

# Foster Group, Inc.

## Part 2B of Form ADV: Brochure Supplement

### Item 1: Cover Page

#### ***Mark Alan Stadtlander***

Foster Group, Inc.  
1001 Grand Ave.  
West Des Moines, IA 50265  
515-226-9000  
[www.Fostergrp.com](http://www.Fostergrp.com)

This Brochure Supplement provides information about Mark Alan Stadtlander that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Mark Stadtlander, Chief Compliance Officer, 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 Mark Alan Stadtlander is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 1, 2011

## **Item 2: Educational Background and Business Experience**

**Mark Alan Stadtlander, CFP®**

Born 1952

### **Educational background**

B.S. Education, Northwestern College, Orange City, Iowa, 1974

### **Business Experience**

President and Chief Compliance Officer, Foster Group, Inc., 1997 – present

Shareholder, Foster Group, Inc., 1998 - present

### **Professional Designations**

Certified Financial Planner (CFP®) - To earn CFP® certification, current applicants must have a bachelor's degree from an accredited college or university, must pass the comprehensive CFP® Certification Examination, pass CFP Board's *Fitness Standards for Candidates and Registrants*, agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*. In addition, the CFP Board requires applicants to have three years of full-time relevant personal financial planning experience. As well as, keep current with the annual certification fee and complete 30 hours of continuing education requirements every two years.

## **Item 3: Disciplinary Information**

Mark Alan Stadtlander 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**

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

Mr. Stadtlander is also a shareholder and sits on the Board of Directors of Orchestrate, LLC. Orchestrate, LLC is a privately held company that develops and sells software applications that aid in processing workflow through a client database.

## **Item 5: Additional Compensation**

Mark Alan Stadtlander 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. Foster group has adopted an incentive plan to increase its assets under management.

Mr. Stadtlander may also receive compensation and/or earnings from his participation in Orchestrate, LLC. The total compensation, earnings, and/or time involved in this activity is less than ten percent of his overall compensation, earnings, and/or time with the Foster Group.

## **Item 6: Supervision**

As Chief Executive Officer (CEO), Gerald R. Foster, 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.

The CEO is responsible for supervising Mr. Stadtlander's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Stadtlander 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).

## **Item 7: Requirements for State-Registered Advisers**

State registered investment advisory representatives are required to disclose certain disciplinary events. Mark Alan Stadtlander has not been involved in any such event and therefore this Item is not applicable.

# Foster Group, Inc.

## Part 2B of Form ADV: Brochure Supplement

### Item 1: Cover Page

#### ***Philip Matthew Kruzan***

Foster Group, Inc.  
1001 Grand Ave.  
West Des Moines, IA 50265  
515-226-9000  
[www.Fostergrp.com](http://www.Fostergrp.com)

This Brochure Supplement provides information about Philip Matthew Kruzan that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Mark Stadtlander, Chief Compliance Officer, 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 Philip Matthew Kruzan is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 1, 2011

## **Item 2: Educational Background and Business Experience**

**Philip Matthew Kruzan, CFP®**

Born 1964

### **Educational background**

B.B.A. Finance, Iowa State University, Ames, Iowa, 1986

### **Business Experience**

Shareholder, Foster Group, Inc., 2003 – present

Advisor, Foster Group, Inc., 2008 - present

Director of Financial Planning, Foster Group, Inc., 1997 – 2007

### **Professional Designations**

Certified Financial Planner (CFP®) - To earn CFP® certification, current applicants must have a bachelor's degree from an accredited college or university, must pass the comprehensive CFP® Certification Examination, pass CFP Board's *Fitness Standards for Candidates and Registrants*, agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*. In addition, the CFP Board requires applicants to have three years of full-time relevant personal financial planning experience. As well as, keep current with the annual certification fee and complete 30 hours of continuing education requirements every two years.

## **Item 3: Disciplinary Information**

Philip Matthew Kruzan 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**

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

Mr. Kruzan is also a shareholder of Orchestrate, LLC. Orchestrate, LLC is a privately held company that develops and sells software applications that aid in processing workflow through a client database.

## **Item 5: Additional Compensation**

Philip Matthew Kruzan 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. Foster group has adopted an incentive plan to increase its assets under management.

