



Active Asset Management

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Active Asset Management

WE UTILIZE A RISK MANAGING PROCESS WHICH REVOLVES
AROUND THE CURRENT PHASE OF THE MARKET

The process of Active Asset Management allows us to manage risk based upon the concept of cash as a position. In a down market cycle, we increase the cash levels and thus reduce the risk exposure. Conversely, in an advancing market cycle we decrease the cash levels. This dynamic risk management approach employed by Foster Investment and Retirement Services offers the ability to change the cash position along with changing the allocation and mix as the business cycle evolves.

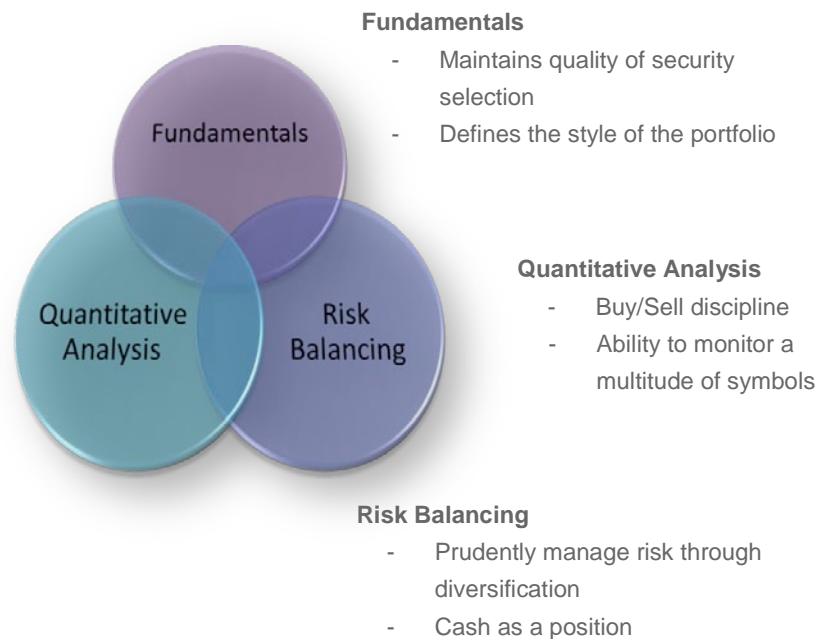
Our number one goal is to manage, protect, and grow our client's money. This means we follow a well proven, clearly defined process that relies on following our risk management system of Active Asset Management. This philosophy allows us to take calculated risks that will potentially benefit our clients in advancing or down market cycles. We don't sell 'the sizzle' or ride the latest market craze. We do not use predictive software; instead, we emphasize process over attitude or opinion.



“We rely on experience over emotional buying and rules over impulses. Our wealth management strategies can be very defensive in an attempt to protect when times are rough.”

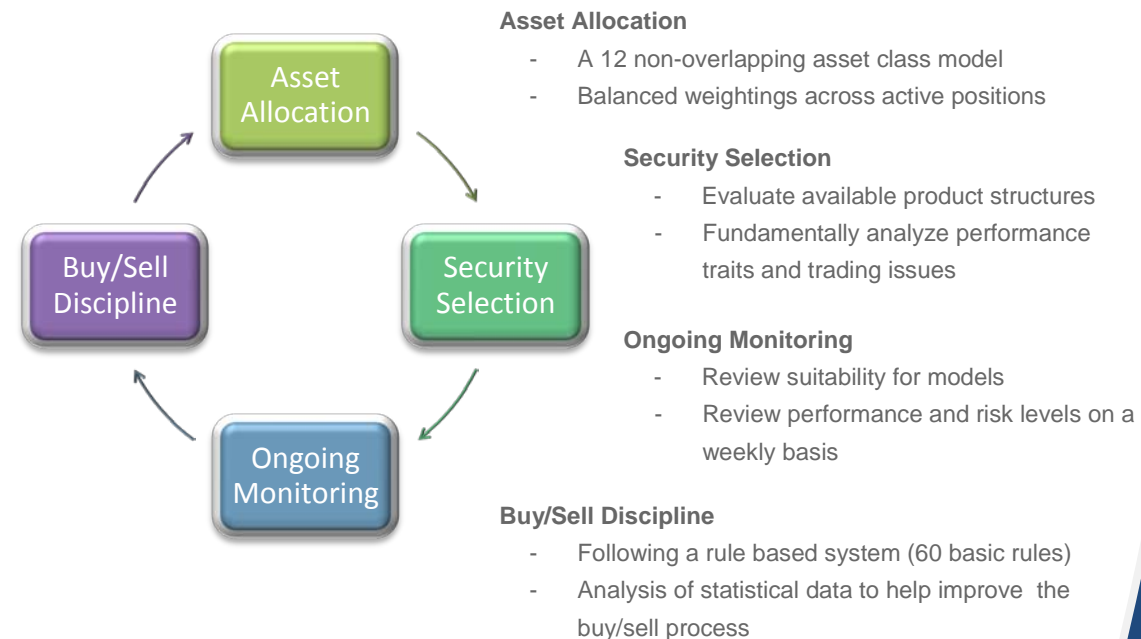
A SOLID BASE

Our Active Asset Management is constructed using three main concepts:



OUR 4-STEP PROCESS

Our Active Asset Management allows us to utilize a four step process based on client specifications:



OUR GOAL

The goal of the Active Asset Management process at Foster Investment and Retirement Services is to provide consistency and improve the performance of our portfolio management.

OUR MISSION

To build, manage, and preserve the wealth of our clients and help enhance the quality of their life.

OUR PHILOSOPHY

- Conflict-free, actionable investment guidance.
- Timely economic and market perspectives.
- Effective asset allocation positioning.
- An investment process based on fundamental, valuation, and technical analysis.
- Strong security-level due diligence.
- A sell discipline can limit loss and protect capital.
- Visibility into our process.
- Proactive management will outperform a buy and hold strategy.

Equity and Diversifying Assets

US Equity

Non-US
Equity

REIT's

Alternative
Investments

Large
Companies

Developed
Markets

Global
REIT's

Commodities

Medium-
sized
Companies

Emerging
Markets

Small
Companies

Bonds and Cash

US Bonds

International
Bonds

Cash

US
Aggregate
Bonds

Developed
Country
Bonds

US Money
Market

Inflation
Protected
Bonds (TIPS)

Emerging
Country
Bonds

ASSET ALLOCATION WITHIN ACTIVE ASSET MANAGEMENT

- We hold that building a portfolio begins with a sound, tested asset allocation process.
- We construct specific portfolios for each of the different themes using our overarching asset allocation process as our guide.
- We require all of our portfolios to be well diversified among non-correlated asset classes and broad investment types giving an optimal mix to meet investment objectives.
- We believe both strategic (long-term) and tactical (short-term) asset allocation can add value over time.

Client portfolios are created using our specific asset allocation process to build an active securities list.

The asset allocation breakdowns consist of:

- 100/0 equity*/bonds
- 80/20 equity*/bonds
- 60/40 equity*/bonds
- 40/60 equity*/bonds
- 20/80 equity*/bonds

*It should be noted that the percent equity stated above represents the maximum percentage of a portfolio's equity. The percent equity can fluctuate from 0 to the maximum value based on market conditions and risk exposure. See Active Asset Management.

We will then reallocate based on viability of the asset class or style in an attempt to add value or protect assets.



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