

**FOSTER GROUP®****PART 2B FORM ADV**  
Brochure Supplement

4/23/2024

**FOSTER GROUP®**

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This Brochure Supplement provides information about Foster Group investment managers and investment advisors that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Foster Group at the address and phone number above if you did not receive Foster Group, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Foster Group is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



**MATTHEW JOHN ABELS, CFP®, CPWA®**

**Year of Birth:** 1979

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Educational Background:** B.A. Finance, University of Northern Iowa, Cedar Falls, Iowa 2002.

**Business Experience:** Chief Practice Officer, Foster Group, Inc., 2020 – Present; Director of Wealth Management, Foster Group, Inc., 2017 – 2019; Lead Advisor, Foster Group, Inc., 2016; Advisor, Foster Group, Inc., 2013 – 2015; Registered Representative, Packerland Brokerage Services, Inc., 2008 – 2013; Investment Adviser Representative, Packerland Brokerage Services, Inc., 2010 – 2013; Representative, Abels Financial Services, 2008 – 2013.

**Professional Designations:**

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Matthew John Abels is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Certified Private Wealth Advisor (CPWA®)** – CPWA® is an advanced education and certification program for financial advisors who work with high-net-worth clients on the life-cycle of wealth: accumulation, preservation, and distribution. The holistic, multidisciplinary CPWA® program requires advisors to meet rigorous standards. These standards include at least five years of relevant financial services experience and a clean regulatory record, comply with the Institute Code of Professional Responsibility or lose the certification, complete executive education at a top 25 global business school and pass a stringent five-hour examination, stay updated on industry trends, laws, and products with 40 hours of continuing education every two years, including two hours of ethics education.

### ITEM 3: DISCIPLINARY INFORMATION

Matthew John Abels has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Matthew John Abels is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Matthew John Abels does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

As Chief Executive Officer (CEO), Gregory J. Olsen, has ultimate responsibility for the supervision, strategy and direction of Foster Group, Inc. Our investment adviser representatives and employees are required to adhere to our compliance policies and procedures in the performance of their daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various statutes and regulations governing investment advisory activities and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Gregory Olsen, Foster Group's CEO, is responsible for supervising Mr. Abels' advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Abels or your account, you are asked to contact Mr. Olsen by calling (515)226-9000 or email him at [bucko@fostergrp.com](mailto:bucko@fostergrp.com).



JOSEPH CLARENCE BANTZ, CFP®, CKA®, CAP®

Year of Birth: 1966

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** M.A. Mathematics, University of Virginia, Charlottesville, Virginia 1994; B.S. Mathematics, Truman State University, Kirksville, Missouri 1988; B.S.E Mathematics, Truman State University, Kirksville, Missouri 1989; M.A. Education Administration, University of Nebraska, Kearney, Nebraska 2000.

**Business Experience:** Senior Lead Advisor, Foster Group, Inc., 2020 – Present; Lead Advisor, Foster Group, Inc., 2006 – 2020; Planner, Foster Group, Inc., 2003 – 2006.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Joseph Clarence Bantz is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Certified Kingdom Advisor® (CKA®)** – Designation of an individual as a Certified Kingdom Advisor® indicates that the individual has completed the initial and ongoing certification requirements established by Kingdom Advisors. All candidates must sign a “Statement of Faith,” obtain a letter of reference from pastor or member of pastoral staff, a signed statement of personal stewardship, and two client references. CKA® designees in the investment professional and financial planner disciplines must hold one of the approved industry designations (CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD) or 10 years of experience in the discipline. Designees are required to complete the University-based CKA® Educational Program and pass a national, proctored exam. Designees are required to remain in substantial compliance with a set of ethical principles, rules, and standards, as well as, complete 10 hours of continuing education requirements annually.

**Chartered Advisor in Philanthropy® (CAP®)** – Designation of an individual as a Chartered Advisor in Philanthropy® indicates that the individual has successfully completed three graduate-level on-line courses as required and administered by the American College of Financial Services®. CAP® designees are required to have three out of the previous five years of business experience actively involved in advising individuals or charitable organizations in any of the following areas: wealth and estate planning, financial planning, charitable planning, charitable giving, planned giving, nonprofit or foundation management or services, investment management of charitable trusts, funds, or endowments, or accounting for nonprofit organizations as part of the regular practice or employment, or employed in the nonprofit sector in a capacity related to nonprofit management, development, planned giving, or fundraising. Further, CAP® designees adhere to ethical standards, and maintain a minimum of 30 hours of continuing education every two years.

### ITEM 3: DISCIPLINARY INFORMATION

Joseph Clarence Bantz has never had any reportable events to disclose. You can obtain information regarding an advisor’s disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Joseph Clarence Bantz is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Joseph Clarence Bantz does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group’s Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

As Chief Executive Officer (CEO), Gregory J. Olsen, has ultimate responsibility for the supervision, strategy and direction of Foster Group, Inc. Our investment adviser representatives and employees are required to adhere to our compliance policies and procedures in the performance of their daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various statutes and regulations governing investment advisory activities and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Jason Brown, Foster Group’s Director of Advisor Success, is responsible for supervising Mr. Bantz’s advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Bantz or your account, you are asked to contact Mr. Brown by calling (515)226-9000 or email him at [jasonb@fostergrp.com](mailto:jasonb@fostergrp.com).



JACOB WILLIAM BELZER

**Year of Birth:** 1997

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Business Finance, Iowa State University, Ames, Iowa 2019

**Business Experience:** Associate Advisor, Foster Group, Inc., 2022 – Present; Client Service Specialist, Foster Group, Inc., 2019 – 2022.

## ITEM 3: DISCIPLINARY INFORMATION

Jacob William Belzer has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Jacob William Belzer is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Jacob William Belzer does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

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Colleen Claude, a Foster Group Advisory Team Manager, is responsible for supervising Mr. Belzer's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Belzer or your account, you are asked to contact Mrs. Claude by calling (515)226-9000 or email her at [colleenc@fostergrp.com](mailto:colleenc@fostergrp.com).



**BENJAMIN ELSWORTH BERGER, CFP®**

**Year of Birth:** 1992

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Actuarial Science, Drake University, Des Moines, Iowa 2014

**Business Experience:** Senior Associate Advisor, Foster Group, Inc., 2023 – Present; Associate Advisor, Foster Group, Inc., 2022 – 2023; Assistant Actuary, Principal Financial Group, 2018 – 2022; Actuarial Associate, Principal Financial Group, 2016 – 2018; Actuarial Assistant, Principal Financial Group, 2014 – 2016.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Benjamin Elsworth Berger is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### ITEM 3: DISCIPLINARY INFORMATION

Benjamin Elsworth Berger has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Benjamin Elsworth Berger is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

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Colleen Claude, a Foster Group Advisory Team Manager, is responsible for supervising Mr. Berger's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Berger or your account, you are asked to contact Mrs. Claude by calling (515)226-9000 or email her at [colleenc@fostergrp.com](mailto:colleenc@fostergrp.com).





CALEB JAMES BROWN, CFP®

Year of Birth: 1980

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Business Management, Central College, Pella, Iowa 2003.

**Business Experience:** Lead Advisor, Foster Group, Inc., 2019 – Present; Advisor, Foster Group, Inc., 2017 – 2019; Associate Advisor, Foster Group, Inc., 2014 – 2017; Investment Counselor, Principal Financial Group, 2007– 2014.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Caleb James Brown is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### ITEM 3: DISCIPLINARY INFORMATION

Caleb James Brown has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Caleb James Brown is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Caleb James Brown does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

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Jason Brown, Foster Group's Director of Advisor Success, is responsible for supervising Mr. Caleb Brown's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Caleb Brown or your account, you are asked to contact Mr. Jason Brown by calling (515)226-9000 or email him at [jasonb@fostergrp.com](mailto:jasonb@fostergrp.com).



JASON REED BROWN

Year of Birth: 1972

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Business Management, Central College, Pella, Iowa 1994.

**Business Experience:** Director of Advisor Success, Foster Group Inc., 2020 – Present; Lead Advisor Manager, Foster Group Inc., 2018 – 2020; Associate Advisor Manager, Foster Group Inc., 2017 – 2018; Associate Advisor, Foster Group Inc., 2016 – 2017.

## ITEM 3: DISCIPLINARY INFORMATION

Jason Reed Brown has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Jason Reed Brown is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Jason Reed Brown does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

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Matthew Abels, Foster Group's Chief Practice Officer, is responsible for supervising Mr. Brown's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Brown or your account, you are asked to contact Mr. Abels by calling (515)226-9000 or email him at [matta@fostergp.com](mailto:matta@fostergp.com).



BRENTON LOWELL CARLSON

Year of Birth: 1970

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Accounting, University of Northern Iowa, Cedar Falls, Iowa 1993.

**Business Experience:** Lead Advisor, Foster Group, Inc. 2022 – Present; Advisor, Foster Group Inc., 2021; Associate Advisor, Foster Group, Inc., 2019 – 2021; Director of Finance and Compliance, Foster Group, Inc., 2002 – 2019.

