



FOSTER GROUP

PART 2B FORM ADV:
BROCHURE SUPPLEMENT

03-26-2014

Item 1: COVER PAGE

FOSTER GROUP

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www.fostergrp.com

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.



MARK ALAN STADTLANDER, CFP®

Year of Birth: 1952

ITEM 2: EDUCATIONATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Educational Background: B.S. Education, Northwestern College, Orange City, Iowa, 1974

Business Experience: Chief Executive Officer, Foster Group, Inc., 2013 – Present; President and Chief Compliance Officer, Foster Group, Inc., 1997 – 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 certificants to have three years of full-time relevant personal financial planning experience, to complete 30 hours of continuing education requirements every two years and to keep current with the bi-annual certification fee.

ITEM 3: DISCIPLINARY INFORMATION

Mark Alan Stadlander 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.

ITEM 4: OTHER BUSINESS ACTIVITIES

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

Mr. Stadlander 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 Stadlander 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.

Mr. Stadlander 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), Mark A. Stadlander, 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 Chairman of the Board is responsible for supervising Mr. Stadlander's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Stadlander or your account, you are asked to contact Gerald Foster by calling (515)226-9000 or email him at Jerryf@fostergroup.com.



ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISORS

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.



PHILIP MATTHEW KRUZAN, CFP®

Year of Birth: 1964

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Educational Background: B.B.A. Finance, Iowa State University, Ames, Iowa, 1986

Business Experience: Lead Advisor, Foster Group, Inc., 2008 – Present; Director of Financial Planning, Foster Group, Inc., 1994-2007

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 certificants to have three years of full-time relevant personal financial planning experience, to complete 30 hours of continuing education requirements every two years and to keep current with the bi-annual certification fee.

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.

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.

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), Mark A. Stadtlander, 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 Advisory Services Group Leader, 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. Olsen by calling (515)226-9000 or email him at Bucko@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.



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: Co-Chief Investment Officer, Foster Group, Inc., 2013 – Present; Lead 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 certificants to have three years of full-time relevant personal financial planning experience, to complete 30 hours of continuing education requirements every two years and to keep current with the bi-annual certification fee.

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

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.

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.

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

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Gregory Olsen, Foster Group's Advisory Services Group Leader, 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.

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.



EDWARD WILLIAM GREEN, CFP®, CHFC®, AIF®

Year of Birth: 1958

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Educational Background: No formal education after high school.

Business Experience: Co-Chief Investment Officer, Foster Group, Inc., 2013 - Present; Lead Advisor, Foster Group, Inc., 2001 – Present; Portfolio Manager, Foster Group, Inc., 1999 – 2012

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 certificants to have three years of full-time relevant personal financial planning experience, to complete 30 hours of continuing education requirements every two years and to keep current with the bi-annual certification fee.

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.

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.

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), Mark A. Stadlander, 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 Advisory Services Group Leader, 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. Olsen by calling (515)226-9000 or email him at Bucko@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.



REED ROGER RINDERKNECHT, CFP®

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: Lead 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 certificants to have three years of full-time relevant personal financial planning experience, to complete 30 hours of continuing education requirements every two years and to keep current with the bi-annual certification fee.

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.

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

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), Mark A. Stadtlander, 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 Advisory Services Group Leader, 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. Olsen by calling (515)226-9000 or email him at Bucko@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.



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: Advisory Services Group Leader, Foster Group, Inc. 2014 – Present; Chief Marketing Officer, Foster Group, Inc., 2013; Lead Advisor, Foster Group, Inc., 2006 – Present; 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®) - 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 certificants to have three years of full-time relevant personal financial planning experience, to complete 30 hours of continuing education requirements every two years and to keep current with the bi-annual certification fee.

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.

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.

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

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Mark Stadtlander, Foster Group's CEO, 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.



MARTHA JANE GRIBBLE

Year of Birth: 1948

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Educational Background: B.A. Education, St. Olaf College, Northfield, Minnesota, 1970

Business Experience: Lead 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.

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.

