SignatureWealth®

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.

Growing and protecting your assets is vital. Just as important is having the time and freedom to enjoy them. The right partner can help make it happen.

You could probably do alright managing your financial life, but you know there's too much at stake.

What if you don't make the right decisions? Or get the right advice? And who steps in if you're gone?

You're open to working with a financial advisor, but you've got a few ground rules.

You want a team who's likely thinking through options you haven't considered, bringing clear value to the relationship.

You want a team who's focused on you — the individual — with customized service and planning.

And you want the freedom to do the things you've always wanted to do, but weren't sure you could.

Welcome to Foster Group SignatureWealth, 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.

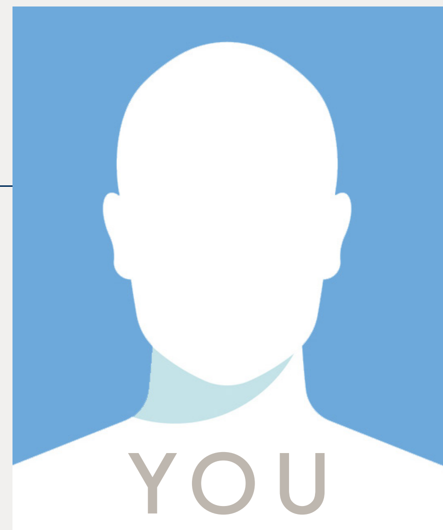
We listen and learn about you, your passions, your purpose. Only then do we match you with the right advisor and team, combining experience with empathy.

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 the collective wisdom of your SignatureWealth team.



DEDICATED CFP® LEAD ADVISOR

Handpicked for you, only after we get to know you, your lead advisor is in charge of coordinating your plan. They'll update you on progress and changes to your portfolio, recommend any shifts in strategy based on your circumstances, and answer any questions anytime.

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 second dedicated 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 SignatureWealth 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.
- Discuss our planning and investment approach.
- 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.

PLAN to help create financial confidence and peace of mind.

- 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 and 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

INVEST to help grow your wealth and income.

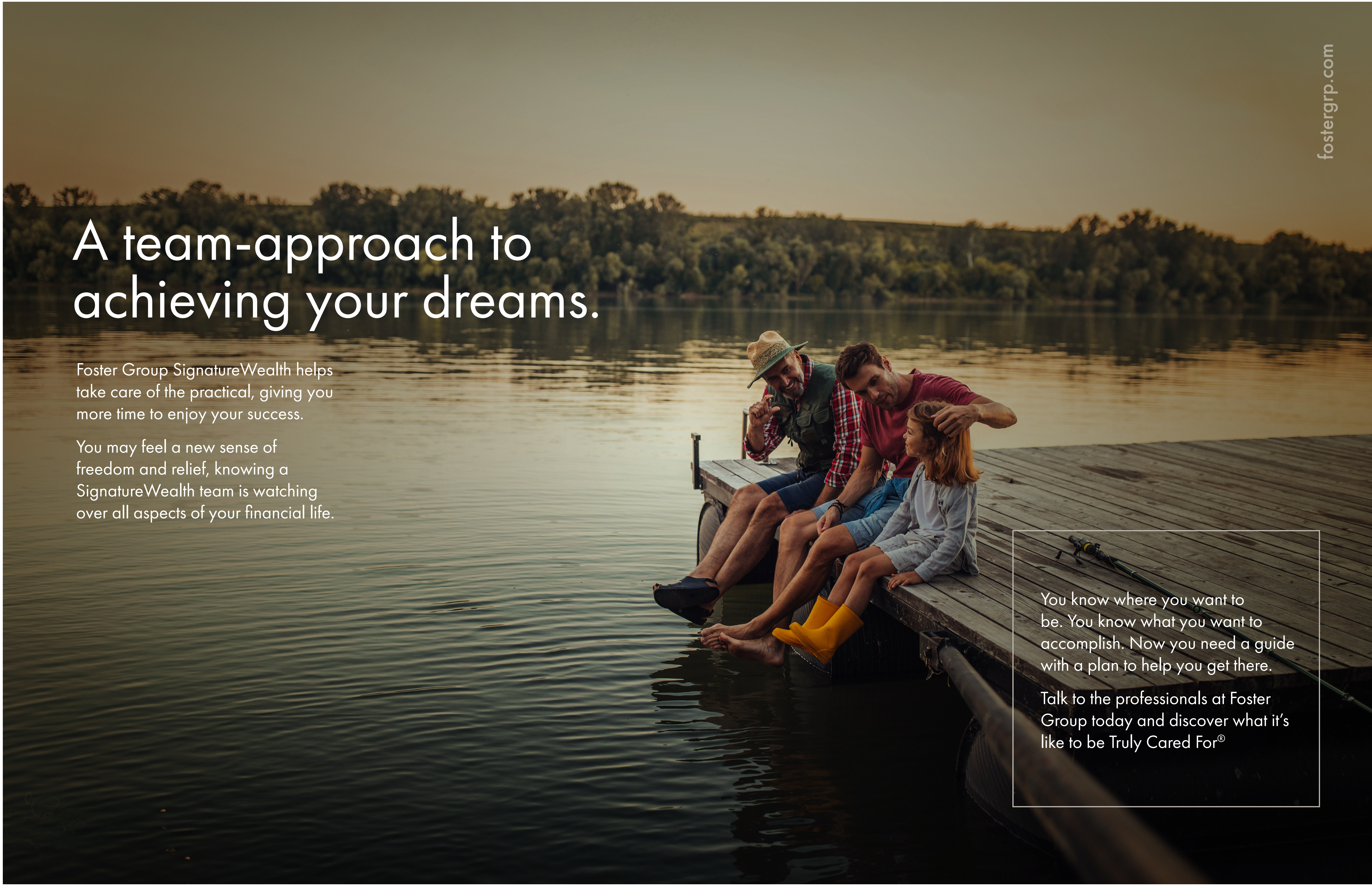
- Align your portfolio with your personal goals and objectives
- Determine asset allocation
- Portfolio selection and periodic strategy review
- Ongoing portfolio monitoring and rebalancing
- Tax mitigation strategies
- Ongoing investment education
- Investment Committee due diligence and ongoing performance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

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

IMPACT the people and purposes most important to you.

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


fostergrp.com
A team-approach to achieving your dreams.
Foster Group SignatureWealth helps take care of the practical, giving you more time to enjoy your success.
You may feel a new sense of freedom and relief, knowing a SignatureWealth team is watching over all aspects of your financial life.
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®

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