



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 in accordance with DOL rules



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



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
- Assist with monitoring the fiduciary obligations of other providers
- Periodically facilitate comprehensive service provider RFPs

ADDITIONAL OFFERINGS

CoreWealth®
SignatureWealth®

SelectWealth™
Endowments & Foundations

Please Note: Foster Group does not serve as an attorney, accountant, or insurance agent. Foster Group does not prepare estate planning documents or tax returns, nor does it sell insurance products. Foster Group is not engaged in the practice of law or accounting. All investment strategies have the potential for profit or loss. Asset allocation and diversification do not ensure or guarantee better performance and cannot eliminate the risk of investment losses. PLEASE SEE IMPORTANT DISCLOSURE INFORMATION at www.fostergrp.com/disclosures. A copy of our written disclosure Brochure as set forth on Part 2A of Form ADV is available at www.fostergrp.com.