Mr. Kruzan may also receive earnings from his participation in Orchestrate, LLC. The total earnings and/or time involved in this activity is less than ten percent of his overall compensation, earnings, and/or time with the Foster Group.

## **Item 6: Supervision**

As Chief Executive Officer (CEO), Gerald R. Foster, 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.

Mark Stadtlander, Foster Group's Chief Compliance Officer, is responsible for supervising Mr. Kruzan's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Kruzan or your account, you are asked to contact Mr. Stadtlander by calling (515)226-9000 or email him at Marks@fostergrp.com.

## **Item 7: Requirements for State-Registered Advisers**

State registered investment advisory representatives are required to disclose certain disciplinary events. Philip Matthew Kruzan has not been involved in any such event and therefore this Item is not applicable.



# Foster Group, Inc.

## Part 2B of Form ADV: Brochure Supplement

### Item 1: Cover Page

***Kent Allen Kramer***

Foster Group, Inc.  
1001 Grand Ave.  
West Des Moines, IA 50265  
515-226-9000  
[www.Fostergrp.com](http://www.Fostergrp.com)

This Brochure Supplement provides information about Kent Allen Kramer that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Mark Stadtlander, Chief Compliance Officer, 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 Kent Allen Kramer is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 1, 2011

## **Item 2: Educational Background and Business Experience**

**Kent Allen Kramer, CFP®**

Born 1961

### **Educational background**

B.B.A. Finance, University of Iowa, Iowa City, Iowa, 1984

### **Business Experience**

Shareholder, Foster Group, Inc., 2005 – present

Advisor, Foster Group, Inc., 2008 - present

Lead Planner, Foster Group, Inc., 2001 – 2007

### **Professional Designations**

Certified Financial Planner (CFP®) - To earn CFP® certification, current applicants must have a bachelor's degree from an accredited college or university, must pass the comprehensive CFP® Certification Examination, pass CFP Board's *Fitness Standards for Candidates and Registrants*, agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*. In addition, the CFP Board requires applicants to have three years of full-time relevant personal financial planning experience. As well as, keep current with the annual certification fee and complete 30 hours of continuing education requirements every two years.

## **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.

Mr. Kramer is also a shareholder of Orchestrate, LLC. Orchestrate, LLC is a privately held company that develops and sells software applications that aid in processing workflow through a client database.

## **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. Foster group has adopted an incentive plan to increase its assets under management.

Mr. Kramer may also receive earnings from his participation in Orchestrate, LLC. The total earnings and/or time involved in this activity is less than ten percent of his overall compensation, earnings, and/or time with the Foster Group.

## **Item 6: Supervision**

As Chief Executive Officer (CEO), Gerald R. Foster, 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.

Mark Stadtlander, Foster Group's Chief Compliance Officer, 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. Stadtlander by calling (515)226-9000 or email him at Marks@fostergrp.com.

## **Item 7: Requirements for State-Registered Advisers**

State registered investment advisory representatives are required to disclose certain disciplinary events. Kent Allen Kramer has not been involved in any such event and therefore this Item is not applicable.

# Foster Group, Inc.

## Part 2B of Form ADV: Brochure Supplement

### Item 1: Cover Page

#### ***Edward William Green***

Foster Group, Inc.  
1001 Grand Ave.  
West Des Moines, IA 50265  
515-226-9000  
[www.Fostergrp.com](http://www.Fostergrp.com)

This Brochure Supplement provides information about Edward William Green that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Mark Stadtlander, Chief Compliance Officer, 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 Edward William Green is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 1, 2011

## **Item 2: Educational Background and Business Experience**

**Edward William Green, CFP®, CHFC®, AIF®**

Born 1958

### **Educational background**

No formal education after high School

### **Business Experience**

Shareholder, Foster Group, Inc., 2005 - present

Portfolio Manager, Foster Group, Inc., 1999 – Present

### **Professional Designations**

Certified Financial Planner (CFP®) - To earn CFP® certification, current applicants must have a bachelor's degree from an accredited college or university, must pass the comprehensive CFP® Certification Examination, pass CFP Board's *Fitness Standards for Candidates and Registrants*, agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*. In addition, the CFP Board requires applicants to have three years of full-time relevant personal financial planning experience. As well as, keep current with the annual certification fee and complete 30 hours of continuing education requirements every two years.

