



Do You Have Retirement Confidence?

We are a boutique retirement and investment services firm that works with individuals and employers who understand that when it comes to insuring one's financial future, one size does not fit all.

We are committed to educating the general consumer and pulling back the curtain to understanding financial planning.

Each client and company we work with received a customized financial action plan to see them through retirement, or any special situation that may arise.

We focus on Investment Management Services, Retirement Plans, 401(k) Management, 401(k) Rollovers, 401(a)/403(b)/457(a)/ESOP/Deferred Comp Plans, Pension Option Strategies, Health Insurance/Medicare Plans, Life Insurance Strategies, Annuities, Tax Strategies, Estate Planning, Nursing Home Planning, and Roth Investment and Conversion Planning.

Do you have an action plan for your financial future?

Learn How to Invest with Confidence

We start by clarifying our fee structure and explaining the different ways we can help with financial planning. We then analyze your goals and compare them to your current portfolio of investments. Finally, we recommend an investment strategy designed to meet your risk tolerance and retirement planning goals.

2720 Dupont Commerce Ct, Suite 170 Fort Wayne, IN 46825
260-234-2200 Office/260-234-2132 Fax
www.fosterfinancial.net

Advisory Services Offered Through Harbour Investments, Inc. Advisory Licensed in Indiana, Ohio, Michigan, Texas, Kansas, Florida

What to Expect When Becoming a Client with Foster Financial

Independent Objective Portfolio Analysis

This analysis will include a comprehensive review of your fixed investments, stocks, bonds, and mutual funds. It will also introduce the “know your investment” model.

Asset Allocation Review

A very basic approach to financial planning involves a review of allocation based upon 5 major components: Age, Income, Net Worth, Risk Tolerance, and Time Horizon. This is used as a starting point in the planning process.

Asset Based Long-Term Care Analysis

Learn how to potentially avoid buying traditional long-term care insurance by allocating assets in a way that can help protect your life's savings from being wiped out by a health care crisis. The goal of this strategy is to build a substantial wall of protection around your financial assets.

Traditional Long-Term Care Analysis

Determining which kind of long-term care insurance is right for you can be a time-consuming and daunting task. There are dozens of insurance companies, each offering unique policies and contract provisions. We will review plans from various insurance companies to determine which plans can best meet your needs within your budget. You will be presented with the clear facts that will help you make an informed decision as to which policy is right for you.

Contribution Planning

Discuss and design a plan for investment contributions into employer sponsored plans, IRA plans, ROTH IRA, and brokerage accounts. How you save money can minimize tax impact in the future and maximize your potential growth. This type of planning is often overlooked and can have one of the largest impacts long-term in your retirement plan.

Estate Protector System

Learn how to avoid the “Ticking Tax Time Bomb” and pass more of your assets on to your loved ones by using our Estate Protector System. When you pass your legacy on to the next generation, your assets may be taxed, and fees may be assessed. There are four primary categories of “beneficiaries” who may lay claim to your assets when you pass away, namely, your heirs, charities, attorneys, and the IRS. If you are like most people and want to maximize what you leave to your loved ones and charities, you may benefit by implementing the Estate Protector System.

Income Tax and Social Security Analysis

This will identify how to reduce your federal income tax and coordinate your income with your Social Security Benefits so that you can reduce the tax on both.

2720 Dupont Commerce Ct, Suite 170 Fort Wayne, IN 46825
260-234-2200 Office/260-234-2132 Fax
www.fosterfinancial.net

Pension Maximization/Income Replacement Analysis

This analysis will identify and analyze pension income. If no pension option has been selected yet, we will consider all options and help in determining the most practical selection based upon your individual circumstances. If a pension option has already been selected, we will consider the replacement of possibly lost income and present viable options to accomplish this.

Multi-Generational Qualified Disbursement Review

This review will consider the impact of “stretching” out your qualified dollars. For investors who will not need money in their IRA accounts during their lifetime for their own retirement needs, this strategy can be beneficial in preserving the value of qualified plans as they are distributed to beneficiaries.

Roth IRA Conversion Report

The process of converting a traditional IRA to a Roth IRA can be extremely beneficial, or extremely costly if not analyzed and executed properly. Consider this service if you have qualified dollars and are interested in seeing the advantages and/or disadvantages of converting those dollars into a Roth IRA position.

In-Force Life Insurance Audit

Often times individuals own life insurance policies that may or may not be the most beneficial for their current situation. This audit includes an analysis of in-force illustrations, with a focus on potentially costly factors: Lapse, Over insuring, Under insuring, Under performance, etc.

Financial Planning System

Do you understand the specific purpose for each of your investment accounts and what exactly they are designed to accomplish? If you aren't sure, you aren't alone. Many folks feel their investment accounts are like a puzzle dumped out on the floor, meaning you aren't sure how it all fits together. Our Financial Planning System can help you understand how each part of your financial assets fit together so you can complete your entire financial picture, and potentially include a guarantee on future income streams.

2720 Dupont Commerce Ct, Suite 170 Fort Wayne, IN 46825
260-234-2200 Office/260-234-2132 Fax
www.fosterfinancial.net



Heather Foster

Investment Advisor Representative

Heather Foster is one of Indiana's financial planning consultants. She is passionate about sharing her years of human and financial insight with her clients, with whom she builds strong, lasting relationships. Heather has a strong belief in education and believes that educating her clients builds the solid foundation necessary for a long-lasting, successful relationship.

Before Heather built the Foster Financial company, she graduated from Indiana University with a Bachelor's degree in Business. She also holds an Associate's degree

in Psychology.

For more than 14 years, Heather has provided consulting and financial services to individuals and businesses throughout the Midwest. Her approach is consumer-oriented and local in focus, with an emphasis on retirement, income planning, and succession planning.

Heather is a respected speaker, consumer finance advocate, and a guest columnist for the Indiana's Business People Magazine. For more than five years, Heather was a co-host of a weekly investment talk show on WOWO, and currently appears on a weekly educational segment for Insight on 21-Alive.

Heather is committed to serving her community, and supports the Fort Wayne Philharmonic, March of Dimes, US Cancer Society, Wounded Warrior Project, Disabled Veterans Charity, Christian Broadcasting Network, Christian Women's Group Mentoring, International Missions, Northwest Haiti Missions, Fort Wayne Rescue Mission, and Charis House.

Heather has owned her own business for more than 15 years, and she currently has a team of full-time staff to support her firm, including Medicare & Marketplace strategies. She has forged strategic partnerships with local firms that offer multiple CPAs, Property & Casualty, as well as Elder Law affairs.

Foster Financial Services

2720 Dupont Commerce Court
Suite 170
Fort Wayne, IN 46825

Phone: 260-234-2200
Fax: 260-234-2132
www.fosterfinancial.net

2720 Dupont Commerce Ct, Suite 170 Fort Wayne, IN 46825
260-234-2200 Office/260-234-2132 Fax
www.fosterfinancial.net