Company Retirement Plans

HELPING YOU AND YOUR EMPLOYEES FEEL CONFIDENT ABOUT THE FUTURE.

FOSTER® GROUP

Your Financial Life, Truly Cared For®

Taking care of your organization to help you **impact your employees' futures.**

You know that helping your employees plan a successful retirement is key to retaining top talent.

Now you're looking for the right partner with the experience and prudent processes that can help get you there.

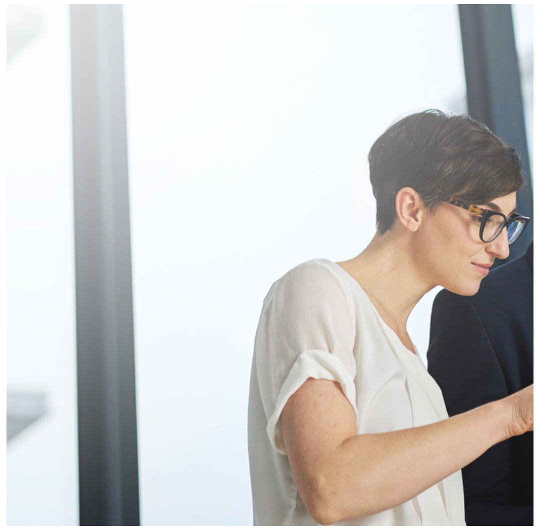
You want an advisory team who can help find opportunities to grow wealth, with recommendations based on the unique needs of you and your employees.

You know there will be market challenges ahead. That's why you want a team that's easy to work with, always accessible, and who delivers customized advice with complete transparency.

Most of all, you want to feel confident you're doing everything you can to help your employees plan ahead. You want to be proud of the impact you're making on their future.

Welcome to Foster Group for Company Retirement Plans, providing a dedicated financial advisor and service team to manage your organization's retirement plan.

An **Uncommon** Client Experience.



Support from specialist advisors who provide customized advice for plan design.

Experts in the industry who are easy to work with, accessible, and independent of external factors (like commissions).

We apply proven processes to help you deliver on your goals.

Employee owned and operated, we're driven by your needs.

CEFEX-certified fiduciary since 2007.*

We have been serving qualified plans since 1996.

We have depth of understanding working with organizations like yours.

Foster Group is an independent, fee-only fiduciary with employee ownership that spans across three generations. This helps eliminate certain conflicts of interests and brings relationship continuity. We put your best interests first.

We've worked with companies like yours on retirement and 401(k) plans for decades. And that relevant experience helps us translate the complex into clarity for you and your employees.

You and your employees will come to know us as a trusted guide, bringing value-added services and support. You can feel comfortable knowing we're always available to answer any question or handle any specific detail.

Two goals guide us daily:

To create an uncommon client experience for you, where you feel confident and always in charge.

To help turn financial uncertainties into a clear path forward.

You get more than just a single advisor.

You get the collective wisdom of your Company Retirement Plan Team.

DEDICATED LEAD ADVISOR

The team of lead advisors who serve you will be selected on the basis of your unique needs. They are charged with coordinating all aspects of your client experience, including updating you on progress, shifts in strategy based on your circumstances, and staying on top of laws or legislation that may impact your organization.

ASSOCIATE ADVISOR

Here to assist your lead advisor in any way, your associate advisor is fluent in all the details of your financial needs and transactions.

PERSONALIZED CLIENT TEAM

Investment Team
Events and Education Team

What distinguishes Foster Group's Company Retirement Plan Team is our deep bench strength. Supporting your lead advisor with research, trends, and original thinking, these team members are at the heart of making you feel Truly Cared For®. Other specialists are brought in as needed.

How to Get Started

1 INTRODUCTION

- This is an optional meeting designed to help you determine if Foster Group is right for you and your organization.
- We will get to know you and ask you a few questions designed to help us determine if we are built to serve you well.
- At the end of the conversation, we will mutually decide if you'd like to proceed with including us in your request for proposal process.

2 PROPOSAL

- Our team will provide you a detailed and transparent proposal. This can be based on your own RFP document.
- We will let you know how we can serve you.
- We will let you know how we can guide the investment process and help deliver on performance goals.
- Execute documents necessary to begin relationship.

3 IMPLEMENTATION

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

It's not just what we say, but how we serve.

ASSESS

- Gain a deep understanding of your retirement plan needs, goals, and values.
- Review current plan design and costs.
- Benchmark and evaluate current service providers.

DESIGN

- Align retirement plan design with your organization's objectives.
- Recommend eligibility, contribution, and distribution options.
- Consider additional retirement plan options for owners, managers, and key employees.
- Coordinate with your other service providers.
- Ensure that plan design meets industry and ERISA standards.

INVEST

- Guide the development of your plan's Investment Policy Statement.
- Advise on investment options to include in the plan.
- Evaluate the performance of plan investments over time.
- Provide 3(21) Co-Fiduciary services in partnership with you.
- Or provide 3(38) Investment Management Fiduciary services as a sole decision-maker.

ENGAGE

- Design and implement an employee education program.
- Provide enrollment support for newly eligible employees.
- Conduct annual group education meetings for employees.
- Offer personalized one-on-one meetings.
- Assist with determining deferrals, asset allocation, rollover options, and other personal plan decisions.

GOVERN

- Determine decision-making procedures and ensure their compliance with ERISA.
- Conduct periodic plan review, investment monitoring, and cost benchmarks.
- Review plan performance metrics and participant data.
- Ensure that investment processes align with the Investment Policy Statement.
- Document all decision-making.
- Confirm that providers are meeting their fiduciary obligations.
- Periodically facilitate comprehensive service provider RFPs.

ADVOCATE

- Act as your advocate with plan service providers.
- Negotiate appropriate service provider fees.
- Conduct due diligence.
- Monitor the availability of new offerings by service providers (or changes to existing ones).
- Leverage service provider tools to help benefit plan sponsors and participants.

A team approach to caring for your employees.

Our Company Retirement Plans services take care of the practical, giving you and your employees more time to enjoy your success. You may feel a new sense of freedom and relief, knowing you made a great decision choosing a trusted expert who translates the complex into clarity, helps accomplish your goals, and proactively adapts to new challenges along the way.

You know where you want to be. You know what you want to accomplish. Now you need a guide with a plan for getting you there.

Talk to the professionals at Foster Group today and discover what it's like to be Truly Cared For.®

fostergrp.com

FOSTER GROUP

WEST DES MOINES OFFICE
6601 Westown Parkway
Suite 100
West Des Moines, IA 50266
515.226.9000

OMAHA OFFICE
14301 FNB Parkway
Suite 207
Omaha, NE 68154
402.733.1700

PHONE 800.798.1012
FAX 515.224.4970
FOSTERGRP.COM