## ITEM 3: DISCIPLINARY INFORMATION

Brenton Lowell Carlson has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Brenton Lowell Carlson is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Brenton Lowell Carlson does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

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Daniel Hawthorne, a Foster Group Advisory Team Manager, is responsible for supervising Mr. Carlson's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Carlson or your account, you are asked to contact Mr. Hawthorne by calling (515) 226-9000 or email him at [danielh@fostergrp.com](mailto:danielh@fostergrp.com).



GABRIELLE RAE CARLSON

**Year of Birth:** 1995

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Business Administration, Emmaus Bible College, Dubuque, Iowa 2021.

**Business Experience:** Associate Advisor, Foster Group, Inc., 2022 – Present; Business Banking Assistant, Northwest Bank, 2019 – 2022.

## ITEM 3: DISCIPLINARY INFORMATION

Gabrielle Rae Carlson has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Gabrielle Rae Carlson is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Gabrielle Rae Carlson does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

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Colleen Claude, a Foster Group Advisory Team Manager, is responsible for supervising Mrs. Carlson's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mrs. Carlson or your account, you are asked to contact Mrs. Claude by calling (515)226-9000 or email her at [colleenc@fostergroup.com](mailto:colleenc@fostergroup.com).



GEOFFREY ROBERT CHRISTY, AIF®, MBA

Year of Birth: 1970

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Communication Studies, Simpson College, Indianola, Iowa 1992; M.B.A., Drake University, Des Moines, Iowa 2004.

**Business Experience:** Director of Institutional/Senior Lead Advisor, Foster Group, Inc., 2023 – Present; Lead Advisor – Institutional, Foster Group, Inc., 2021 – 2023; Various Roles, Principal Securities, Inc., 1994 – 2020.

### Professional Designations:

**Accredited Investment Fiduciary® (AIF®)** – The AIF® is a professional designation that demonstrates knowledge and competency in the area of fiduciary responsibility and communicates a commitment to standards of investment fiduciary excellence. AIF® designees have completed an educational training course on investment fiduciary standards, passed a comprehensive examination, agree to abide by a Code of Ethics, maintain annual dues, and complete an additional six hours of continuing education per year.

**Master of Business Administration (MBA)** – The MBA degree exposes students to a wide range of subjects and allows for concentration in specific areas of business management. This degree is highly desired by professionals in a wide range of academic disciplines.

## ITEM 3: DISCIPLINARY INFORMATION

Geoffrey Robert Christy has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Geoffrey Robert Christy is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Geoffrey Robert Christy does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

## ITEM 6: SUPERVISION

As Chief Executive Officer (CEO), Gregory J. Olsen, has ultimate responsibility for the supervision, strategy and direction of Foster Group, Inc. Our investment adviser representatives and employees are required to adhere to our compliance policies and procedures in the performance of their daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various statutes and regulations governing investment advisory activities and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Matthew Abels, Foster Group's Chief Practice Officer, is responsible for supervising Mr. Christy's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Christy or your account, you are asked to contact Mr. Abels by calling (515)226-9000 or email him at [matta@fostergroup.com](mailto:matta@fostergroup.com).



COLLEEN CRYSTAL CLAUDE

**Year of Birth:** 1982

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Psychology, University of Northern Iowa, Cedar Falls, Iowa 2005.

**Business Experience:** Advisory Team Manager, Foster Group, Inc., 2021 – Present; Senior Registered Client Associate, RBC Wealth Management, 2014 – 2021; Director of Development, Iowa Coalition of Domestic Violence, 2013 – 2014; Director of Resource Development, Good Samaritan Society, 2011 – 2013.

## ITEM 3: DISCIPLINARY INFORMATION

Colleen Crystal Claude has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Colleen Crystal Claude is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Colleen Crystal Claude does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

## ITEM 6: SUPERVISION

As Chief Executive Officer (CEO), Gregory J. Olsen, has ultimate responsibility for the supervision, strategy and direction of Foster Group, Inc. Our investment adviser representatives and employees are required to adhere to our compliance policies and procedures in the performance of their daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various statutes and regulations governing investment advisory activities and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Matthew Abels, Foster Group's Chief Practice Officer, is responsible for supervising Mrs. Claude's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mrs. Claude or your account, you are asked to contact Mr. Abels by calling (515)226-9000 or email him at [matta@fostergrp.com](mailto:matta@fostergrp.com).



TYLER DENNIS CRAIG, CFP®

Year of Birth: 1994

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.B.A. Finance, University of Iowa, Iowa City, Iowa 2016.

**Business Experience:** Advisor – Institutional, Foster Group, Inc., 2023 – Present; Senior Associate Advisor – Institutional, Foster Group Inc., 2021 – 2023; Internal Wholesaler, Principal Life Insurance Company, 2020 – 2021; Senior Retirement Sales Specialist, Principal Life Insurance Company, 2019 – 2020; Retirement Specialist II, Principal Life Insurance Company, 2017 – 2018; Inside Sales Executive, Cerner Corp, 2016 – 2017.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Tyler Dennis Craig is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.



- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### ITEM 3: DISCIPLINARY INFORMATION

Tyler Dennis Craig has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Tyler Dennis Craig is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Tyler Dennis Craig does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

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Daniel Hawthorne, a Foster Group Advisory Team Manager, is responsible for supervising Mr. Craig's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Craig or your account, you are asked to contact Mr. Hawthorne by calling (515)226-9000 or email him at [danielh@fostergrp.com](mailto:danielh@fostergrp.com).



ZACHARY CLIFFORD DALLUGE, CFP®, CKA®

Year of Birth: 1991

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Agricultural Business, Iowa State University, Ames, Iowa 2014.

**Business Experience:** Advisor, Foster Group, Inc., 2022 – Present; Senior Associate Advisor, Foster Group, Inc., 2021 – 2022; Associate Advisor, Foster Group, Inc., 2018 – 2020; Client Implementation Manager, Principal Financial Group, 2017 – 2018; Executive Officer to the Majority Leader, Iowa House of Representatives, 2015 – 2017; Policy and Regulatory Affairs Coordinator, Iowa Association of Business and Industry, 2014 – 2015.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Zachary Clifford Dalluge is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Certified Kingdom Advisor® (CKA®)** – Designation of an individual as a Certified Kingdom Advisor® indicates that the individual has completed the initial and ongoing certification requirements established by Kingdom Advisors. All candidates must sign a “Statement of Faith,” obtain a letter of reference from pastor or member of pastoral staff, a signed statement of personal stewardship, and two client references. CKA® designees in the investment professional and financial planner disciplines must hold one of the approved industry designations (CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD) or 10 years of experience in the discipline. Designees are required to complete the University-based CKA® Educational Program and pass a national, proctored exam. Designees are required to remain in substantial compliance with a set of ethical principles, rules, and standards, as well as, complete 10 hours of continuing education requirements annually.

### ITEM 3: DISCIPLINARY INFORMATION

Zachary Clifford Dalluge has never had any reportable events to disclose. You can obtain information regarding an advisor’s disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Zachary Clifford Dalluge is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Zachary Clifford Dalluge does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group’s Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

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Daniel Hawthorne, a Foster Group Advisory Team Manager, is responsible for supervising Mr. Dalluge advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Dalluge or your account, you are asked to contact Mr. Hawthorne by calling (515) 226-9000 or email him at [danielh@fostergrp.com](mailto:danielh@fostergrp.com)



WADE ALAN DEN HARTOG, CFP®, CAP®, CKA®, MBA

Year of Birth: 1974

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S.B.A. Management and Marketing, Drake University, Des Moines, Iowa 1996; M.B.A., Drake University, Des Moines, Iowa 1998.

**Business Experience:** Lead Advisor, Foster Group, Inc., 2021 – Present; Advisor, Foster Group, Inc., 2019 – 2020; Associate Advisor, Foster Group, Inc., 2017 – 2019, Director of Charitable Partners, Community Foundation of Greater Des Moines, 2011 – 2017; Director of Development, Iowa Association of Business & Industry, 2006 – 2011.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Wade Alan Den Hartog is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Chartered Advisor in Philanthropy® (CAP®)** – Designation of an individual as a Chartered Advisor in Philanthropy® indicates that the individual has successfully completed three graduate-level on-line courses as required and administered by the American College of Financial Services®. CAP® designees are required to have three out of the previous five years of business experience actively involved in advising individuals or charitable organizations in any of the following areas: wealth and estate planning, financial planning, charitable planning, charitable giving, planned giving, nonprofit or foundation management or services, investment management of charitable trusts, funds, or endowments, or accounting for nonprofit organizations as part of the regular practice or employment, or employed in the nonprofit sector in a capacity related to nonprofit management, development, planned giving, or fundraising. Further, CAP® designees adhere to ethical standards, and maintain a minimum of 30 hours of continuing education every two years.

