



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 receives 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, Health Savings Accounts, Life Insurance Strategies, Annuities, Tax Strategies, Estate Planning, Nursing Home Planning, Charitable Giving Strategies, Qualified Charitable Distribution planning, Donor Advised Funds, Charity Remainder Trusts & Annuities, and Roth Investment & 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.

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www.fosterfinancial.net

Advisory Services Offered Through Harbour Investments, Inc. Advisory Licensed in Indiana, Ohio, Michigan, Texas, Kansas, Florida, Illinois, North Carolina, Wisconsin, South Carolina

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 is an in-depth analysis on how you are currently investing with each investment account as well as an aggregated review on how you are investing as a whole. Many people only focus on statements they receive from each investment account however, you must look at the big picture on how you are investing by looking at the mixture of all the investment accounts you own. This report will look at items such as risk, reward, investment sector allocation, standard deviation, and overall historical performance of your current investment strategy.

Asset Allocation Review

A very basic approach to financial planning involves a review of allocation based upon six major components: Age, Income, Net Worth, Risk Tolerance, Distribution Rate and Time Horizon. These components are used as a starting point in the planning process. Many people believe that allocation is a “one size fits all” given someone’s age. Age alone is not an accurate viewpoint because no matter the age of a client, each family will have varying factors during their retirement years. We look at different factors to design an allocation structure that fits each family individually.

Asset Based Long Term Care System

Learn how to potentially avoid buying traditional long-term care insurance by allocating assets in a way that can help preserve your life savings from being wiped out by a health care crisis. The goal of this strategy is to build a substantial wall of preservation 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 plan can best meet your needs within your budget. You will be presented with 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 current and future contributions into employer sponsored plans, Traditional IRA plans, Roth IRA plans, and brokerage accounts. How you save money can minimize the 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 on your retirement plan.

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Estate Review System

Learn how to help avoid the federal and state taxation pitfalls and pass more of your assets on to your loved ones by using our “Estate Review 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 Review 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 you can reduce the tax on both. We utilize CPA’s and internal tax software to lay out a plan that will help strategize for taxes.

Social Security Report

This report is for those who have had the question “When should I turn on my Social Security Benefits?”. We will address the black and white factors with numbers on what the best strategy would be, and also address the often overlooked factors that must be considered when choosing when to turn on Social Security.

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 beneficial selection based upon your individual circumstances. This could include ideas such as, pension replacement life insurance, lump-sum option, and investment strategies. If a pension option has already been selected, we will consider the replacement of possibly lost income and present viable options to accomplish this.

Income Withdrawal Strategies

This analysis looks at the type of monies you have saved and the best way to utilize those funds in your retirement years if an income replacement is needed. Families should be strategic with how they withdraw income in retirement from their accounts based on the taxation of those accounts.

Multi-Generational Qualified Disbursement Review

This review we will consider the impact of your inheritors receiving pre-tax monies. For investors who will not need money from 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. Legislation is always changing and with the new SECURE ACT, planning for your inheritors to receive your pretax money is critical.

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.

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In-Force Life Insurance Audit

Oftentimes 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 policy illustrations, with a focus on potentially costly factors: Lapse, Over insuring, Under insuring, Under performance, etc.

Life Insurance Recommendations

This review will look at how much life insurance may be needed for your family's overall Financial Plan. This audit may uncover that you are underinsured or potentially over insured with insurance products. We utilize a wide range of insurance products to help solve the life insurance needs of each family.

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. We utilize interactive software that will contain all aspects of your family's Financial Plan for all the years to come. The Comprehensive Financial Plan looks at your current financial strategy as well as where your financial future is headed through your retirement years.

Action Plan

After all the reports and analysis have been completed, those reports will lay out a financial road map to all the suggestions and changes that your Fiduciary is recommending. The Action plan lays out the action steps that need to be taken in an easy to follow written format. You will be educated and empowered to make the suggested changes on your own. However, if at the end of the financial planning sessions you do not want to implement the plan on your own, you have the opportunity to hire one of our advisors to implement the plan for you and begin a long-term relationship with having a Financial Advisor be in your corner and have your best-interest in mind.

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Heather Foster

Investment Advisor Representative

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

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

For more than 18 years, Heather has provided consulting and financial planning services to individuals and businesses throughout the Midwest. Her approach is consumer-oriented and local in focus, with an emphasis on investment management, retirement, income planning, and succession planning.

Heather is a respected speaker, consumer finance advocate, and has been a guest columnist for the Indiana's Business People Magazine. For more than six 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 ABC.

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

Heather has owned her own business for more than 18 years, and she currently has a team of full-time rockstar staff to support her firm. She has forged strategic partnerships with local firms that offer multiple CPAs, Property & Casualty, Medicare & Marketplace strategies as well as Elder Law affairs.

Foster Financial Services

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