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 nine 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 two 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.

### **Item 3: Disciplinary Information**

Edward William Green 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**

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

Mr. Green is also a shareholder of Orchestrate, LLC. Orchestrate, LLC is a privately held company that develops and sells software applications that aid in processing workflow through a client database.

### **Item 5: Additional Compensation**

Edward William Green 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. Foster group has adopted an incentive plan to increase its assets under management.

Mr. Green may also receive earnings from his participation in Orchestrate, LLC. The total earnings and/or time involved in this activity is less than ten percent of his overall compensation, earnings, and/or time with the Foster Group.

## **Item 6: Supervision**

As Chief Executive Officer (CEO), Gerald R. Foster, 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.

Mark Stadtlander, Foster Group's Chief Compliance Officer, is responsible for supervising Mr. Green's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Green or your account, you are asked to contact Mr. Stadtlander by calling (515)226-9000 or email him at Marks@fostergrp.com.

## **Item 7: Requirements for State-Registered Advisers**

State registered investment advisory representatives are required to disclose certain disciplinary events. Edward William Green has not been involved in any such event and therefore this Item is not applicable.

# Foster Group, Inc.

## Part 2B of Form ADV: Brochure Supplement

### Item 1: Cover Page

#### ***Reed Roger Rinderknecht***

Foster Group, Inc.  
1001 Grand Ave.  
West Des Moines, IA 50265  
515-226-9000  
[www.Fostergrp.com](http://www.Fostergrp.com)

This Brochure Supplement provides information about Reed Roger Rinderknecht that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Mark Stadtlander, Chief Compliance Officer, 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 Reed Roger Rinderknecht is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 1, 2011



## **Item 2: Educational Background and Business Experience**

**Reed Roger Rinderknecht, CFP®**

Born 1970

### **Educational background**

B.A. Finance, University of Iowa, Iowa City, Iowa, 1992

### **Business Experience**

Shareholder, Foster Group, Inc., 2003 - present

Advisor, Foster Group, Inc., 2008 - present

Director of Client Relations, Foster Group, Inc., 2006 - 2007

Director of Marketing, Foster Group, Inc., 1997 – 2005

### **Professional Designations**

Certified Financial Planner (CFP®) - To earn CFP® certification, current applicants must have a bachelor's degree from an accredited college or university, must pass the comprehensive CFP® Certification Examination, pass CFP Board's *Fitness Standards for Candidates and Registrants*, agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*. In addition, the CFP Board requires applicants to have three years of full-time relevant personal financial planning experience. As well as, keep current with the annual certification fee and complete 30 hours of continuing education requirements every two years.

## **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.

Mr. Rinderknecht is also a shareholder of Orchestrate, LLC. Orchestrate, LLC is a privately held company that develops and sells software applications that aid in processing workflow through a client database.

## **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. Foster group has adopted an incentive plan to increase its assets under management.

Mr. Rinderknecht may also receive earnings from his participation in Orchestrate, LLC. The total earnings and/or time involved in this activity is less than ten percent of his overall compensation, earnings, and/or time with the Foster Group.

## **Item 6: Supervision**

As Chief Executive Officer (CEO), Gerald R. Foster, 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.

Mark Stadtlander, Foster Group's Chief Compliance Officer, 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. Stadtlander by calling (515)226-9000 or email him at [Marks@fostergrp.com](mailto:Marks@fostergrp.com).

## **Item 7: Requirements for State-Registered Advisers**

State registered investment advisory representatives are required to disclose certain disciplinary events. Reed Roger Rinderknecht has not been involved in any such event and therefore this Item is not applicable.