ITEM 6: SUPERVISION

As Chief Executive Officer (CEO), Mark A. Stadtlander, 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 Advisory Services Group Leader, 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. Olsen by calling (515)226-9000 or email him at Bucko@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.



JOSEPH CLARENCE BANTZ, CFP®, AIF®

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: Lead 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 certificants to have three years of full-time relevant personal financial planning experience, to complete 30 hours of continuing education requirements every two years and to keep current with the bi-annual certification fee.

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

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.

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.

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), Mark A. Stadlander, 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.

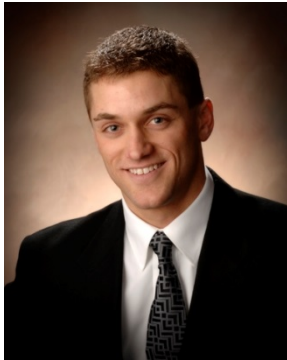
Gregory Olsen, Foster Group's Advisory Services Group Leader, is responsible for supervising Mr. Bantz's advisory



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. Olsen by calling (515)226-9000 or email him at Bucko@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.



ROSS BENJAMIN POLKING, CFP®, AIF®

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

Business Experience: Lead 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 certificants to have three years of full-time relevant personal financial planning experience, to complete 30 hours of continuing education requirements every two years and to keep current with the bi-annual certification fee.

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

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.

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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Gregory Olsen, Foster Group's Advisory Services Group Leader, 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. Olsen by calling (515)226-9000 or email him at Bucko@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.



SCOTT JAMES SNYDER, CFP®, CFA®, CIMA®, JD

Year of Birth: 1967

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Educational Background: BBA in Finance, George Washington University (1989); Juris Doctorate, University of Iowa College of Law (1995)

Business Experience: Lead Advisor, Foster Group, Inc. 2013 – Present, Financial Advisor, Wells Fargo Advisors, 2011 – 2013; Senior Portfolio Manager/Vice President Wells Fargo Private Bank, 1997 – 2011

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 certificants to have three years of full-time relevant personal financial planning experience, to complete 30 hours of continuing education requirements every two years and to keep current with the bi-annual certification fee.

Chartered Financial Analyst (CFA®) - To earn the CFA® certification, current applicants must have a bachelor's degree from an accredited institution, must complete the three levels and corresponding exams of the CFA Program, become a member of CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct, and apply for membership to a local CFA member society. In addition, the CFA Institute requires certificants to have four years of professional work experience in investment decision making, to complete 20 hours of continuing education requirements annually, and to keep current with the annual certification fee.

Certified Investment Management Analyst (CIMA®) – To earn the CIMA® certification, current applicants must pass a Qualification Examination, complete a one week Registered Education Program, successfully pass the Certification Examination, and agree to adherence to the Investment Management Consultants Association's (IMCA®) Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. In addition, IMCA® requires certificants to have three years of financial services work experience, no disclosed criminal and/or regulatory actions, to complete 40 hours of continuing education requirements every two years, and to keep current with the bi-annual certification fee.

ITEM 3: DISCIPLINARY INFORMATION

Scott James Snyder 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.

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Scott James Snyder 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), Mark A. Stadtlander, 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 Advisory Services Group Leader, is responsible for supervising Mr. Snyder's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mr. Snyder or your account, you are asked to contact Mr. Olsen by calling (515)226-9000 or email him at Bucko@fostergrp.com.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

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



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: Lead 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 certificants to have three years of full-time relevant personal financial planning experience, to complete 30 hours of continuing education requirements every two years and to keep current with the bi-annual certification fee.

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.

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.

Mr. Rempe is a minority shareholder in HGR Farm, L.L.C. This family owned corporation is an active farming operation near Pella, Iowa.

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.

Mr. Rempe may also receive compensation from, HGR Farm, L.L.C. Total income 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), Mark A. Stadlander, 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 Advisory Services Group Leader, 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. Olsen by calling (515)226-9000 or email him at Bucko@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.



