SelectWealth™

HELPING YOU ACHIEVE THE LIFE AND LEGACY YOU WANT.

FOSTER® GROUP

Your Financial Life, Truly Cared For®

Going beyond the portfolio to understand **you**, the individual.

You've spent years realizing—even exceeding—your goals. But now your focus is shifting. Perhaps you're transitioning from leading a business, are experiencing a significant financial windfall, or are becoming the trustee of your family's wealth.

You want to make sure that the generational wealth you pass along is a blessing and never a burden.

And you're wondering if you've got the right people to give you the best advice.

You want a financial advisory team with more than competence—you want one with character. As much an expert in their field as you are in yours.

You want to set a plan in motion and then delegate the details, confident you can put your focus elsewhere.

You want a team that's dedicated to you—the individual—with personalized service and planning.

And you want a team that not only passes along your assets to your loved ones but communicates your values as well.

Welcome to Foster Group SelectWealth™, a dedicated financial advisor and service team to manage all aspects of your financial life.

An **Uncommon** Client Experience.

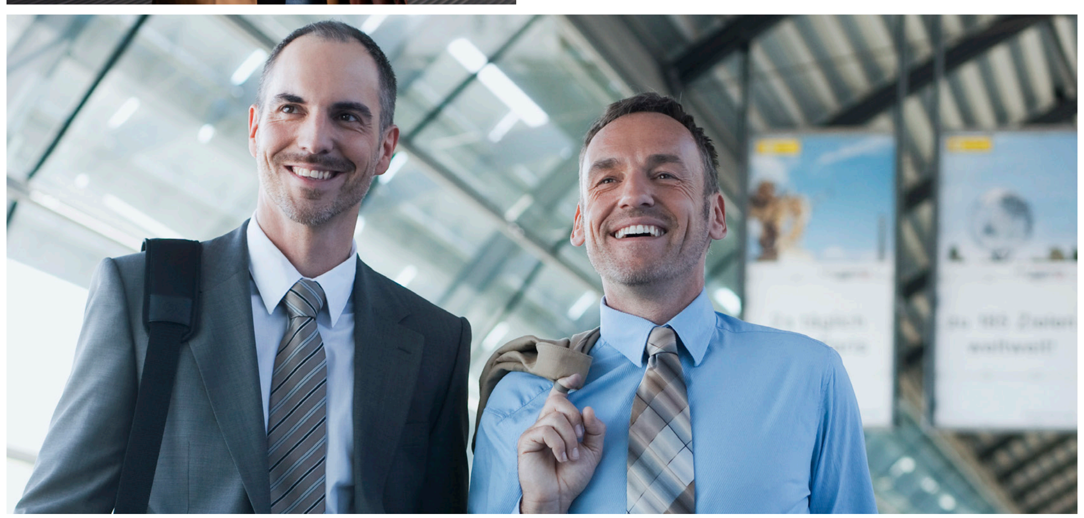
CEFEX-certified fiduciary since 2007.*

We never accept third-party commissions.

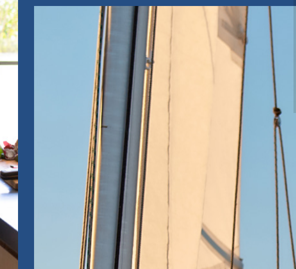
Three generations of active employee owners to help ensure continuity in your experience.

High client retention rate.

Evidence-based investment management and financial planning.



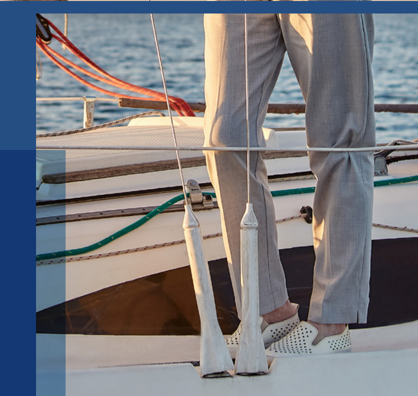
Growing and evolving with you—as your needs change, we rise to meet them.