# Foster Group, Inc.

## Part 2B of Form ADV: Brochure Supplement

### Item 1: Cover Page

***Gregory John Olsen***

Foster Group, Inc.  
1001 Grand Ave.  
West Des Moines, IA 50265  
515-226-9000  
[www.Fostergrp.com](http://www.Fostergrp.com)

This Brochure Supplement provides information about Gregory John Olsen that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Mark Stadtlander, Chief Compliance Officer, 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 Gregory John Olsen is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 1, 2011

## **Item 2: Educational Background and Business Experience**

**Gregory John Olsen, CFP®**

Born 1977

### **Educational background**

B.A. Management Finance, Simpson College, Indianola, Iowa, 2000

### **Business Experience**

Shareholder, Foster Group, Inc., 2006 – present

Business Development, Foster Group, Inc., 2008 - present

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®) - To earn CFP® certification, current applicants must have a bachelor's degree from an accredited college or university, must pass the comprehensive CFP® Certification Examination, pass CFP Board's *Fitness Standards for Candidates and Registrants*, agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*. In addition, the CFP Board requires applicants to have three years of full-time relevant personal financial planning experience. As well as, keep current with the annual certification fee and complete 30 hours of continuing education requirements every two years.

### **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.

Mr. Olsen is also a shareholder of Orchestrate, LLC. Orchestrate, LLC is a privately held company that develops and sells software applications that aid in processing workflow through a client database.

### **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. Foster group has adopted an incentive plan to increase its assets under management.

Mr. Olsen may also receive earnings from his participation in Orchestrate, LLC. The total earnings and/or time involved in this activity is less than ten percent of his overall compensation, earnings, and/or time with the Foster Group.

### **Item 6: Supervision**

As Chief Executive Officer (CEO), Gerald R. Foster, 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.

Mark Stadtlander, Foster Group's Chief Compliance Officer, 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 Mr. Stadtlander by calling (515)226-9000 or email him at Marks@fostergrp.com.

## **Item 7: Requirements for State-Registered Advisers**

State registered investment advisory representatives are required to disclose certain disciplinary events. Gregory John Olsen has not been involved in any such event and therefore this Item is not applicable.

# Foster Group, Inc.

## Part 2B of Form ADV: Brochure Supplement

### Item 1: Cover Page

#### ***Martha Jane Gribble***

Foster Group, Inc.  
1001 Grand Ave.  
West Des Moines, IA 50265  
515-226-9000  
[www.Fostergrp.com](http://www.Fostergrp.com)

This Brochure Supplement provides information about Martha Jane Gribble that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Mark Stadtlander, Chief Compliance Officer, 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 Martha Jane Gribble is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 1, 2011



## **Item 2: Educational Background and Business Experience**

**Martha Jane Gribble**

Born 1948

### **Educational background**

B.A. Education, St. Olaf College, Northfield, Minnesota, 1970

### **Business Experience**

Advisor, Foster Group, Inc., 2006 – Present

Planner, Foster Group, Inc., 2002-2006

## **Item 3: Disciplinary Information**

Martha Jane Gribble 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**

Martha Jane Gribble 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**

Martha Jane Gribble 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. Foster group has adopted an incentive plan to increase its assets under management.

## **Item 6: Supervision**

As Chief Executive Officer (CEO), Gerald R. Foster, 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.

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

## **Item 7: Requirements for State-Registered Advisers**

State registered investment advisory representatives are required to disclose certain disciplinary events. Martha Jane Gribble has not been involved in any such event and therefore this Item is not applicable.

# Foster Group, Inc.

## Part 2B of Form ADV: Brochure Supplement

### Item 1: Cover Page

#### ***Joseph Clarence Bantz***

Foster Group, Inc.  
1001 Grand Ave.  
West Des Moines, IA 50265  
515-226-9000  
[www.Fostergrp.com](http://www.Fostergrp.com)

This Brochure Supplement provides information about Joseph Clarence Bantz that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Mark Stadtlander, Chief Compliance Officer, 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 Joseph Clarence Bantz is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 1, 2011

## **Item 2: Educational Background and Business Experience**

**Joseph Clarence Bantz, CFP®**

Born 1966

### **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**

Advisor, Foster Group, Inc., 2006 - present

Planner, Foster Group, Inc., 2003 – 2006

### **Professional Designations**

Certified Financial Planner (CFP®) - To earn CFP® certification, current applicants must have a bachelor's degree from an accredited college or university, must pass the comprehensive CFP® Certification Examination, pass CFP Board's *Fitness Standards for Candidates and Registrants*, agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*. In addition, the CFP Board requires applicants to have three years of full-time relevant personal financial planning experience. As well as, keep current with the annual certification fee and complete 30 hours of continuing education requirements 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.

