CoreWealth

HELPING YOU DEFINE AND ACHIEVE YOUR PERSONAL VISION.

FOSTER®
GROUP

Your Financial Life, Truly Cared For®

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

You're in the early part of your financial life journey. And, you may be off to a good start.

You're investing in a 401(k). Perhaps you have been thinking about life insurance. Maybe seeking advice from friends and family.

But probably in the back of your mind, you're wondering: Am I missing out? Am I on the right track?

Would I do better with an advisor who can relate to me and my situation, who understands what it's like to balance home, work, and community?

You want someone who is thinking through financial options you haven't considered, bringing clear value to the relationship.

You want a team who is focused on you, the individual, with customized service and planning.

You're okay with an online relationship for the most part but realize there are times when you just need to talk.

And you want the freedom to focus on what's really important, without the burden of figuring out your financial life on your own.

Welcome to Foster Group CoreWealth—relatable, approachable support to help create the life you want for you and your family.

An **Uncommon** Client Experience.

CEFEX-certified fiduciary since 2007.*

We never accept third-party commissions.

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.

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.

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 CoreWealth team.

A DEDICATED TEAM OF CFP® LEAD ADVISORS

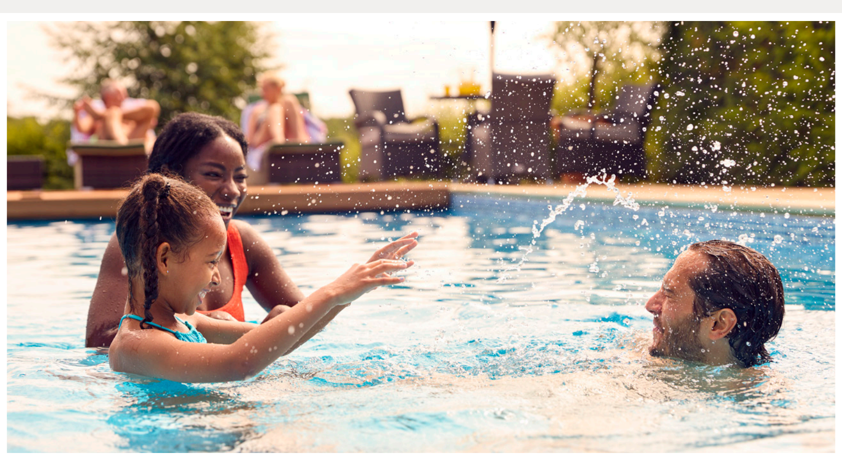
Handpicked for you, only after we get to know you, your lead advisor is in charge of coordinating your plan. They'll update you on progress and changes to your portfolio, recommend any shifts in strategy based on your circumstances, and answer any questions anytime.

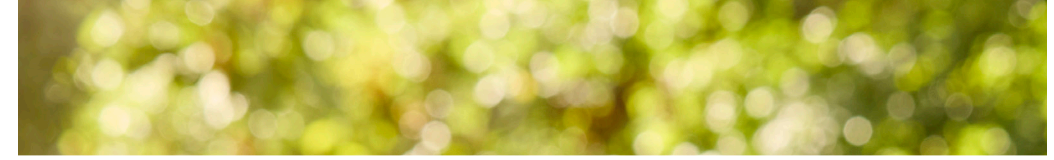
Whether you're making a significant purchase, considering investment options, or just want to brainstorm ideas, your advisor is always approachable and just a phone call away.

PERSONALIZED CLIENT TEAM

Portfolio Management
Investment Committee
Financial Planning Commitee
Events and Education Team

What distinguishes CoreWealth is access to Foster Group's 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

- The 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 advisor.
- 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 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 savings strategies
- Tax return review
- Employee benefits review and integration

INVEST to help grow your wealth and income.