Foster Group is an independent, fee-only fiduciary. That means we don't charge commissions. We only make decisions based on your best interests.

We complement your investment knowledge, while using ours to balance opportunity and security for you and your family.

We listen and learn about you, your passions, your purpose. Only then do we match you with the right advisor and team, combining experience with empathy.



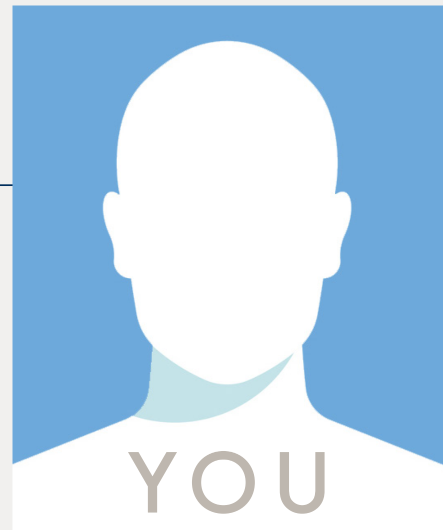
Two goals guide us daily:

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

To help turn your financial uncertainties into a clear path forward.

You get more than just a single advisor.

You get the collective wisdom of your SelectWealth team.



DEDICATED CFP® LEAD ADVISORS

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 plan.

Whether you're making a significant purchase, considering investment options, or just want to brainstorm ideas, your advisor is always approachable and just a phone call away.

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. Reach out anytime.

PERSONALIZED CLIENT TEAM

Portfolio Management
Investment Committee
Financial Planning Commitee
Events and Education Team

What distinguishes Foster Group's SelectWealth 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.

Our Three-Step Approach for Starting Out

1 INTRODUCTION

- This meeting is designed to help you determine if Foster Group is right for you.
- 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 to the Proposal conversation.

2 PROPOSAL

- Introduce you to your advisory team.
- Let you know how we can help you.
- Understand how you think about investing.
- Execute documents necessary to begin relationship.

3 CUSTOMIZED PLAN

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

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

PLAN to define your family vision and advance your family mission.

- Establish and review your personal goals and objectives
- Review your personal financial journey and your perspectives about money
- Cashflow review, analysis, and planning
- Education funding tools and strategies
- Retirement planning, including Social Security optimization, and savings & withdrawal strategies
- Tax planning and tax return review
- Employee benefits review and integration
- Executive compensation review and analysis
- Closely held business planning
- Coordination with your other professional advisors

PLUS

- Develop and confirm family missions, vision, and core values
- Facilitate bill payment
- Report on consolidated (outside) holdings

INVEST to steward your wealth and resources for generations to come.

- Align your portfolio with your personal goals and objectives
- Determine asset allocation
- Portfolio selection and periodic strategy review
- Ongoing portfolio monitoring and rebalancing
- Tax mitigation strategies
- Ongoing investment education
- Investment Committee due diligence and ongoing performance & expense monitoring

PLUS

- Develop family investment policy statement
- Facilitate separately managed accounts
- Consult on and provide due diligence for external investment opportunities
- Develop and deliver financial education

