



Client Relationship Summary (Form CRS/Form ADV Part 3) March 26, 2024

1. Introduction

Foster & Motley, Inc. (FM) is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Investment advisory and brokerage services and fees differ, and it is important for retail investors to understand the differences. Free tools are available to research advisory firms at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers and investing.

2. Relationships and Services

What investment services and advice can you provide me?

Services: FM offers to retail investors, wealth management services, which is a combination of investment management and comprehensive financial planning.

FM's investment management service examines your current financial situation and financial goals, to understand your objectives, risk tolerance liquidity needs, time horizon, tax status, and any unique personal circumstances to develop your overall investment strategy. Generally, it is expected that your manageable financial assets are managed by us on a "discretionary" basis, meaning we are granted the authority by you to determine the securities or other assets to purchase or sell in the account. This discretion will remain in effect unless revoked by you or FM. We will monitor your managed account on an ongoing basis as part of our standard service. We will purchase and sell securities and other assets in your account consistent with your stated investment objectives, limitations, and restrictions. Investments consist mainly of stocks, bonds, mutual funds, exchange traded funds and alternatives. Under some circumstances we can provide standalone investment management advice.

FM's financial planning service includes but is not limited to, cash flow planning, retirement planning, tax analysis, college funding analysis, insurance needs and estate planning. Any planning requiring the use of an allied professional, such as an attorney or an accountant, is a separate cost determined and invoiced by the allied professional. Given the significant connection between planning and investment management, we recommend a comprehensive approach. Under some circumstances we can provide standalone financial planning advice.

Requirements to open a wealth management account: FM requires you to sign an agreement authorizing us to provide the services described above. The agreement can be revoked by either party at any time. FM's minimum account size for wealth management is \$2 million. There is a quarterly minimum fee of \$2,500 for this service. We will accept accounts of lower value at our discretion. (FM recommends you establish a brokerage account with Charles Schwab to maintain custody of clients' assets and to effect trades for your account.)

Additional Information: Please see Items 4 and 7 in our ADV Part 2A Brochure for additional details regarding our services. The ADV is available at the bottom of the Home page on our website at <https://www.fosterandmotley.com>.

Consider asking your adviser:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

3. Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Wealth management clients pay a fee based on a percentage of the value of the assets for which we provide services. Fees will generally be billed quarterly in advance at one fourth of the annual rate and are based on the market value of your account(s) as of the last business day of the preceding month. You may also pay additional charges imposed by custodians, other brokers, mutual funds and other third parties, such as brokerage commissions, transaction fees, custodial fees, margin fees, wire transfer and electronic transfer fees. We do not receive any portion of these commissions or fees. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Additional Information: Please see Item 5 in our ADV Part 2A Brochure for additional details regarding our fees. The ADV is available at the bottom of the Home page on our website at <https://www.fosterandmotley.com>.

Consider asking your adviser:

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser?

We are fiduciaries, meaning we are required to act in your best interest. We have a Code of Ethics describing our standards of business conduct as well as our fiduciary duties and potential conflicts of interest. All employees must comply with the Code.

How else does your firm make money and what conflicts of interest do you have?

FM is a “fee-only” adviser, meaning our only form of revenue are fees from clients. We cannot accept fees or compensation from commissions, referrals, financial products, etc.

As an investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the advice we provide you. Here are examples to help you understand what this means:

- The more assets we manage the greater our fee, therefore we have an incentive for you to increase assets in your account and add more clients.
- We may recommend ERISA (Employee Retirement Income Security Act) retirement assets, such as a 401K, be managed by FM, or that those assets be rolled into another retirement account such as an IRA, for FM to manage. Clients pay a fee to FM to have assets managed, as described above.

Additional information: Please refer to our ADV Part 2A Brochure for additional details regarding our conflicts of interest. The ADV is available at the bottom of the Home page on our website at <https://www.fosterandmotley.com>

Consider asking your adviser:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated with a combination of an agreed-upon fixed annual salary, an annual accomplishment-based bonus and basic employee benefits. Financial professionals also participate in a new business incentive program whereby the professional can be compensated for bringing a new client to the firm.

4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. Visit Investor.gov/CRS for free and simple search tools to research Foster & Motley and our financial professionals.

Consider asking your adviser:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

5. Additional Information

If you have any questions or concerns about our services, or if you wish to request a copy of our Form CRS (ADV Part 3), please contact Larry Bernhard, our Chief Compliance Officer, at 513-561-6640 or larry@fosterandmotley.com. Additional information is also available on the SEC’s website at <https://adviserinfo.sec.gov/firm/brochure/106905>.

Consider asking your adviser:

- Who is my primary contact person?
- Is he or she a representative of an investment adviser or broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?