As a former mathematics teacher, Mr. Bantz periodically teaches an algebra class at a local university.

### **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. Foster group has adopted an incentive plan to increase its assets under management.

Mr. Bantz also receives compensation for periodically teaching an algebra class at a local university. The total compensation and/or time involved in this activity is less than ten percent of his overall compensation and/or time with the Foster Group.

### **Item 6: Supervision**

As Chief Executive Officer (CEO), Gerald R. Foster, 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.

Mark Stadtlander, Foster Group's Chief Compliance Officer, 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. Stadtlander by calling (515)226-9000 or email him at Marks@fostergrp.com.

### **Item 7: Requirements for State-Registered Advisers**

State registered investment advisory representatives are required to disclose certain disciplinary events. Joseph Clarence Bantz has not been involved in any such event and therefore this Item is not applicable.

# Foster Group, Inc.

## Part 2B of Form ADV: Brochure Supplement

### Item 1: Cover Page

#### ***Ross Benjamin Polking***

Foster Group, Inc.  
1001 Grand Ave.  
West Des Moines, IA 50265  
515-226-9000  
[www.Fostergrp.com](http://www.Fostergrp.com)

This Brochure Supplement provides information about Ross Benjamin Polking that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Mark Stadtlander, Chief Compliance Officer, 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 Ross Benjamin Polking is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 1, 2011

## **Item 2: Educational Background and Business Experience**

**Ross Benjamin Polking, CFP®**

Born 1976

### **Educational background**

B.A. Marketing, Wartburg College, Waverly, Iowa, 1999

B.A. Management, Wartburg College, Waverly, Iowa, 1999

Masters of Business Administration, Drake University, Des Moines Iowa, 2003

### **Business Experience**

Advisor, Foster Group, Inc., 2009 - present

Planner, Foster Group, Inc., 2006 - 2009

### **Professional Designations**

Certified Financial Planner (CFP®) - To earn CFP® certification, current applicants must have a bachelor's degree from an accredited college or university, must pass the comprehensive CFP® Certification Examination, pass CFP Board's *Fitness Standards for Candidates and Registrants*, agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*. In addition, the CFP Board requires applicants to have three years of full-time relevant personal financial planning experience. As well as, keep current with the annual certification fee and complete 30 hours of continuing education requirements every two years.

## **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. Foster group has adopted an incentive plan to increase its assets under management.

## **Item 6: Supervision**

As Chief Executive Officer (CEO), Gerald R. Foster, 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.

Mark Stadtlander, Foster Group's Chief Compliance 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. Stadtlander by calling (515)226-9000 or email him at Marks@fostergrp.com.

## **Item 7: Requirements for State-Registered Advisers**

State registered investment advisory representatives are required to disclose certain disciplinary events. Ross Benjamin Polking has not been involved in any such event and therefore this Item is not applicable.

# Foster Group, Inc.

## Part 2B of Form ADV: Brochure Supplement

### Item 1: Cover Page

#### ***Bradley Dean Rempe***

Foster Group, Inc.  
1001 Grand Ave.  
West Des Moines, IA 50265  
515-226-9000  
[www.Fostergrp.com](http://www.Fostergrp.com)

This Brochure Supplement provides information about Bradley Dean Rempe that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Mark Stadtlander, Chief Compliance Officer, 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 Bradley Dean Rempe is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 1, 2011

## **Item 2: Educational Background and Business Experience**

**Bradley Dean Rempe, CFP®**

Born 1971

### **Educational background**

B.A. Accounting, Central College, Pella, Iowa, 1994

### **Business Experience**

Advisor, Foster Group, Inc., 2010 - present

Planner, Foster Group, Inc., 2007 - 2010

Finance Director, Whirlpool Corporation, 2001 – 2007

### **Professional Designations**

Certified Financial Planner (CFP®) - To earn CFP® certification, current applicants must have a bachelor's degree from an accredited college or university, must pass the comprehensive CFP® Certification Examination, pass CFP Board's *Fitness Standards for Candidates and Registrants*, agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*. In addition, the CFP Board requires applicants to have three years of full-time relevant personal financial planning experience. As well as, keep current with the annual certification fee and complete 30 hours of continuing education requirements every two years.