PROTECT to safeguard 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

PLUS

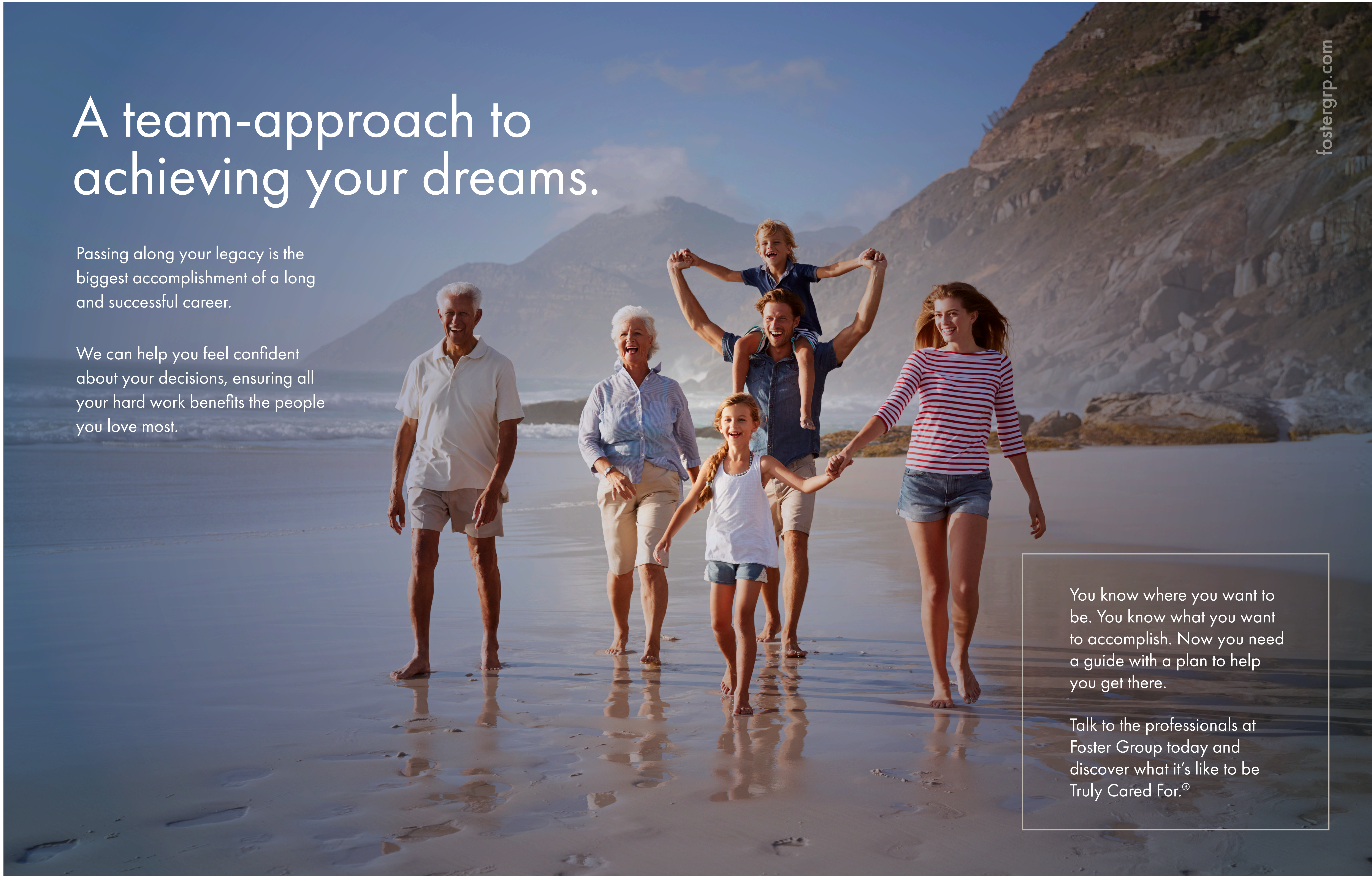
- Implement identity theft protection
- Monitor your public profile
- Facilitate family privacy audit

IMPACT to carry forward your story, your purpose, and your legacy.

- Estate plan review
- Wealth transfer strategies
- Charitable giving tools and strategies
- Family education

PLUS

- Facilitate family meetings
- Advise on family governance
- Develop family archive framework


A team-approach to achieving your dreams.
Passing along your legacy is the biggest accomplishment of a long and successful career.
We can help you feel confident about your decisions, ensuring all your hard work benefits the people you love most.
You know where you want to be. You know what you want to accomplish. Now you need a guide with a plan to help you get there.
Talk to the professionals at Foster Group today and discover what it's like to be Truly Cared For.®
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