YOUR FINANCIAL LIFE, TRULY CARED FOR®

SignatureWealth

A DEDICATED FINANCIAL ADVISOR AND SERVICE TEAM TO HELP COORDINATE YOUR FINANCIAL LIFE

Please See IMPORTANT DISCLOSURE INFORMATION page

FOSTER® GROUP

WHO WE ARE

It's never too early, or too late, to think about the future. Your dedicated Foster Group SignatureWealth team can join your team of external professional advisors to help you plan, protect, invest, and give. We want nothing more than for you and your financial life to be Truly Cared For®.

Our vision is to help you live a life of meaning and generosity. We do that by helping you plan and invest to accomplish your goals in every climate.

Since 1989, the team at Foster Group has been committed to helping you feel Truly Cared For®. Spanning our ownership over three generations of employees to help ensure **relationship continuity** is just the start. Being an SEC-regulated fiduciary and committing to fee-only compensation structures with our clients also ensures that we put your **best interests first**.

We believe in clients having **full access** to the collective abilities of all our team members, rather than being served by just a single advisor. And, perhaps most important, we are committed to going **beyond the portfolio**, to understand our client's hearts and purposes.

We display our **values-driven** approach not just in what we say, but in how we serve our clients, our communities, and our fellow team members. By advancing our advice with science and getting the right people in the right positions, we constantly pursue **uncommon client experiences**.

HOW IT WORKS

We know our approach isn't for every investor. Our singular objective is to establish and maintain mutually rewarding long-term relationships with our clients, including physicians, business owners, entrepreneurs, and other professionals and individuals. Using a selective approach, we seek to work exclusively with dedicated investors who have the vision and aptitude to reach their long-term financial goals.

1 DISCOVERY

90-minute meeting

- Hold an in-depth, interactive session that allows us to get to know you on a deeper level so that we can effectively chart your course.
- Go over a series of questions covering seven categories: values, goals, relationships, finances, advisors, process, and interests.
- Set key objectives in the design of your financial plan.
- Confirm commitment.

2 OBSERVATIONS

90-minute meeting two weeks after discovery meeting

- Play back what we heard in the discovery meeting (total client profile).
- Diagnose your current situation: how can we help you?
- Present an overview of your financial plan.
- Discuss our investment philosophy.
- Execute documents necessary to begin relationship.

3 IMPLEMENTATION

60-minute meeting 45 days after recommendation meeting

- Review transfer activity.
- Review recommendations and "set the course."
- Go over action items and checkpoints.
- Set priorities: what needs to get done right away?

4 PROGRESS REVIEW

Ongoing 60-minute meetings beginning 90 days after implementation meeting

- Review progress and implementation of wealth management plan.
- By this meeting we may have been in contact with other professionals that you deem necessary (CPA, attorney, insurance agent).
- Review completed internal and/or professional roundtable.

WHAT YOU GET

A review of the documents and other services that you may receive as a Foster Group client:

MONTHLY

- Portfolio review and rebalancing analysis
- Internal Investment Committee meeting
- Internal Financial Planning Committee meeting
- E-newsletter
- Educational content

ANNUALLY

- Annual account statement
- Invitation to exclusive client events
- Request of tax returns (client approved)
- Tax return analysis
- Tax loss harvesting
- Required minimum distribution management

PER MEETING

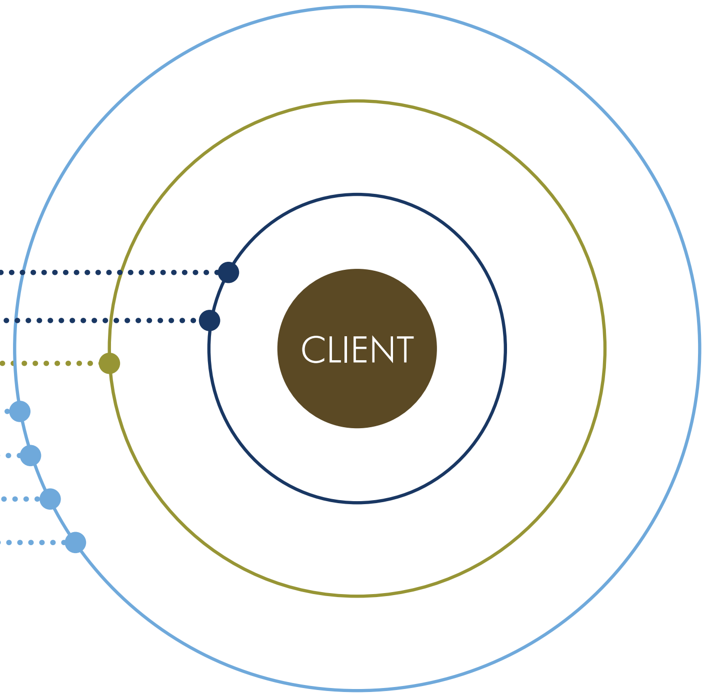
- Portfolio Review
- Investment Philosophy Discussion
- Financial Plan Update
- Standard of Care Review

AT YOUR SERVICE

As your trusted advisor, we are available to help you anytime, at your request. From significant purchases or sales, such as your home or business, to other investment options, we are here to provide our objective opinions about what is in your best interest.

YOUR TEAM

Dedicated CFP Professional Lead Advisor
Associate Advisor
Client Service Team
Portfolio Management Team
Investment Committee
Financial Planning Committee
Events and Education Team



HOW WE CAN SERVE YOU

PLAN
to help create financial confidence.

- Establish and review planning goals and objectives
- Cash flow planning
- Education funding tools and strategies
- Retirement planning strategies
- Tax return review
- Employee benefits review and integration
- Executive compensation review and analysis
- Closely held business planning
- Coordination with other professional advisors

INVEST
to help grow your wealth and income.

- Establish and review investment goals and objectives
- Determination of asset allocation
- Portfolio construction and rebalancing
- Investment education and strategy review
- Tax mitigation strategies
- Online access to your financial information

PROTECT
your loved ones, your property, and your lifestyle.

- Life insurance analysis
- Health insurance and Health Savings Account review
- Disability insurance analysis
- Long-Term Care analysis
- Property and Casualty insurance review
- Medicare review

GIVE
to the people and purposes most important to you.

- Charitable giving tools and strategies
- Estate and transfer planning
- Family meetings and education

Please Note: Foster Group does not serve as an attorney, accountant, or insurance agent. Foster Group does not prepare legal documents or tax returns, nor does it sell insurance products.

FOSTER GROUP

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