## **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 or any other business activity, 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. Foster group has adopted an incentive plan to increase its assets under management.

## **Item 6: Supervision**

As Chief Executive Officer (CEO), Gerald R. Foster, 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.

Mark Stadtlander, Foster Group's Chief Compliance Officer, 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. Stadtlander by calling (515)226-9000 or email him at Marks@fostergrp.com.

## **Item 7: Requirements for State-Registered Advisers**

State registered investment advisory representatives are required to disclose certain disciplinary events. Bradley Dean Rempe has not been involved in any such event and therefore this Item is not applicable.

# Foster Group, Inc.

## Part 2B of Form ADV: Brochure Supplement

### Item 1: Cover Page

#### ***Bartholomew Allen Banwart***

Foster Group, Inc.  
1001 Grand Ave.  
West Des Moines, IA 50265  
515-226-9000  
[www.Fostergrp.com](http://www.Fostergrp.com)

This Brochure Supplement provides information about Bartholomew Allen Banwart that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Mark Stadtlander, Chief Compliance Officer, 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 Bartholomew Allen Banwart is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 1, 2011

## **Item 2: Educational Background and Business Experience**

**Bartholomew Allen Banwart, CFP®, CPA**

Born 1977

### **Educational background**

B.A. Accounting, Northwestern College, Orange City, Iowa, 2000

### **Business Experience**

Portfolio Analyst, Foster Group, Inc., 2006 – Present

Auditor, Short & Company CPA, PLC, 2002 - 2006

### **Professional Designations**

Certified Financial Planner (CFP®) - To earn CFP® certification, current applicants must have a bachelor's degree from an accredited college or university, must pass the comprehensive CFP® Certification Examination, pass CFP Board's *Fitness Standards for Candidates and Registrants*, agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*. In addition, the CFP Board requires applicants to have three years of full-time relevant personal financial planning experience. As well as, keep current with the annual certification fee and complete 30 hours of continuing education requirements every two years.

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*.

### **Item 3: Disciplinary Information**

Bartholomew Allen Banwart 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**

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

As a CPA, Mr. Banwart also engages in the preparation and filing of individual tax returns. This business is not conducted as a service offering of the Foster Group, Inc.

### **Item 5: Additional Compensation**

Bartholomew Allen Banwart 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. Foster group has adopted an incentive plan to increase its assets under management.

Mr. Banwart also receives compensation for the preparation and filing of tax returns. The total compensation and/or time involved in this activity is less than ten percent of his overall compensation and/or time with the Foster Group.

## **Item 6: Supervision**

As Chief Executive Officer (CEO), Gerald R. Foster, 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.

Mark Stadtlander, Foster Group's Chief Compliance Officer, is responsible for supervising Mr. Banwart's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Banwart or your account, you are asked to contact Mr. Stadtlander by calling (515)226-9000 or email him at Marks@fostergrp.com.

## **Item 7: Requirements for State-Registered Advisers**

State registered investment advisory representatives are required to disclose certain disciplinary events. Bartholomew Allen Banwart has not been involved in any such event and therefore this Item is not applicable.



# Foster Group, Inc.

## Part 2B of Form ADV: Brochure Supplement

### Item 1: Cover Page

#### *Jonathan Michael Evans*

Foster Group, Inc.  
1001 Grand Ave.  
West Des Moines, IA 50265  
515-226-9000  
[www.Fostergrp.com](http://www.Fostergrp.com)

This Brochure Supplement provides information about Jonathan Michael Evans that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Mark Stadtlander, Chief Compliance Officer, 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 Jonathan Michael Evans is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 1, 2011

## **Item 2: Educational Background and Business Experience**

**Jonathan Michael Evans, CFP®**

Born 1984

### **Educational background**

B.A. Finance, Bethel University, St. Paul, Minnesota, 2007

### **Business Experience**

Associate Advisor, Foster Group, Inc., 2010 - present

Planner, Foster Group, Inc., 2007 – 2010

### **Professional Designations**

Certified Financial Planner (CFP®) - To earn CFP® certification, current applicants must have a bachelor's degree from an accredited college or university, must pass the comprehensive CFP® Certification Examination, pass CFP Board's *Fitness Standards for Candidates and Registrants*, agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*. In addition, the CFP Board requires applicants to have three years of full-time relevant personal financial planning experience. As well as, keep current with the annual certification fee and complete 30 hours of continuing education requirements every two years.

