

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.

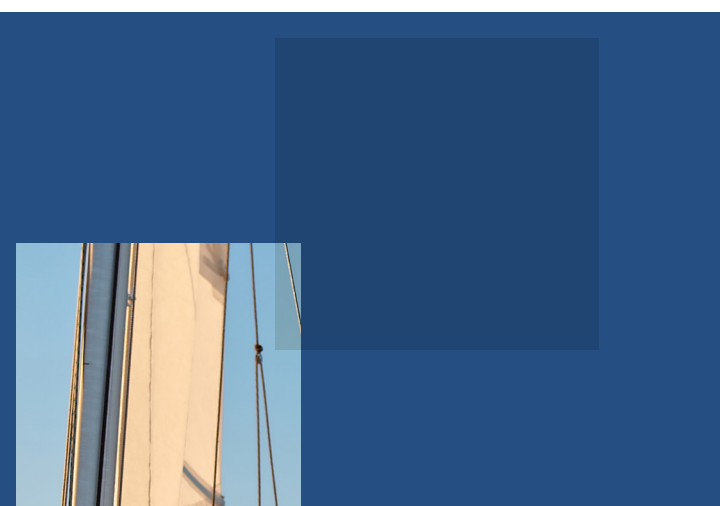
You want to set a plan in motion and then delegate the details, confident you can put your focus elsewhere.

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.

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

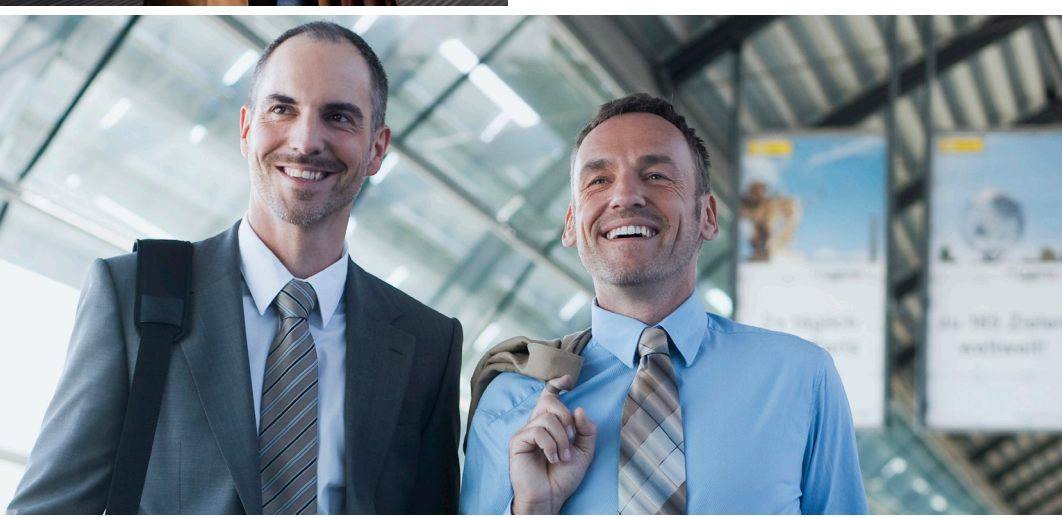
We complement your investment
knowledge, while using ours to
balance opportunity and security
for you and your family.

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.

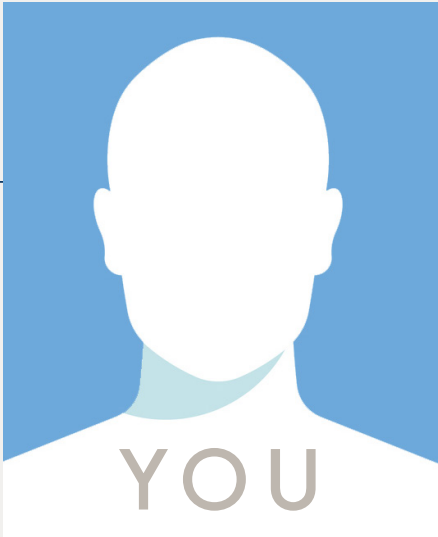
You get more than just a single advisor.

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 Committee
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.®

**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**

IMPORTANT DISCLOSURE INFORMATION: Foster Group's marketing material (1) should not be construed by any existing or prospective client as a guarantee that they will experience a certain level of results if they engage or continue to engage the adviser's services; (2) should not be construed as a current or past endorsement of the adviser by any of its clients.

Past performance may not be indicative of future results. Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by Foster Group, Inc.), or any non-investment related services, will be profitable, equal any historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Moreover, you should not assume that any discussion or information contained in this brochure serves as the receipt of, or as a substitute for, personalized investment advice from Foster Group, Inc. Foster Group, Inc. is neither a law firm nor accounting firm, and no portion of its services should be construed as legal or accounting advice. Please remember that it remains your responsibility to advise Foster Group, Inc., in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. A copy of our current written disclosure statement discussing our advisory services and fees is available upon request. The scope of the services to be provided depends upon the terms of the engagement.

Foster Group is registered as an investment adviser and only transacts business in states where it is properly registered, or is excluded or exempted from registration requirements. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the adviser has attained a particular level of skill or ability. Asset allocation and diversification do not ensure or guarantee better performance and cannot eliminate the risk of investment losses.

*For additional information on our CEFEX Certification, please see Important Advertising Information and the limitations of any ranking/recognition, at www.fostergrp.com/advertising-disclosure/. **ADDITIONAL INFORMATION** regarding Foster Group is available at www.fostergrp.com/disclosures. A copy of our written disclosure Brochure as set forth on Part 2A of Form ADV is also available at www.adviserinfo.sec.gov.