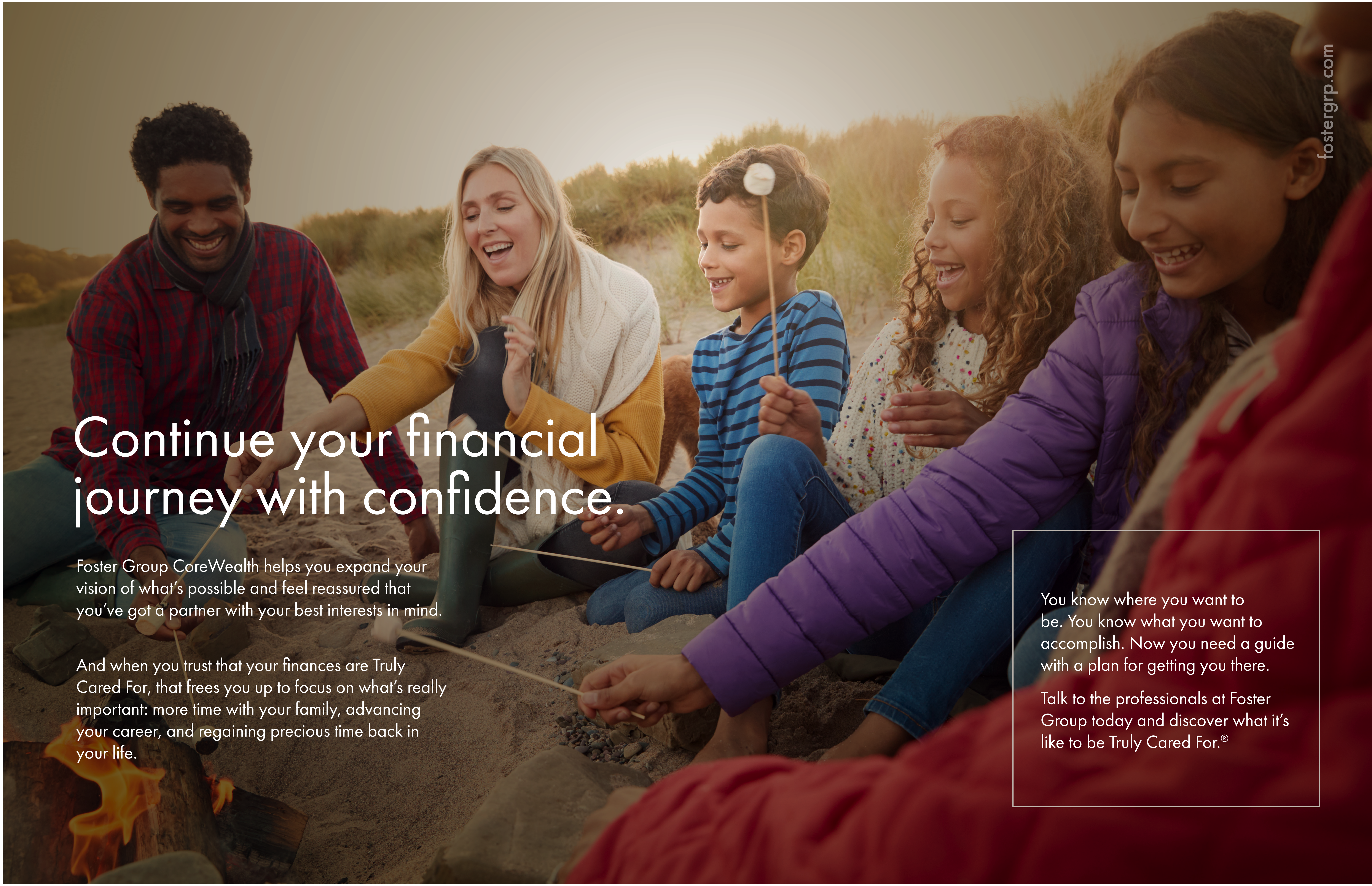
- Align your portfolio with your personal goals and objectives
- Determine asset allocation
- Portfolio selection and periodic strategy review
- Tax mitigation strategies
- Ongoing portfolio monitoring and rebalancing
- Ongoing investment education
- Investment Committee due diligence and ongoing performance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

IMPACT the people and purposes most important to you.

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



Continue your financial journey with confidence.

Foster Group CoreWealth helps you expand your vision of what's possible and feel reassured that you've got a partner with your best interests in mind.

And when you trust that your finances are Truly Cared For, that frees you up to focus on what's really important: more time with your family, advancing your career, and regaining precious time back in your life.

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

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