**Certified Kingdom Advisor® (CKA®)** – Designation of an individual as a Certified Kingdom Advisor® indicates that the individual has completed the initial and ongoing certification requirements established by Kingdom Advisors. All candidates must sign a “Statement of Faith,” obtain a letter of reference from pastor or member of pastoral staff, a signed statement of personal stewardship, and two client references. CKA® designees in the investment professional and financial planner disciplines must hold one of the approved industry designations (CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD) or 10 years of experience in the discipline. Designees are required to complete the University-based CKA® Educational Program and pass a national, proctored exam. Designees are required to remain in substantial compliance with a set of ethical principles, rules, and standards, as well as, complete 10 hours of continuing education requirements annually.

**Master of Business Administration (MBA)** – The MBA degree exposes students to a wide range of subjects and allows for concentration in specific areas of business management. This degree is highly desired by professionals in a wide range of academic disciplines.

### ITEM 3: DISCIPLINARY INFORMATION

Wade Alan Den Hartog has never had any reportable events to disclose. You can obtain information regarding an advisor’s disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Wade Alan Den Hartog is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Wade Alan Den Hartog does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group’s Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

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Daniel Hawthorne, a Foster Group Advisory Team Manager, is responsible for supervising Mr. Den Hartog's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Den Hartog or your account, you are asked to contact Mr. Hawthorne by calling (515) 226-9000 or email him at [danielh@fostergrp.com](mailto:danielh@fostergrp.com).



JONATHAN MICHAEL EVANS, CFP®, AIF®

Year of Birth: 1984

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Finance, Bethel University, St. Paul, Minnesota 2007.

**Business Experience:** Lead Advisor – Business Development, Foster Group, Inc., 2018 – Present; Lead Advisor, Foster Group, Inc., 2012 – 2018; Associate Advisor, Foster Group, Inc., 2010 – 2012; Planner, Foster Group, Inc., 2007 – 2010.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Jonathan Michael Evans is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Accredited Investment Fiduciary® (AIF®)** – The AIF® is a professional designation that demonstrates knowledge and competency in the area of fiduciary responsibility and communicates a commitment to standards of investment fiduciary excellence. AIF® designees have completed an educational training course on investment fiduciary standards, passed a comprehensive examination, agree to abide by a Code of Ethics, maintain annual dues, and complete an additional six hours of continuing education per year.

#### ITEM 3: DISCIPLINARY INFORMATION

Jonathan Michael Evans has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### ITEM 4: OTHER BUSINESS ACTIVITIES

Jonathan Michael Evans is not actively engaged in any other investment-related business activities or any other business activity, other than providing advisory services through Foster Group.

#### ITEM 5: ADDITIONAL COMPENSATION

Jonathan Michael Evans does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

#### ITEM 6: SUPERVISION

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Travis Rychnovsky, Foster Group's Chief Growth Officer, is responsible for supervising Mr. Evans' advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Evans or your account, you are asked to contact Mr. Rychnovsky by calling (515)226-9000 or email him at [travisr@fostergroup.com](mailto:travisr@fostergroup.com).





ANDREW DOUGLAS FARMER, CFP®

Year of Birth: 1983

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Business Administration, University of Northern Iowa, Cedar Falls, Iowa 2005.

**Business Experience:** Lead Advisor, Foster Group, Inc., 2016 – Present; Associate Advisor, Foster Group, Inc., 2013 – 2016; Business Development, Veridian Credit Union, 2012 – 2013; Indirect Lending, Veridian Credit Union, 2006 – 2012.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Andrew Douglas Farmer is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### ITEM 3: DISCIPLINARY INFORMATION

Andrew Douglas Farmer has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Andrew Douglas Farmer is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Andrew Douglas Farmer does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

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Daniel Hawthorne, Foster Group's Advisory Team Manager, is responsible for supervising Mr. Farmer's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Farmer or your account, you are asked to contact Mr. Hawthorne by calling (515)226-9000 or email him at [danielh@fostergrp.com](mailto:danielh@fostergrp.com).



ETHAN BRYCE GASCHO, CFP®

Year of Birth: 1993

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S.B.A. Accounting/Finance, Drake University, Des Moines, Iowa 2014.

**Business Experience:** Lead Advisor, Foster Group, Inc., 2023 – Present; Advisor, Foster Group, Inc., 2022 – 2023; Senior Associate Advisor, Foster Group, Inc., 2019 – 2021; Financial Analyst, Syverson & Strege, 2014 – 2019.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Ethan Bryce Gascho is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### ITEM 3: DISCIPLINARY INFORMATION

Ethan Bryce Gascho has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Ethan Bryce Gascho is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Ethan Bryce Gascho does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

As Chief Executive Officer (CEO), Gregory J. Olsen, has ultimate responsibility for the supervision, strategy and direction of Foster Group, Inc. Our investment adviser representatives and employees are required to adhere to our compliance policies and procedures in the performance of their daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various statutes and regulations governing investment advisory activities and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Daniel Hawthorne, a Foster Group Advisory Team Manager, is responsible for supervising Mr. Gascho's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Gascho or your account, you are asked to contact Mr. Hawthorne by calling (515)226-9000 or email him at [danielh@fostergrp.com](mailto:danielh@fostergrp.com).



LUKAS ANDREW GEORGEFF

**Year of Birth:** 1995

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Finance, Drake University, Des Moines, Iowa 2017.

**Business Experience:** Associate Advisor, Foster Group, Inc., 2022 – Present; Research/Remediation Analyst, Wells Fargo, 2017—2022; Account Manager, Heartland VIPs, 2015—2017.

## ITEM 3: DISCIPLINARY INFORMATION

Lukas Andrew Georgeff has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Lukas Andrew Georgeff is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Lukas Andrew Georgeff does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

## ITEM 6: SUPERVISION

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Colleen Claude, a Foster Group Advisory Team Manager, is responsible for supervising Mr. Georgeff's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Georgeff or your account, you are asked to contact Mrs. Claude by calling (515)226-9000 or email her at [colleenc@fostergrp.com](mailto:colleenc@fostergrp.com).



AMY LYNN GONDER

Year of Birth: 1995

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Criminal Justice/French, Simpson College, Indianola, Iowa 2017.

**Business Experience:** Associate Advisor, Foster Group, Inc., 2023 – Present; Representative/Associate Agent, Northwestern Mutual Wealth Management, 2022 – 2023; Registered Representative, Northwestern Mutual Investment Services, 2022 – 2023; Associate Agent/Agent Assistant, Keith Erhard, 2021 – 2023; SIU Investigator I, EMC Insurance, 2017 – 2021.

## ITEM 3: DISCIPLINARY INFORMATION

Amy Lynn Gonder has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Amy Lynn Gonder is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Amy Lynn Gonder does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

## ITEM 6: SUPERVISION

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Colleen Claude, a Foster Group Advisory Team Manager, is responsible for supervising Mrs. Gonder's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mrs. Gonder or your account, you are asked to contact Mrs. Claude by calling (515)226-9000 or email her at [colleenc@fostergroup.com](mailto:colleenc@fostergroup.com).



KARLEY MARIE HANSON

Year of Birth: 2000

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Financial Counseling and Planning, Iowa State University, Ames, Iowa 2021.

**Business Experience:** Associate Advisor, Foster Group, Inc., 2022 – Present.

## ITEM 3: DISCIPLINARY INFORMATION

Karley Marie Hanson has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Karley Marie Hanson is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Karley Marie Hanson does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

## ITEM 6: SUPERVISION

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Colleen Claude, a Foster Group Advisory Team Manager, is responsible for supervising Ms. Hanson's advisory activities on behalf of Foster Group. If you have any questions or concerns about Ms. Hanson or your account, you are asked to contact Mrs. Claude by calling (515)226-9000 or email her at [colleenc@fostergroup.com](mailto:colleenc@fostergroup.com).



DANIEL BRANDON HAWTHORNE, CFP®, MS  
 Year of Birth: 1977

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** A.A.S. Survival and Rescue, Community College of the Air Force, Montgomery, Alabama 2001; B.S. Management, Post University, Waterbury, Connecticut 2016; M.S. Consumer Sciences – Family Financial Planning, University of Alabama, Tuscaloosa, Alabama 2020.

**Business Experience:** Advisory Team Manager, Foster Group, Inc., 2022 – Present; Associate Advisor, Foster Group, Inc., 2020 – 2021.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Ethan Bryce Gascho is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Master of Science (MS)** – MS is a formal designation for graduate degrees in a wide range of scientific fields including mathematics, physical science, applied science/engineering, social and behavioral science, computer science, medicine, and nursing.

### ITEM 3: DISCIPLINARY INFORMATION

Daniel Brandon Hawthorne has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Daniel Brandon Hawthorne is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Daniel Brandon Hawthorne does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

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Matthew Abels, Foster Group's Chief Practice Officer, is responsible for supervising Mr. Hawthorne's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Hawthorne or your account, you are asked to contact Mr. Abels by calling (515)226-9000 or email him at [matta@fostergrp.com](mailto:matta@fostergrp.com).



BRITTANY ELLEN HEARD, CFP®, CKA®, CFT-I™, CDFA®

Year of Birth: 1987

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Communication: Public Relations, University of Northern Iowa, Cedar Falls, Iowa 2010.