## **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. Foster group has adopted an incentive plan to increase its assets under management.

## **Item 6: Supervision**

As Chief Executive Officer (CEO), Gerald R. Foster, 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.

Mark Stadtlander, Foster Group's Chief Compliance 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. Stadtlander by calling (515)226-9000 or email him at Marks@fostergrp.com.

## **Item 7: Requirements for State-Registered Advisers**

State registered investment advisory representatives are required to disclose certain disciplinary events. Jonathan Michael Evans has not been involved in any such event and therefore this Item is not applicable.

# Foster Group, Inc.

## Part 2B of Form ADV: Brochure Supplement

### Item 1: Cover Page

***Kate P Juelfs***

Foster Group, Inc.  
1001 Grand Ave.  
West Des Moines, IA 50265  
515-226-9000  
[www.Fostergrp.com](http://www.Fostergrp.com)

This Brochure Supplement provides information about Kate P Juelfs that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Mark Stadtlander, Chief Compliance Officer, 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 Kate P Juelfs is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 1, 2011

## **Item 2: Educational Background and Business Experience**

### **Kate P Juelfs**

Born 1980

#### **Educational background**

Mrs. Juelfs has not completed her formal education after high school. She is currently enrolled and pursuing her Bachelor of Science degree in Financial Management from Upper Iowa University.

#### **Business Experience**

Associate Advisor, Foster Group, Inc., 2011 – Present

Broker Dealer Financial Service Corp., 2006 - 2011

## **Item 3: Disciplinary Information**

Kate P 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 P 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 P 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. Foster group has adopted an incentive plan to increase its assets under management.

## **Item 6: Supervision**

As Chief Executive Officer (CEO), Gerald R. Foster, 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.

Mark Stadtlander, Foster Group's Chief Compliance Officer, 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. Stadtlander by calling (515)226-9000 or email him at Marks@fostergrp.com.

## **Item 7: Requirements for State-Registered Advisers**

State registered investment advisory representatives are required to disclose certain disciplinary events. Kate P Juelfs has not been involved in any such event and therefore this Item is not applicable.

# Foster Group, Inc.

## Part 2B of Form ADV: Brochure Supplement

### Item 1: Cover Page

#### ***Marcus Lee Iwig***

Foster Group, Inc.  
1001 Grand Ave.  
West Des Moines, IA 50265  
515-226-9000  
[www.Fostergrp.com](http://www.Fostergrp.com)

This Brochure Supplement provides information about Marcus Lee Iwig that supplements Foster Group, Inc.'s Form ADV, Part 2A Brochure. You should have received a copy of that brochure. Please contact Mark Stadtlander, Chief Compliance Officer, 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 Marcus Lee Iwig is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 1, 2011

## **Item 2: Educational Background and Business Experience**

**Marcus Lee Iwig, CPA**

Born 1981

### **Educational background**

Masters of Accounting, Iowa State University, Ames, Iowa, 2005

B.S. Accounting, Iowa State University, Ames, Iowa, 2004

### **Business Experience**

Associate Advisor, Foster Group, Inc., 2011 - present

Investment Accountant, Farm Bureau Financial Services, Inc., 2007 – 2011

Tax Consultant, Deloitte Tax, 2006 – 2007

Auditor I, Deloitte, 2005 - 2006

### **Professional Designations**

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*.



### **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. Foster group has adopted an incentive plan to increase its assets under management.

### **Item 6: Supervision**

As Chief Executive Officer (CEO), Gerald R. Foster, 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.

Mark Stadtlander, Foster Group's Chief Compliance Officer, 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. Stadtlander by calling (515)226-9000 or email him at [Marks@fostergrp.com](mailto:Marks@fostergrp.com).

## **Item 7: Requirements for State-Registered Advisers**

State registered investment advisory representatives are required to disclose certain disciplinary events. Marcus Lee Iwig has not been involved in any such event and therefore this Item is not applicable.

