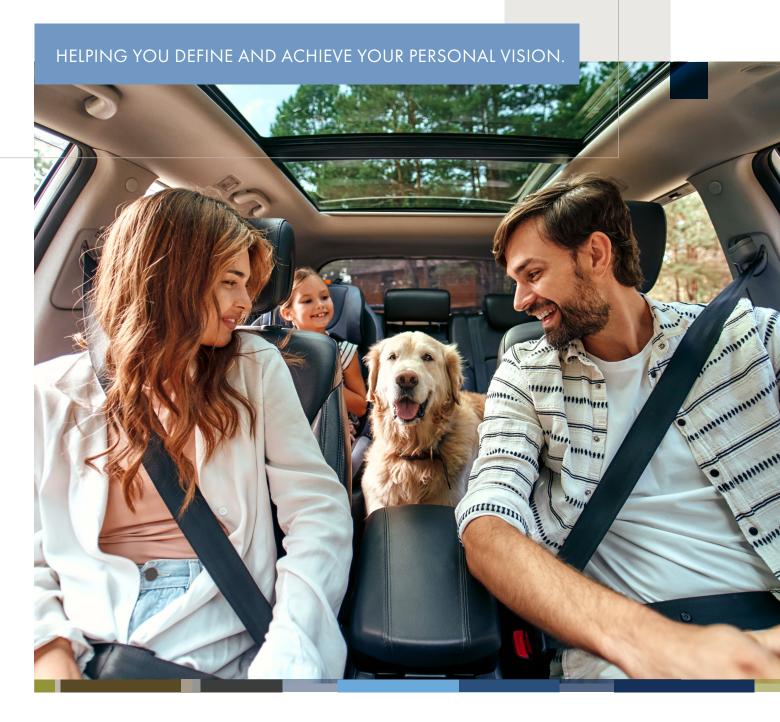
### CoreWealth





# 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?





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

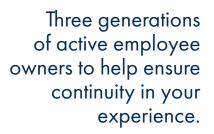
## An **Uncommon**Client Experience.





CEFEX-certified fiduciary since 2007.\*

We never accept third-party commissions.



High client retention rate.





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 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







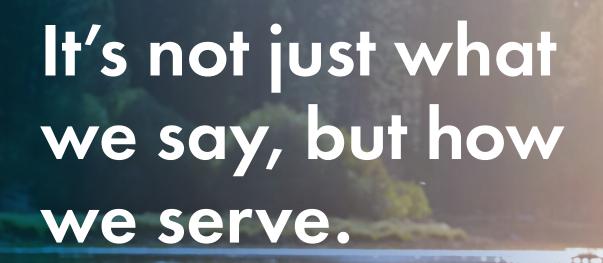


- The meeting is designed to help you determine if Foster Group is right for you.
- We will get to know you and ask you a few questions designed to help us determine if we are built to serve you well.
- At the end of the conversation, we will mutually decide if you'd like to proceed to the Proposal conversation.

- 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.

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





### 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.

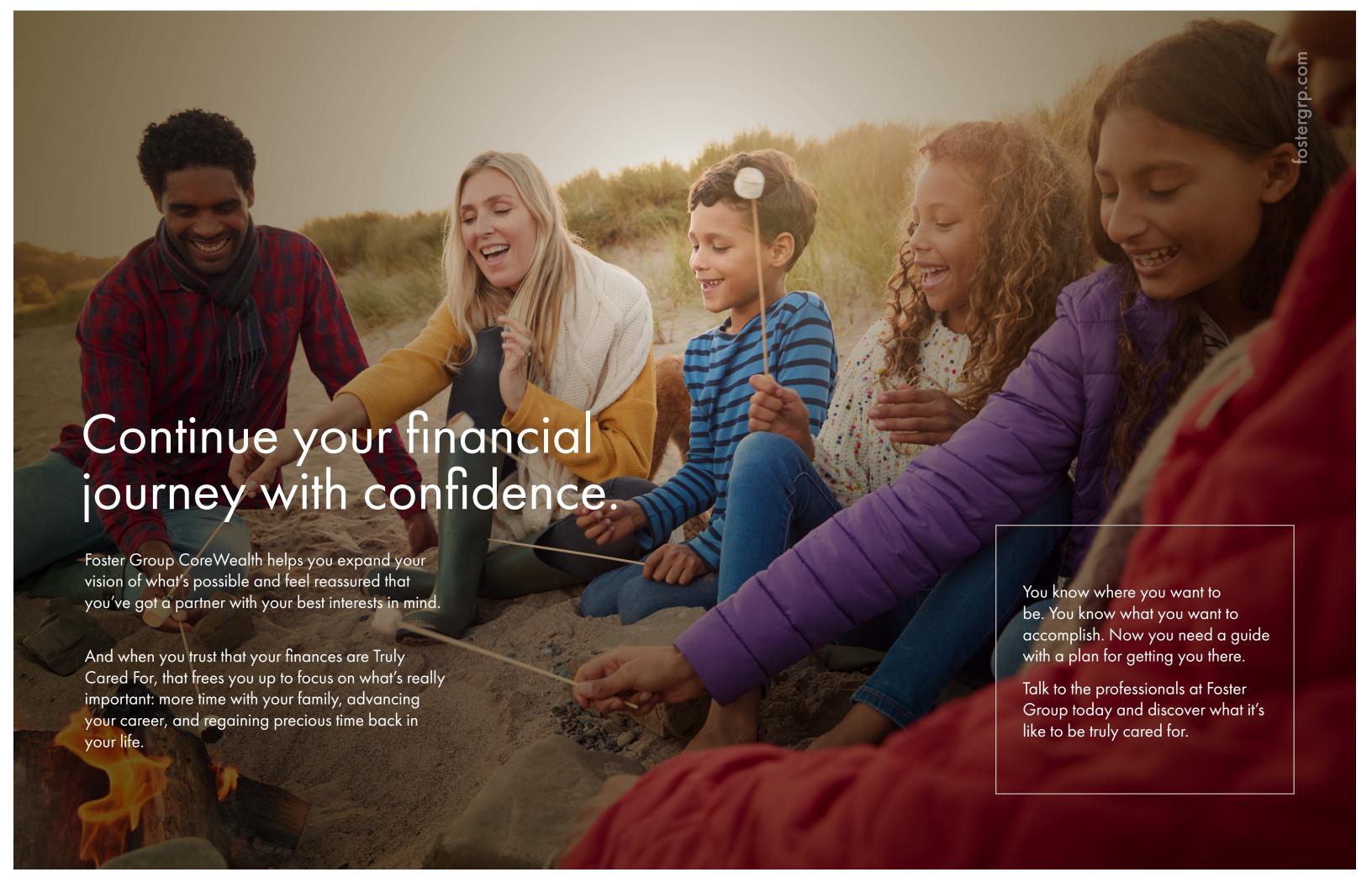
- Life insurance analysis
- Health insurance and Health Savings Account review

- 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







#### **WEST DES MOINES OFFICE**

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