**Business Experience:** Lead Advisor, Foster Group, Inc., 2019 – Present; Advisor, Foster Group, Inc., 2017 – 2019; Associate Advisor, Foster Group, Inc., 2015 – 2017, Associate Advisor Specialist, Foster Group, Inc., 2014 – 2015; Self-Employed Triathlon Race Director, 2012 – 2015; Associate Financial Representative, Northwestern Mutual Investment Services, LLC, 2013 – 2014; Executive Assistant, LS2Group, 2012 – 2013.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Brittany Ellen Heard is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Certified Kingdom Advisor® (CKA®)** – Designation of an individual as a Certified Kingdom Advisor® indicates that the individual has completed the initial and ongoing certification requirements established by Kingdom Advisors. All candidates must sign a “Statement of Faith,” obtain a letter of reference from pastor or member of pastoral staff, a signed statement of personal stewardship, and two client references. CKA® designees in the investment professional and financial planner disciplines must hold one of the approved industry designations (CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD) or 10 years of experience in the discipline. Designees are required to complete the University-based CKA® Educational Program and pass a national, proctored exam. Designees are required to remain in substantial compliance with a set of ethical principles, rules, and standards, as well as, complete 10 hours of continuing education requirements annually.

**Certified Financial Therapist-ITM (CFT-ITM)** – The CFTI-ITM designation is a professional certification for both financial and mental health professionals conferred by the Financial Therapy Association. There are three planned levels of the certification, with Level I being the most foundational. To become a CFT-ITM, individuals must meet specific educational and experience requirements across the areas of 1) financial therapy, 2) financial planning and financial counseling, and 3) therapeutic competencies.

**Certified Divorce Financial Analyst® (CDFA®)** – A certified divorce financial analyst (CDFA®) is a trained financial professional who can help navigate the financial aspects of divorce. Candidates must have a bachelor’s degree with three years of on-the job experience or, if no bachelor’s degree, five years of relevant experience.

### ITEM 3: DISCIPLINARY INFORMATION

Brittany Ellen Heard has never had any reportable events to disclose. You can obtain information regarding an advisor’s disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Brittany Ellen Heard is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Brittany Ellen Heard does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group’s Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

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Jason Brown, Foster Group’s Director of Advisor Success, is responsible for supervising Mrs. Heard’s advisory activities on behalf of Foster Group. If you have any questions or concerns about Mrs. Heard or your account, you are asked to contact Mr. Brown by calling (515)226-9000 or email him at [jasonb@fostergrp.com](mailto:jasonb@fostergrp.com).



MARCUS LEE IWIG, CFP®, CPA, Macc

Year of Birth: 1981

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Accounting, Iowa State University, Ames, Iowa 2004; Master of Accounting, Iowa State University, Ames, Iowa 2005.

**Business Experience:** Senior Lead Advisor, Foster Group, Inc., 2023 – Present; Lead Advisor, Foster Group, Inc., 2016 – 2022; Advisor, Foster Group, Inc., 2015; Associate Advisor, Foster Group, Inc., 2011 – 2015; Investment Accountant, Farm Bureau Financial Services, Inc., 2007 – 2011.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Marcus Lee Iwig is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Certified Public Accountant (CPA)** – CPA’s are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax, or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct.

**Master of Accounting (Macc)** – Macc is a graduate-level degree focused on a curriculum for those interested in the field of accounting. Topics in this program generally include corporate accounting, tax planning, business statistics, auditing, and more.

#### ITEM 3: DISCIPLINARY INFORMATION

Marcus Lee Iwig has never had any reportable events to disclose. You can obtain information regarding an advisor’s disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### ITEM 4: OTHER BUSINESS ACTIVITIES

Marcus Lee Iwig is not actively engaged in any other investment-related business activities or any other business activity, other than providing advisory services through Foster Group.

#### ITEM 5: ADDITIONAL COMPENSATION

Marcus Lee Iwig does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group’s Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

#### ITEM 6: SUPERVISION

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Jason Brown, Foster Group’s Director of Advisor Success, is responsible for supervising Mr. Iwig’s advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Iwig or your account, you are asked to contact Mr. Brown by calling (515)226-9000 or email him at [jasonb@fostergrp.com](mailto:jasonb@fostergrp.com).



JUSTIN MARTIN JAMES

Year of Birth: 1994

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Leadership and Management, Liberty University Online, Lynchburg, VA 2018.

**Business Experience:** Associate Advisor, Foster Group, Inc., 2023 – Present; Investment Advisor Representative, Cambridge Investment Research, Inc., 2021 – 2023; Registered Representative, Cambridge Investment Research, Inc., 2021 – 2023; Registered Representative, Mutual Securities, Inc., 2019 – 2021; Financial Advisor, Intellicents Investment Solutions, Inc., 2019 – 2021; Financial Assistant, Intellicents Investment Solutions, Inc., 2019.

## ITEM 3: DISCIPLINARY INFORMATION

Justin Martin James has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Justin Martin James is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Justin James Wetz does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

## ITEM 6: SUPERVISION

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Colleen Claude, a Foster Group Advisory Team Manager, is responsible for supervising Mr. James' advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. James or your account, you are asked to contact Mrs. Claude by calling (515)226-9000 or email her at [colleenc@fostergrp.com](mailto:colleenc@fostergrp.com).



KATE PATRICIA JUELFS, SPHR®

Year of Birth: 1980

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Financial Management, Upper Iowa University, Fayette, Iowa 2015.

**Business Experience:** Chief Operations Officer/Chief Compliance Officer, Foster Group, Inc., 2020 – Present; Director of Service, Foster Group, Inc., 2017 – 2019; Associate Advisor Lead, Foster Group, Inc., 2013 – 2016; Associate Advisor, Foster Group, Inc., 2011 – 2013; Broker Dealer Financial Service Corp., 2006 – 2011.

### Professional Designations:

**Senior Professional in Human Resources (SPHR®)** – The SPHR® from HR Certification Institute (HRCI®) demonstrates an individual's mastery of the strategic and policy-making aspects of HR management as practiced in the U.S. The credential is designed for big-picture thinkers responsible for planning rather than implementing HR policy. SPHR® professionals have accountability for HR department goals, breadth and depth of knowledge in all HR disciplines, and understanding business issues beyond the HR function.

## ITEM 3: DISCIPLINARY INFORMATION

Kate Patricia Juelfs has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Kate Patricia Juelfs is not actively engaged in any other investment-related business activities or any other business activity, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Kate Patricia Juelfs does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

## ITEM 6: SUPERVISION

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Gregory Olsen, Foster Group's CEO, is responsible for supervising Mrs. Juelfs' advisory activities on behalf of Foster Group. If you have any questions or concerns about Mrs. Juelfs or your account, you are asked to contact Mr. Olsen by calling (515)226-9000 or email him at [bucko@fostergrp.com](mailto:bucko@fostergrp.com).



JACOB JAMES KINNETZ, CFP®

Year of Birth: 1997

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.B.A. Finance, University of Iowa, Iowa City, Iowa 2019.

**Business Experience:** Associate Advisor, Foster Group, Inc., 2022 – Present; Client Service Specialist, Foster Group, Inc., 2021 – 2022; Case Manager, Greater Midwest Financial Group, 2019 – 2021.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Jacob James Kinnetz is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.



### ITEM 3: DISCIPLINARY INFORMATION

Jacob James Kinnetz has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Jacob James Kinnetz is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Jacob James Kinnetz does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

As Chief Executive Officer (CEO), Gregory J. Olsen, has ultimate responsibility for the supervision, strategy and direction of Foster Group, Inc. Our investment adviser representatives and employees are required to adhere to our compliance policies and procedures in the performance of their daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various statutes and regulations governing investment advisory activities and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Colleen Claude, a Foster Group Advisory Team Manager, is responsible for supervising Mr. Kinnetz's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Kinnetz or your account, you are asked to contact Mrs. Claude by calling (515)226-9000 or email her at [colleenc@fostergrp.com](mailto:colleenc@fostergrp.com).



KENT ALLEN KRAMER, CFP®, AIF®

Year of Birth: 1961

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.B.A. Finance, University of Iowa, Iowa City, Iowa 1984.

**Business Experience:** Chief Investment Officer, Foster Group, Inc., 2013 – Present; Lead Advisor, Foster Group, Inc., 2008 – 2016; Lead Planner, Foster Group, Inc., 2001 – 2007.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Kent Allen Kramer is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Accredited Investment Fiduciary® (AIF®)** – The AIF® is a professional designation that demonstrates

knowledge and competency in the area of fiduciary responsibility and communicates a commitment to standards of investment fiduciary excellence. AIF<sup>®</sup> designees have completed an educational training course on investment fiduciary standards, passed a comprehensive examination, agree to abide by a Code of Ethics, maintain annual dues, and complete an additional six hours of continuing education per year.

### ITEM 3: DISCIPLINARY INFORMATION

Kent Allen Kramer has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Kent Allen Kramer is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Kent Allen Kramer does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

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Gregory Olsen, Foster Group's CEO, is responsible for supervising Mr. Kramer's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Kramer or your account, you are asked to contact Mr. Olsen by calling (515)226-9000 or email him at [bucko@fostergrp.com](mailto:bucko@fostergrp.com).



