. Roman is actively involved with his community with focus being on youth programs - youth our future leaders.



# OUR LOCATION



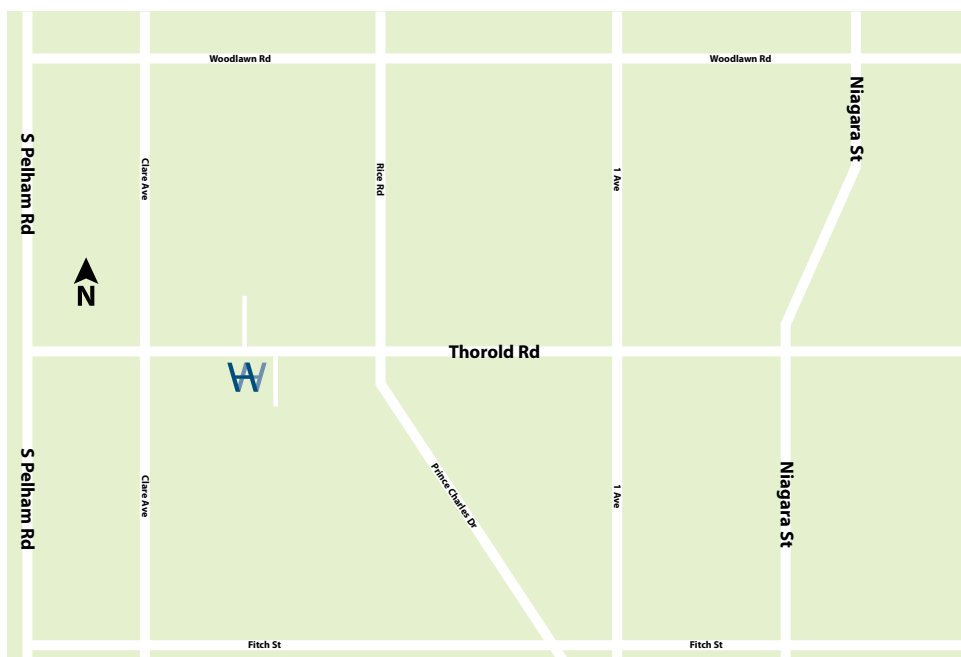
Our office is located at 449 Thorold Road,  
Welland, ON L3C 3W7.

If you require further directions, please contact us at  
905-735-5555 or [Info.Welland@iAInvestia.ca](mailto:Info.Welland@iAInvestia.ca)

## Office Hours

**Monday to Friday**  
9:00am to 4:30pm

**Closed**  
12:30pm to 1:30pm  
for lunch





Take the right steps to  
reach your financial goal.

# CONTACT US

Be an active, informed partner in your financial future. Contact us today about creating a wealth management program that's right for you.

## Advisor

### **Roman A. Groch, BA, CFP®, CPCA, EPC**

Senior Financial Advisor – Investia Financial Services Inc.

Insurance Advisor - RomAnna Management Inc.

Roman.Groch@iAInvestia.ca

905-735-5555

## Professional Associates

### **Teresa D. L'Ecuyer**

Efficient Tax Services

440 Niagara Street Unit 4

Welland, ON, L3C 1L5

400 Scott St. Unit E7

St. Catharines, ON, L2M3W4

ets@cogeco.net

905-734-6065

### **Raymond Tisi, B.Math, CPA, CA**

R. Tisi Professional Corporation

707 East Main Street

Welland, ON., L3B 3Y5

905-788-2030

### **Michael J. Carroll, CPA, CMA, CFP®**

8188 Cummington Square West

Niagara Falls (Chippawa), ON., L2G 6V9

905-295-0050

michaeljcarroll@bellnet.ca

### **Mike Pychel, CPA, CA**

DJB Chartered Professional Accountants

Welland Office 905.735.2140 ext 85324

mpychel@djb.com

### **Dolly Romanyk**

DRom One Stop Office

4 Merritt Pkwy

Port Colborne, ON, L3K 3Y1

905-834-4417

dollyrom@cogeco.ca

### **Andrew Walker, CPA, CA**

Partner

Root Bissonnette Walker LLP

Chartered Professional Accountants

200 Hwy 20 East Suite

203Fonthill, ON., L0S1E6

T: 905-641-8895

andrew@rbwllp.com

### **Karen D. Koeman, CPA, CA**

21 Petronella Pkwy.

Fonthill, ON., L0S 1E0

905 892-4646

fax 905-892-9976

kkoeman@sympatico.ca

### **Clark Peddle**

Barrister & Solicitor

423 Fitch Street, Welland, ON., L3C 4W7

905-714-9400 Fax: 905-714-9600

clark@clarkpeddle.com

### **Melanie K.C.B Smith**

Barrister & Solicitor

Beresh Smith Professional Corp.

411 E Main St Suite 101A

Welland, ON., L3B 3Z8

905-734-4553

melanie@bereshsmith.com

### **Bev Hodgson B.Comm., LL. B.**

Barrister & Solicitor

6057 Drummond Road

Niagara Falls, ON., L2G 4M1

905-354-1600

BevH@bevhodgson.com

### **Paul D. Leon, B.A., LLB.**

Leon Fazari LLP

Barristers & Solicitors

149 West Main Street

Welland, ON., L3B 5P7

905-735-2921

PDLeon@leonlaw.ca

<http://www.RomanGroch.ca>



RomAnna Management Inc.



RomAnna Management Inc.

<http://www.RomanGroch.ca>

<http://www.planninglifefinancially.ca/>

<https://web.investia.ca/content/retailAdvisor/en/MFDA/rgroch.html>

<http://www.4waytest.ca/>

<http://www.humanbasedbusiness.ca/>