BARTHOLOMEW ALLEN BANWART, CFP®, CPA

Year of Birth: 1977

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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 certificants to have three years of full-time relevant personal financial planning experience, to complete 30 hours of continuing education requirements every two years and to keep current with the bi-annual certification fee.

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.

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.

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), Mark A. Stadtlander, 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 Advisory Services Group Leader, 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. Olsen by calling (515)226-9000 or email him at Bucko@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.



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, Foster Group, Inc., 2012 – Present; Associate Advisor, Foster Group, Inc., 2010 – 2012; 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 certificants to have three years of full-time relevant personal financial planning experience, to complete 30 hours of continuing education requirements every two years and to keep current with the bi-annual certification fee.

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.

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

As Chief Executive Officer (CEO), Mark A. Stadlander, 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 Advisory Services Group Leader, 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. Olsen by calling (515)226-9000 or email him at Bucko@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.



KATE PATRICIA JUELFS

Year of Birth: 1980

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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 Lead, Foster Group, Inc., 2013 – Present; Associate Advisor, Foster Group, Inc., 2011 – 2013; Broker Dealer Financial Service Corp., 2006 - 2011

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.

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

As Chief Executive Officer (CEO), Mark A. Stadlander, 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 Advisory Services Group Leader, 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.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

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



MATTHEW JOHN ABELS

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: Advisor, Foster Group, Inc., 2013 – Present; Registered Representative, Packerland Brokerage Services, Inc., 2008 – 2013; Investment Adviser Representative, Packerland Brokerage Services, Inc., 2010 -2013; Representative, Abels Financial Services, 2008 – 2013; Underwriting Consultant, Principal Financial Group, 2004 -2008

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.

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.

Mr. Abels is a minority partner in MDT, L.L.C. This family owned partnership rents agricultural confinement buildings in Buffalo Center, Iowa.

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.

Mr. Abels may also receive compensation from, MDT LLC. Total income 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), Mark A. Stadlander, 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 Associate Adviser Lead, 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 Mrs. Juelfs by calling (515)226-9000 or email her at KateJ@fostergrp.com.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

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



MARCUS LEE IWIG, CFP®, CPA

Year of Birth: 1981

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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 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 certificants to have three years of full-time relevant personal financial planning experience, to complete 30 hours of continuing education requirements every two years and to keep current with the bi-annual certification fee.

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.

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

As Chief Executive Officer (CEO), Mark A. Stadlander, 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 Associate Adviser Lead, 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 Mrs. Juelfs by calling (515)226-9000 or email her at Katej@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.



KATHERINE ABBIE LAUER

Year of Birth: 1985

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Educational Background: Mrs. Lauer has not completed her formal education after high school.

Business Experience: Associate Advisor, Foster Group, Inc., 2012 – Present; Client Service Specialist, Foster Group, Inc., 2011 – 2012; Associate Financial Advisor, Signator Investors, Inc., 2010-2011; Administrative Assistant, Northwestern Mutual, 2010; Executive Administrative Assistant, Cambridge Investment Research, Inc., 2008-2009

ITEM 3: DISCIPLINARY INFORMATION

Katherine Abbie Lauer 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.

ITEM 4: OTHER BUSINESS ACTIVITIES

Katherine Abbie Lauer 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

Katherine Abbie Lauer 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), Mark A. Stadlander, 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 Associate Adviser Lead, is responsible for supervising Mrs. Lauer's advisory activities on behalf of Foster Group. If you have any questions or concerns about Mrs. Lauer or your account, you are asked to contact Mrs. Juelfs by calling (515)226-9000 or email her at Katej@fostergrp.com.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

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



ANDREW DOUGLAS FARMER

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: Associate Advisor, Foster Group, Inc., 2013 – Present; Business Development, Veridian Credit Union, 2012-2013; Indirect Lending, Veridian Credit Union 2006-2012; Client Services, Wells Fargo 2006

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.

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.

ITEM 6: SUPERVISION

As Chief Executive Officer (CEO), Mark A. Stadtlander, 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 Associate Adviser Lead, 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 Mrs. Juelfs by calling (515)226-9000 or email her at Katej@fostergrp.com.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

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