JAMES LEE LAURSEN, CFP®

Year of Birth: 1969

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Economics, University of Iowa, Iowa City, Iowa 2015.

**Business Experience:** Senior Associate Advisor, Foster Group, Inc., 2023 – Present; Associate Advisor, Foster Group, Inc., 2022 – 2023; Veridian Credit Union, Indirect Dealer Finance Loan Officer, 2003 – 2022.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – James Lee Laursen is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### ITEM 3: DISCIPLINARY INFORMATION

James Lee Laursen has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

James Lee Laursen is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

James Lee Laursen does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

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Colleen Claude, a Foster Group Advisory Team Manager, is responsible for supervising Mr. Laursen's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Laursen or your account, you are asked to contact Mrs. Claude by calling (515)226-9000 or email her at [colleenc@fostergrp.com](mailto:colleenc@fostergrp.com).



MATTHEW DAVID MOKLESTAD, CFP®, CIMA®, AIF®, MBA

Year of Birth: 1988

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.B.A. Business Administration: Marketing and Management, Grand View University, Des Moines, Iowa 2010; M.B.A., Drake University, Des Moines, Iowa 2014.

**Business Experience:** Lead Advisor – Institutional, Foster Group, Inc., 2019 – Present; Advisor, Foster Group, Inc., 2018 – 2019; Associate Advisor, Foster Group, Inc., 2016 – 2018; Internal Regional Consultant, Principal Global Investors, 2014 – 2016; Marketing Specialist, Principal Financial Group, 2013 – 2014; Sales Support Counselor, Principal Financial Group, 2011 – 2013; Broker Dealer Counselor/Brokerage Associate, Principal Financial Group, 2010 – 2011.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Matthew David Moklestad is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Certified Investment Management Analyst® (CIMA®)** – The CIMA® is a certification for investment advisors focused on investment consulting. CIMA® certificants have demonstrated knowledge of portfolio theory and portfolio construction. To earn the certification, candidates must have three years of full-time relevant financial services experience and a satisfactory record of ethical conduct. CIMA® certificants must complete an educational program and an in-person, week-long class prior to completing the comprehensive exam. 40 hours of continuing education are required every 2 years.

**Accredited Investment Fiduciary® (AIF®)** – The AIF® is a professional designation that demonstrates knowledge and competency in the area of fiduciary responsibility and communicates a commitment to standards of investment fiduciary excellence. AIF® designees have completed an educational training course on investment fiduciary standards, passed a comprehensive examination, agree to abide by a Code of Ethics, maintain annual dues, and complete an additional six hours of continuing education per year.

**Master of Business Administration (MBA)** – The MBA degree exposes students to a wide range of subjects and allows for concentration in specific areas of business management. This degree is highly desired by professionals in a wide range of academic disciplines.

#### ITEM 3: DISCIPLINARY INFORMATION

Matthew David Moglestad has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### ITEM 4: OTHER BUSINESS ACTIVITIES

Matthew David Moglestad is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

#### ITEM 5: ADDITIONAL COMPENSATION

Matthew David Moglestad does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

#### ITEM 6: SUPERVISION

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Jason Brown, Foster Group's Director of Advisor Success, is responsible for supervising Mr. Moglestad's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Moglestad or your account, you are asked to contact Mr. Brown by calling (515)226-9000 or email him at [jasonb@fostergrp.com](mailto:jasonb@fostergrp.com).



WALTER PHILIP MOZDZER, CFP®, CAP®, CEPA

Year of Birth: 1965

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Political Science, Duke University, Durham, North Carolina 1987.

**Business Experience:** Senior Lead Advisor, Foster Group, Inc., 2021 – Present; Lead Advisor, Foster Group, Inc., 2018 – 2020; Senior Financial Planner, Syverson Strege and Company, 1999 – 2018.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Walter Philip Mozdzer is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.



**Chartered Advisor in Philanthropy® (CAP®)** – Designation of an individual as a Chartered Advisor in Philanthropy® indicates that the individual has successfully completed three graduate-level on-line courses as required and administered by the American College of Financial Services®. CAP® designees are required to have three out of the previous five years of business experience actively involved in advising individuals or charitable organizations in any of the following areas: wealth and estate planning, financial planning, charitable planning, charitable giving, planned giving, nonprofit or foundation management or services, investment management of charitable trusts, funds, or endowments, or accounting for nonprofit organizations as part of the regular practice or employment, or employed in the nonprofit sector in a capacity related to nonprofit management, development, planned giving, or fundraising. Further, CAP® designees adhere to ethical standards, and maintain a minimum of 30 hours of continuing education every two years.

**The Certified Exit Planning Advisor (CEPA)** – The CEPA program is a five-day development program that trains and certifies qualified professional advisors in the field of exit planning. To become a certified exit planning advisor, candidates must have at least five years of full-time or equivalent experience working directly with business owners. Advisors who earn this credential are specially trained to assist business owners manage the complexity of selling or otherwise leaving a business.

#### ITEM 3: DISCIPLINARY INFORMATION

Walter Philip Mozdzer has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### ITEM 4: OTHER BUSINESS ACTIVITIES

Walter Philip Mozdzer is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

#### ITEM 5: ADDITIONAL COMPENSATION

Walter Philip Mozdzer does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

#### ITEM 6: SUPERVISION

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Jason Brown, Foster Group's Director of Advisor Success, is responsible for supervising Mr. Mozdzer's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Mozdzer or your account, you are asked to contact Mr. Brown by calling (515)226-9000 or email him at [jasonb@fostergrp.com](mailto:jasonb@fostergrp.com).



ANDREW COLIN MULLAN, CFP®

Year of Birth: 1989

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Business Administration, University of Northern Iowa, Cedar Falls, Iowa 2011.

**Business Experience:** Lead Advisor, Foster Group, Inc., 2023 – Present; Advisor, Foster Group, Inc., 2022 – 2023; Senior Associate Advisor, Foster Group, Inc., 2020 – 2021; Associate Advisor, Foster Group, Inc., 2018 – 2020; Senior Business Analyst, Gannon Real Estate & Consulting, 2011 – 2018.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Andrew Colin Mullan is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### ITEM 3: DISCIPLINARY INFORMATION

Andrew Colin Mullan has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Andrew Colin Mullan is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Andrew Colin Mullan does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

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Daniel Hawthorne, a Foster Group Advisory Team Manager, is responsible for supervising Mr. Mullan's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Mullan or your account, you are asked to contact Mr. Hawthorne by calling (515)226-9000 or email him at [danielh@fostergrp.com](mailto:danielh@fostergrp.com).



NICOLE CLAIRE NEE

**Year of Birth:** 1989

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Accounting/Finance, Drake University, Des Moines, Iowa 2011.

**Business Experience:** Associate Advisor, Foster Group, Inc., 2017 – Present; Account Manager, LMC Insurance, 2012 – 2017.

## ITEM 3: DISCIPLINARY INFORMATION

Nicole Claire Nee has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Nicole Claire Nee is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Nicole Claire Nee does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

## ITEM 6: SUPERVISION

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Colleen Claude, a Foster Group Advisory Team Manager, is responsible for supervising Ms. Nee's advisory activities on behalf of Foster Group. If you have any questions or concerns about Ms. Nee or your account, you are asked to contact Mrs. Claude by calling (515)226-9000 or email her at [colleenc@fostergrp.com](mailto:colleenc@fostergrp.com).



STACIE ANNE NEUSSENDORFER, JD, CFP®, CAP®, CKA®

Year of Birth: 1968

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Political Science University of Nebraska – Lincoln, Lincoln, Nebraska 1991; J.D., University of Nebraska College of Law, Lincoln, Nebraska 1995.

**Business Experience:** Senior Lead Advisor, Foster Group, Inc., 2019 – Present; Lead Advisor, Foster Group, Inc., 2018 – 2019; V.P. & Private Client Advocate, Westwood Trust and Westwood Management, 2013 – 2017; Senior Wealth Advisor, Mariner Wealth Advisors, 2012 – 2013; Wealth Advisor, Orizon Investment Counsel, LLC, 2008 – 2012; Director of Financial Planning, Orizon Investment Counsel, LLC, 2008 – 2010; V.P. & Trust Officer, Great Western Bank, 2000 – 2008; Attorney in private and government practice, 1995 – 2000.

### Professional Designations:

**Juris Doctor (JD)** – JD is the university degree awarded by accredited law schools upon the completion of a three-year, full-time academic program. The degree is generally a pre-requisite for taking the bar examination, which each state administers to allow admission to the practice of law.

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Stacie A. Neussendorfer is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may

sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Chartered Advisor in Philanthropy® (CAP®)** – Designation of an individual as a Chartered Advisor in Philanthropy® indicates that the individual has successfully completed three graduate-level on-line courses as required and administered by the American College of Financial Services®. CAP® designees are required to have three out of the previous five years of business experience actively involved in advising individuals or charitable organizations in any of the following areas: wealth and estate planning, financial planning, charitable planning, charitable giving, planned giving, nonprofit or foundation management or services, investment management of charitable trusts, funds, or endowments, or accounting for nonprofit organizations as part of the regular practice or employment, or employed in the nonprofit sector in a capacity related to nonprofit management, development, planned giving, or fundraising. Further, CAP® designees adhere to ethical standards, and maintain a minimum of 30 hours of continuing education every two years.

