Foster Financial Services, LLC
Form ADV Part 3 – Client Relationship Summary
July 16, 2026

Item 1: Introduction
Foster Financial Services, LLC ("FFS", or "Firm") is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ, and it is important for you, the retail investor, to understand the differences. Free and simple tools are available to research firms and financial professionals at http://investor.gov/crs, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

<u>What investment services and advice can you provide me?</u>

We offer investment advisory services to retail investors. The principal services our Firm offers include investment management and financial planning services to retail investors. Investment management services are provided on a discretionary basis, which means that we can make changes to your portfolio without first obtaining your express prior permission. We regularly monitor your investment accounts and make investment changes when necessary. Our Firm does not require a minimum account size. We do not offer proprietary products or wrap fee programs.

When we manage your assets, we act as a fiduciary, which means that we must prudently take care of your money and must, at all times, act for your benefit.

Additional information about our services can be found in Items 4 and 7 of our Disclosure Brochure which is provided to all clients or by going here: https://adviserinfo.sec.gov/firm/summary/343491

Conversation Starters: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3: Fees, Costs, and Standards of Conduct

<u>What fees will I pay?</u>

Our investment management fees are based on a percentage of assets under management. Investment management fees are paid monthly and debited from your investment account.

Our financial planning fees are fixed and negotiated with each individual client. They range from a minimum of $500 to a maximum of $7,500, dependent upon the complexity of the planning required.

In addition to the fees we charge, you may also pay transaction fees and other fees charged by individual mutual funds, separate account managers, or annuities.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Additional information about our fees can be found in Item 5 of our Disclosure Brochure which is provided to all clients or by going here: https://adviserinfo.sec.gov/firm/summary/343491

Conversation Starter: Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

<u>What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?</u>

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- Our Firm and its financial professionals receive compensation based on a percentage of your assets under management. As the value of your assets under management increase, total compensation you pay to our Firm and its financial professionals also increases. This provides an incentive for our financial professionals to recommend adding assets under our management.
- Third-Party Payments: While we do not receive compensation from third parties when we recommend investments, our supervised persons can recommend insurance products in their separate capacities as independently licensed insurance agents. If you elect to purchase insurance products through a supervised person our Firm will receive insurance commissions. FFS compensates their insurance agents in the form of a salary. This creates an incentive for our supervised persons or affiliates to recommend insurance products.
- Certain third-party investment managers or sub-advisors available through our Firm may reimburse us for reasonable expenses associated with educational or client appreciation events at which they present information about their investment strategies or services. These payments help offset our event costs but do not reduce the advisory fees you pay. Because we receive this financial benefit, we have an incentive to invite these firms to participate in our events or to continue our relationship with them, which creates a conflict of interest. We seek to mitigate this conflict by selecting investment managers based on our fiduciary duty to act in our clients' best interests and not based on whether they reimburse event expenses.

Conversation Starter: How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest can be found in Items 5 and 10 our Disclosure Brochure which is provided to all clients or by going here: https://adviserinfo.sec.gov/firm/summary/343491

<u>How do your financial professionals make money?</u>

FFS financial professionals are paid a portion of the fee we charge you. Each financial professional may receive a percentage of the fee you pay based on their participation in servicing and advising your accounts.

Item 4: Disciplinary History

<u>Do you or your financial professionals have legal or disciplinary history?</u>

No, neither we nor our financial professionals have a legal or disciplinary history. You can visit http://investor.gov/crs for a free and simple search tool to research us and our financial professionals.

Conversation Starter: As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information

To obtain additional information regarding our services or to request a copy of this relationship summary, please contact us by phone 260-234-2200 or email opps@fosterfinancial.net.

Conversation Starter: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?