**Certified Kingdom Advisor® (CKA®)** – Designation of an individual as a Certified Kingdom Advisor® indicates that the individual has completed the initial and ongoing certification requirements established by Kingdom Advisors. All candidates must sign a “Statement of Faith,” obtain a letter of reference from pastor or member of pastoral staff, a signed statement of personal stewardship, and two client references. CKA® designees in the investment professional and financial planner disciplines must hold one of the approved industry designations (CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD) or 10 years of experience in the discipline. Designees are required to complete the University-based CKA® Educational Program and pass a national, proctored exam. Designees are required to remain in substantial compliance with a set of ethical principles, rules, and standards, as well as, complete 10 hours of continuing education requirements annually.

### ITEM 3: DISCIPLINARY INFORMATION

Stacie Anne Neussendorfer has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Stacie Anne Neussendorfer is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Stacie Anne Neussendorfer does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

As Chief Executive Officer (CEO), Gregory J. Olsen, has ultimate responsibility for the supervision, strategy and direction of Foster Group, Inc. Our investment adviser representatives and employees are required to adhere to our compliance policies and procedures in the performance of their daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various statutes and regulations governing investment advisory activities and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Jason Brown, Foster Group's Director of Advisor Success, is responsible for supervising Mrs. Neussendorfer's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mrs. Neussendorfer

or your account, you are asked to contact Mr. Brown by calling (515)226-9000 or email him at [jasonb@fostergrp.com](mailto:jasonb@fostergrp.com).



**RYNE TAYLOR OLLER, CFP® , MBA**

**Year of Birth:** 1987

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Finance and Global Economics, Cedarville University, Cedarville, Ohio 2010; M.B.A., University of Iowa, Iowa City, Iowa 2019.

**Business Experience:** Lead Advisor, Foster Group, Inc., 2022 – Present; Advisor, Foster Group, Inc., 2019 – 2021; Associate Advisor, Foster Group, Inc., 2017 – 2019; Senior Financial Analyst, Fidelity & Guaranty Life, 2017 – 2017; Financial Accountant, Principal Financial Group, 2011 – 2017.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Ryne Taylor Oller is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.



**Master of Business Administration (MBA)** – The MBA degree exposes students to a wide range of subjects and allows for concentration in specific areas of business management. This degree is highly desired by professionals in a wide range of academic disciplines.

#### ITEM 3: DISCIPLINARY INFORMATION

Ryne Taylor Oller has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### ITEM 4: OTHER BUSINESS ACTIVITIES

Ryne Taylor Oller is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

#### ITEM 5: ADDITIONAL COMPENSATION

Ryne Taylor Oller does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

#### ITEM 6: SUPERVISION

As Chief Executive Officer (CEO), Gregory J. Olsen, has ultimate responsibility for the supervision, strategy and direction of Foster Group, Inc. Our investment adviser representatives and employees are required to adhere to our compliance policies and procedures in the performance of their daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various statutes and regulations governing investment advisory activities and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Daniel Hawthorne, a Foster Group Advisory Team Manager, is responsible for supervising Mr. Oller's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Oller or your account, you are asked to contact Mr. Hawthorne by calling (515)226-9000 or email him at [danielh@fostergroup.com](mailto:danielh@fostergroup.com).



GREGORY JOHN OLSEN, CFP®

Year of Birth: 1977

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Management Finance, Simpson College, Indianola, Iowa 2000.

**Business Experience:** Chief Executive Officer, Foster Group, Inc., 2017 – Present; Advisory Services Group Leader, Foster Group, Inc., 2014 – 2016; Lead Advisor, Foster Group, Inc., 2006 – 2016; Chief Marketing Officer, Foster Group, Inc., 2013; Business Development, Foster Group, Inc., 2008 – 2012; Director of Marketing, Foster Group, Inc., 2006 – 2007; Operations Manager, Foster Group, Inc., 2002 – 2006; Planner, Foster Group, Inc., 2000 – 2002.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Gregory John Olsen is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### ITEM 3: DISCIPLINARY INFORMATION

Gregory John Olsen has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Gregory John Olsen is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Gregory John Olsen does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

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The Chairman of the Board is responsible for supervising Mr. Olsen's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Olsen or your account, you are asked to contact Gerald Foster by calling (515)226-9000 or email him at [jerryf@fostergrp.com](mailto:jerryf@fostergrp.com).



EMILY DAWN OZANNE

Year of Birth: 1988

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Family Finance, Housing and Policy, Iowa State University, Ames, Iowa 2011.

**Business Experience:** Business Operations Associate, Foster Group, Inc., 2023 – Present, Associate Advisor, Foster Group Inc., 2019 – 2023; Client Services Specialist, Foster Group Inc., 2015 – 2019; Brokerage Associate III, Princor Financial Services/Principal Financial Group, 2013 – 2015; Brokerage Operations Coordinator, ING Financial Partners/Voya Financial, 2012 – 2013.

## ITEM 3: DISCIPLINARY INFORMATION

Emily Dawn Ozanne has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Emily Dawn Ozanne is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Emily Dawn Ozanne does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

## ITEM 6: SUPERVISION

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Kate Juelfs, a Foster Group's Chief Operations Officer and Chief Compliance Officer, is responsible for supervising Mrs. Ozanne's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mrs. Ozanne or your account, you are asked to contact Mrs. Juelfs by calling (515)226-9000 or email her at [katej@fostergroup.com](mailto:katej@fostergroup.com).



MELISSA DENISE PFLIEGER

Year of Birth: 1968

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Mechanical Engineering, South Dakota School of Mines & Technology, Rapid City, South Dakota 1991; M.S. Personal Financial Planning, Kansas State University, Manhattan, Kansas 2022.

**Business Experience:** Associate Advisor, Foster Group, Inc., 2023 – Present.

## ITEM 3: DISCIPLINARY INFORMATION

Melissa Denise Pflieger has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Melissa Denise Pflieger is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Melissa Denise Pflieger does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

## ITEM 6: SUPERVISION

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Colleen Claude, a Foster Group Advisory Team Manager, is responsible for supervising Mrs. Pflieger's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mrs. Pflieger or your account, you are asked to contact Mrs. Claude by calling (515)226-9000 or email her at [colleenc@fostergroup.com](mailto:colleenc@fostergroup.com).



JOSHUA LEE PIRTLE, CRPS®, AIF®

Year of Birth: 1991

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Business Management & Marketing, Simpson College, Indianola, Iowa 2013.

**Business Experience:** Senior Associate Advisor – Institutional, Foster Group, Inc., 2023 – Present; Internal Wholesaler, Principal Life Insurance, 2014 – 2023; Registered Representative, Principal Securities, Inc., 2014 – 2023.

### Professional Designations:

**Chartered Retirement Plan Specialist<sup>SM</sup> (CRPS<sup>®</sup>)** – The CRPS<sup>®</sup> program is a designation program that provides experienced advisors who are focused on retirement plans with the knowledge to recommend implementation techniques that can be executed into well-structured, company-appropriate retirement plans.

**Accredited Investment Fiduciary<sup>®</sup> (AIF<sup>®</sup>)** – The AIF<sup>®</sup> is a professional designation that demonstrates knowledge and competency in the area of fiduciary responsibility and communicates a commitment to standards of investment fiduciary excellence. AIF<sup>®</sup> designees have completed an educational training course on investment fiduciary standards, passed a comprehensive examination, agree to abide by a Code of Ethics, maintain annual dues, and complete an additional six hours of continuing education per year.

## ITEM 3: DISCIPLINARY INFORMATION

Joshua Lee Pirtle has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Joshua Lee Pirtle is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Joshua Lee Pirtle does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

## ITEM 6: SUPERVISION

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Colleen Claude, a Foster Group Advisory Team Manager, is responsible for supervising Mr. Pirtle's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Pirtle or your account, you are asked to contact Mrs. Claude by calling (515)226-9000 or email her at [colleenc@fostergrp.com](mailto:colleenc@fostergrp.com).



ROSS BENJAMIN POLKING, CFP®, AIF®, MBA

Year of Birth: 1976

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Marketing, Wartburg College, Waverly, Iowa 1999; B.A. Management, Wartburg College, Waverly, Iowa 1999; M.B.A, Drake University, Des Moines, Iowa 2003.

**Business Experience:** Senior Business Development Advisor, Foster Group, Inc., 2023 – Present; Lead Advisor – Business Development, Foster Group, Inc., 2018 – 2023; Lead Advisor, Foster Group, Inc., 2009 – 2018; Planner, Foster Group, Inc., 2006 – 2009.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Ross Benjamin Polking is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Accredited Investment Fiduciary® (AIF®)** – The AIF® is a professional designation that demonstrates knowledge and competency in the area of fiduciary responsibility and communicates a commitment to standards of investment fiduciary excellence. AIF® designees have completed an educational training course on investment fiduciary standards, passed a comprehensive examination, agree to abide by a Code of Ethics, maintain annual dues, and complete an additional six hours of continuing education per year.

**Master of Business Administration (MBA)** – The MBA degree exposes students to a wide range of subjects and allows for concentration in specific areas of business management. This degree is highly desired by professionals in a wide range of academic disciplines.

### ITEM 3: DISCIPLINARY INFORMATION

Ross Benjamin Polking has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Ross Benjamin Polking is not actively engaged in any other investment-related business activities or any other business activity, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Ross Benjamin Polking does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

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Travis Rychnovsky, Foster Group's Chief Growth Officer, is responsible for supervising Mr. Polking's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Polking or your account, you are asked to contact Mr. Rychnovsky by calling (515)226-9000 or email him at [travistr@fostergroup.com](mailto:travistr@fostergroup.com).





BRADLEY DEAN REMPE, CFP®, AIF®

Year of Birth: 1971

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Accounting, Central College, Pella, Iowa 1994.

**Business Experience:** Senior Lead Advisor, Foster Group, Inc., 2019 – Present; Lead Advisor, Foster Group, Inc., 2010 – 2019; Planner, Foster Group, Inc., 2007 – 2010.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Bradley Dean Rempe is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Accredited Investment Fiduciary® (AIF®)** – The AIF® is a professional designation that demonstrates knowledge and competency in the area of fiduciary responsibility and communicates a commitment to standards of investment fiduciary excellence. AIF® designees have completed an educational training course on investment fiduciary standards, passed a comprehensive examination, agree to abide by a Code of Ethics, maintain annual dues, and complete an additional six hours of continuing education per year.

#### ITEM 3: DISCIPLINARY INFORMATION

Bradley Dean Rempe has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### ITEM 4: OTHER BUSINESS ACTIVITIES

Bradley Dean Rempe is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

#### ITEM 5: ADDITIONAL COMPENSATION

Bradley Dean Rempe does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

#### ITEM 6: SUPERVISION

As Chief Executive Officer (CEO), Gregory J. Olsen, has ultimate responsibility for the supervision, strategy and direction of Foster Group, Inc. Our investment adviser representatives and employees are required to adhere to our compliance policies and procedures in the performance of their daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various statutes and regulations governing investment advisory activities and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Jason Brown, Foster Group's Director of Advisor Success, is responsible for supervising Mr. Rempe's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Rempe or your account, you are asked to contact Mr. Brown by calling (515)226-9000 or email him at [jasonb@fostergrp.com](mailto:jasonb@fostergrp.com).



REED ROGER RINDERKNECHT, CFP®, CKA®

Year of Birth: 1970

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Finance, University of Iowa, Iowa City, Iowa 1992.

**Business Experience:** Senior Lead Advisor, Foster Group, Inc., 2019 – Present; Lead Advisor, Foster Group, Inc., 2008 – 2019; Director of Client Relations, Foster Group, Inc., 2006 – 2007; Director of Marketing, Foster Group, Inc., 1997 – 2005.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Reed Roger Rinderknecht is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Certified Kingdom Advisor® (CKA®)** – Designation of an individual as a Certified Kingdom Advisor® indicates that the individual has completed the initial and ongoing certification requirements established by Kingdom Advisors. All candidates must sign a "Statement of Faith," obtain a letter of reference from pastor or member of pastoral staff, a signed statement of personal stewardship, and two client references. CKA® designees in the investment professional and financial planner disciplines must hold one of the approved industry designations (CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD) or 10 years of experience in the discipline. Designees are required to complete the University-based CKA® Educational Program and pass a national, proctored exam. Designees are required to remain in substantial compliance with a set of ethical principles, rules, and standards, as well as, complete 10 hours of continuing education requirements annually.

#### ITEM 3: DISCIPLINARY INFORMATION

Reed Roger Rinderknecht has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### ITEM 4: OTHER BUSINESS ACTIVITIES

Reed Roger Rinderknecht is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

#### ITEM 5: ADDITIONAL COMPENSATION

Reed Roger Rinderknecht does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation

#### ITEM 6: SUPERVISION

As Chief Executive Officer (CEO), Gregory J. Olsen, has ultimate responsibility for the supervision, strategy and direction of Foster Group, Inc. Our investment adviser representatives and employees are required to adhere to our compliance policies and procedures in the performance of their daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various statutes and regulations governing investment advisory activities and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Jason Brown, Foster Group's Director of Advisor Success, is responsible for supervising Mr. Rinderknecht's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Rinderknecht or your account, you are asked to contact Mr. Brown by calling (515)226-9000 or email him at [jasonb@fostergrp.com](mailto:jasonb@fostergrp.com).



ANDREW ALLAN RUSHENBERG, CFP®

Year of Birth: 1994

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Marketing & Management, Iowa State University, Ames, Iowa 2016.

**Business Experience:** Associate Advisor - Business Development, Foster Group, Inc., 2022 – Present; Associate Advisor, Foster Group, Inc., 2019 – 2022; Client Services Team, Foster Group, Inc., 2016 – 2019.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Andrew Allan Rushenberg is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### ITEM 3: DISCIPLINARY INFORMATION

Andrew Allan Rushenberg has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Andrew Allan Rushenberg is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Andrew Allan Rushenberg does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

### ITEM 6: SUPERVISION

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Travis Rychnovsky, Foster Group's Chief Growth Officer, is responsible for supervising Mr. Rushenberg's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Rushenberg or your account, you are asked to contact Mr. Rychnovsky by calling (515)226-9000 or email him at [travisr@fostergrp.com](mailto:travisr@fostergrp.com).



TRAVIS JAMES RYCHNOVSKY, CFA<sup>®</sup>, MBA

Year of Birth: 1979

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Management and Economics, Simpson College, Indianola, Iowa 2001; M.B.A., University of Iowa, Iowa City, Iowa 2010.

**Business Experience:** Chief Growth Officer, Foster Group, Inc., 2017 – Present; Chief Operating Officer, Foster Group Inc., 2014 – 2016; Operations Manager, Foster Group Inc., 2004 – 2013.

### Professional Designations:

**Chartered Financial Analyst (CFA<sup>®</sup>)** – The CFA<sup>®</sup> Program is a self-study, three-level exam that tests the knowledge of investment professionals. Charterholders must pass three difficult exams covering investment tools, company valuation, portfolio management, security analysis and wealth planning - with each test requiring over 300 hours of advance study and preparation time. The curriculum is developed by CFA Institute, one of the world’s leading associations of investment professionals. Charterholders must also agree to abide by and annually reaffirm their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. Widely considered as the highest distinction in the investment industry, the CFA<sup>®</sup> is globally recognized and held by over 170,000 professionals worldwide in 164 markets.

**Master of Business Administration (MBA)** – The MBA degree exposes students to a wide range of subjects and allows for concentration in specific areas of business management. This degree is highly desired by professionals in a wide range of academic disciplines.

## ITEM 3: DISCIPLINARY INFORMATION

Travis James Rychnovsky has never had any reportable events to disclose. You can obtain information regarding an advisor’s disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Travis James Rychnovsky is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Travis James Rychnovsky does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group’s Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

## ITEM 6: SUPERVISION

As Chief Executive Officer (CEO), Gregory J. Olsen, has ultimate responsibility for the supervision, strategy and direction of Foster Group, Inc. Our investment adviser representatives and employees are required to adhere to our compliance policies and procedures in the performance of their daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various statutes and regulations governing investment advisory activities and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Gregory Olsen, Foster Group’s CEO, is responsible for supervising Mr. Rychnovsky’s advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Rychnovsky or your account, you are asked to contact Mr. Olsen by calling (515)226-9000 or email him at [bucko@fostergrp.com](mailto:bucko@fostergrp.com).



JOHN NAIRN SCHUTZIUS

Year of Birth: 1993

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Finance, Metropolitan State University of Denver, Denver, Colorado 2017; M.A. Theology, Augustine Institute, Greenwood Village, Colorado 2020.

**Business Experience:** Associate Advisor, Foster Group, Inc., 2023 – Present; Analyst, Innovest Portfolio Solutions, 2021-2022; Insurance Salesman, Knights of Columbus Insurance, 2018.

## ITEM 3: DISCIPLINARY INFORMATION

John Nairn Schutzius has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

John Nairn Schutzius is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

John Nairn Schutzius does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

## ITEM 6: SUPERVISION

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Colleen Claude, a Foster Group Advisory Team Manager, is responsible for supervising Mr. Schutzius' advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Schutzius or your account, you are asked to contact Mrs. Claude by calling (515)226-9000 or email her at [colleenc@fostergrp.com](mailto:colleenc@fostergrp.com).





MATHEW DAVID STAGNER, CFP®, ChFC®, AIF®, CPFA®, ChSNC®, CSA, MBA  
**Year of Birth:** 1978

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Personal Financial Planning, University of Missouri, Columbia, Missouri 2001; M.B.A., Webster University, St. Louis, Missouri 2006.

**Business Experience:** Lead Advisor, Foster Group, Inc., 2023 – Present; Registered Representative, Voya Financial Advisors, 2015 – 2023; Internal Sales Partner, Principal Funds Distributor, 2011 – 2015; Leader – Equity/Currency Trading, Principal Global Investors, 2010 – 2011; Registered Representative/Sales Counselor, Princor Financial Services/Principal Financial Group, 2005 – 2010; Investment Advisor/Registered Representative, Citywide Capital Management/Nations Financial Group, Inc., 2004 – 2005; Investment Representative, Edward Jones, 2002 – 2003.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Mathew David Stagner is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Chartered Financial Consultant® (ChFC®)** - The ChFC® is a professional designation representing completion of a comprehensive course consisting of financial education, examinations, and practical experience. It currently requires 9 college-level courses. Average study time to earn the CHFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. ChFC® designees are required to have 3 years of business experience, adhere to ethical standards, and maintain a minimum of 30 hours of continuing education every 2 years.

**Accredited Investment Fiduciary® (AIF®)** – The AIF® is a professional designation that demonstrates knowledge and competency in the area of fiduciary responsibility and communicates a commitment to standards of investment fiduciary excellence. AIF® designees have completed an educational training course on investment fiduciary standards, passed a comprehensive examination, agree to abide by a Code of Ethics, maintain annual dues, and complete an additional six hours of continuing education per year.

**Certified Plan Fiduciary Advisor® (CPFA®)** – The CPFA® is a professional designation for the retirement plan professional that demonstrates expertise and experience working with corporate retirement plans. During the CPFA certification, candidates spend around two months learning about fiduciary services for retirement plans.

**Chartered Special Needs Consultant® (ChSNC®)** -- The ChSNC® designation is a professional certification that signifies expertise in financial planning for special needs individuals, their families, and caregivers. The program equips certificants with the specialized skill and advanced knowledge to champion for special needs individuals with honesty, ethics, and compassion. Areas of focus for the course include Introduction to Disability and Lifetime Planning, Legal and Financial Issues for Special Needs Families and Financial Planning for Families Caring for Those with Special Needs.

**Certified Senior Advisor (CSA)** – Certified Senior Advisors (CSAs) are professionals who apply multidisciplinary knowledge of the aging process and aging issues to identify the most appropriate options and solutions for seniors' individual needs. In order to maintain the CSA certification, individuals are required to pass a rigorous exam and demonstrate a commitment to high standards, continuing education, professional ethics, and trust.

**Master of Business Administration (MBA)** – The MBA degree exposes students to a wide range of subjects and allows for concentration in specific areas of business management. This degree is highly desired by professionals in a wide range of academic disciplines.

### ITEM 3: DISCIPLINARY INFORMATION

Mathew David Stagner has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### ITEM 4: OTHER BUSINESS ACTIVITIES

Mathew David Stagner is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

### ITEM 5: ADDITIONAL COMPENSATION

Mathew David Stagner does not receive economic benefits from any person or entity other than Foster Group,

Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

#### ITEM 6: SUPERVISION

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Daniel Hawthorne, Foster Group's Chief Growth Officer, is responsible for supervising Mr. Stagner's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Stagner or your account, you are asked to contact Mr. Hawthorne by calling (515)226-9000 or email him at [danielh@fostergrp.com](mailto:danielh@fostergrp.com).



ASHLEE GABRIELLE MINTON VIEREGGER, JD, CFP®, CTFA

Year of Birth: 1985

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S.B.A Finance, Creighton University, Omaha, Nebraska 2007; J.D., Washington University School of Law, St. Louis, Missouri 2010.

**Business Experience:** Senior Lead Advisor, Foster Group, Inc., 2021 – Present; Vice President, Managing Wealth Advisor, Bakers Trust Company, 2015 – 2021; Professional Consultant, Moneta Group, 2012 – 2015.

### Professional Designations:

**Juris Doctor (JD)** – JD is the university degree awarded by accredited law schools upon the completion of a three-year, full-time academic program. The degree is generally a pre-requisite for taking the bar examination, which each state administers to allow admission to the practice of law.

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Ashlee Gabrielle Minton Vieregger is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Certified Trust and Fiduciary Advisor (CTFA)** - The CTFA designation is offered by the American Banker's Association. To earn CTFA designation, candidates must meet defined experience requirements in the wealth management industry, complete a comprehensive examination and complete 45 hours of continuing education requirements every three years. The comprehensive examination assesses the applicants knowledge of four key areas, including financial management and planning, taxation, fiduciary, and trust matters.

#### ITEM 3: DISCIPLINARY INFORMATION

Ashlee Gabrielle Minton Vieregger has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### ITEM 4: OTHER BUSINESS ACTIVITIES

Ashlee Gabrielle Minton Vieregger is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

#### ITEM 5: ADDITIONAL COMPENSATION

Ashlee Gabrielle Minton Vieregger does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

#### ITEM 6: SUPERVISION

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Jason Brown, Foster Group's Director of Advisor Success, is responsible for supervising Mrs. Vieregger's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mrs. Vieregger or your account, you are asked to contact Mr. Brown by calling (515)226-9000 or email him at [jasonb@fostergrp.com](mailto:jasonb@fostergrp.com).



MICHAEL JAMES WESTPHAL, CFA®

Year of Birth: 1986

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.S. Mathematics, Iowa State University, Ames, IA 2008.

**Business Experience:** Director of Investments, Foster Group Inc., 2021 – Present; Vice President, Portfolio Manager, PMA Financial Network, 2020 – 2021; Various Roles, Miles Capital, 2015 – 2020; Capital Markets Analyst II, Federal Home Loan Bank of Des Moines, 2013 – 2015; Various Roles, Aviva Investors North America, 2008 – 2013.

### Professional Designations:

**Chartered Financial Analyst (CFA®)** – The CFA® Program is a self-study, three-level exam that tests the knowledge of investment professionals. Charterholders must pass three difficult exams covering investment tools, company valuation, portfolio management, security analysis and wealth planning - with each test requiring over 300 hours of advance study and preparation time. The curriculum is developed by CFA Institute, one of the world's leading associations of investment professionals. Charterholders must also agree to abide by and annually reaffirm their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. Widely considered as the highest distinction in the investment industry, the CFA® is globally recognized and held by over 170,000 professionals worldwide in 164 markets.

## ITEM 3: DISCIPLINARY INFORMATION

Michael James Westphal has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4: OTHER BUSINESS ACTIVITIES

Michael James Westphal is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

## ITEM 5: ADDITIONAL COMPENSATION

Michael James Westphal does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

## ITEM 6: SUPERVISION

As Chief Executive Officer (CEO), Gregory J. Olsen, has ultimate responsibility for the supervision, strategy and direction of Foster Group, Inc. Our investment adviser representatives and employees are required to adhere to our compliance policies and procedures in the performance of their daily activities and responsibilities to us and you. Our compliance policies and procedures include an overview of the various statutes and regulations governing investment advisory activities and are designed to comply with applicable regulations and to facilitate the timeliness and quality of our compliance activities.

Kate Juelfs, Foster Group's Chief Operations Officer and Chief Compliance Officer, is responsible for supervising Mr. Westphal's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Westphal or your account, you are asked to contact Mrs. Juelfs by calling (515)226-9000 or email him at [katej@fostergrp.com](mailto:katej@fostergrp.com).



KADIN DALE WHITE, CFP®, ChFC®

Year of Birth: 1979

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Educational Background:** B.A. Management, Simpson College, Iowa 2020.

**Business Experience:** Lead Advisor, Foster Group, Inc., 2022 – Present; Advisor, Foster Group, Inc., 2019 – 2021; Associate Advisor, Foster Group, Inc., 2018 – 2019; Internal Wholesaler, Voya, 2017 – 2018; Registered Rep - Directed Services, LLC, 2017 – 2018; Retirement Specialist, Principal Financial Group, 2006 – 2017.

### Professional Designations:

**CERTIFIED FINANCIAL PLANNER™ (CFP®)** – Kadin Dale White is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Chartered Financial Consultant® (ChFC®)** - The ChFC® is a professional designation representing completion of a comprehensive course consisting of financial education, examinations, and practical experience. It currently requires 9 college-level courses. Average study time to earn the CHFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. ChFC® designees are required to have 3 years of business experience, adhere to ethical standards, and maintain a minimum of 30 hours of continuing education every 2 years.

#### ITEM 3: DISCIPLINARY INFORMATION

Kadin Dale White has never had any reportable events to disclose. You can obtain information regarding an advisor's disciplinary history or disclosure events at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### ITEM 4: OTHER BUSINESS ACTIVITIES

Kadin Dale White is not actively engaged in any other investment-related business activities, other than providing advisory services through Foster Group.

#### ITEM 5: ADDITIONAL COMPENSATION

Kadin Dale White does not receive economic benefits from any person or entity other than Foster Group, Inc. in connection with the investment management of Foster Group's Clients. Foster Group employees receive an annual salary and may be entitled to additional bonus and incentive compensation.

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Daniel Hawthorne, a Foster Group Advisory Team Manager, is responsible for supervising Mr. White's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. White or your account, you are asked to contact Mr. Hawthorne by calling (515)226-9000 or email him at [danielh@fostergrp.com](mailto:danielh@fostergrp.com).