

FORM ADV PART 2B  
BROCHURE SUPPLEMENT

**Juan C. Ros, CFP®**

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This brochure supplement provides information about Juan Carlos Ros that supplements the Forum Financial Management, LP brochure. You should have received a copy of that brochure. Contact us at 630-873-8520 if you did not receive Forum Financial Management, LP's brochure or if you have any questions about the contents of this supplement.

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

## Item 2 Educational Background and Business Experience

**Full Legal Name: Juan Carlos Ros, CFP®**

**Born:** 1968

### **Education Background:**

- Pennsylvania State University, State College, PA, BA Film and Video (Honors), 1988
- California Lutheran University, Thousand Oaks, CA, MBA Financial Planning emphasis, 2009

### **Business Experience:**

- Forum Financial Management, LP, Investment Adviser Representative, 10/2018 to Present
- Lamia Financial Group, Inc., Senior Advisor/VP, 2/2012 to 04/2019
- Ronald Reagan Presidential Foundation, Director of Development, 12/2008 to 12/2012
- The ALS Association, VP of Philanthropy, 1/2008 to 12/2008

### **Designation(s)/Certification(s):**

Juan Carlos Ros has earned the following designation(s)/certification(s) and is in good standing with the granting authority:

- Certified Exit Planning Advisor (CEPA®)
- Accredited Estate Planner (AEP®)
- Certified Financial Planner (CFP®)

Please refer to ADV Part 2B Appendix 1 for definitions of the above designations.

## Item 3 Disciplinary Information

Juan C. Ros has no reportable disciplinary history.

## Item 4 Other Business Activities

Juan C. Ros is an Editorial Board Member for the monthly publication, *Planned Giving Today*. Mr. Ros authors articles for *Planned Giving Today* and is compensated for these articles. Additionally, Mr. Ros is a faculty member for the American Institute for Philanthropic Studies at California State University Long Beach. Mr. Ros teaches a two-day financial planning module for students enrolled in the Certified Specialist in Planning Giving (CSPG) designation program.

Mr. Ros is the owner of Financially Zen, LLC. Through Financially Zen, Mr. Ros generates content for various social media outlets on general financial education and mindfulness practice topics. Additionally, Mr. Ros, creates virtual learning curriculum around these same topics. Financially Zen does not provide any investment advice, only general financial education is provided.

The fees earned by Mr. Ros in these outside business activities are separate and apart from the fees you pay our firm for advisory services. Mr. Ros allocates approximately 3%-4% of his professional time to these outside business activities.

## Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Ros's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Forum Financial Management, LP's firm brochure for additional disclosures on this topic.

## Item 6 Supervision

Forum has implemented a Code of Ethics and an internal compliance program that guides each associated person in meeting their fiduciary obligations to clients. Advice provided to clients is directed by Forum's investment philosophy. The firm monitors the advice given to Forum's advisory clients by its advisors in the following ways:

1. an initial review of the asset allocation for a new client as compared to the client's risk tolerance and investment objectives;
2. periodic reviews of a random number of the advisor's client files in order to provide reasonable assurance that the advice provided by the advisor to his or her clients is consistent with the client's stated investment objectives and Forum's policies and procedures, and
3. in-person or telephonic meetings with advisors to review client activity.

Moreover, on at least an annual basis, Forum offers training to each of its advisors to cover investments, new products, and related compliance concerns.

Juan C. Ros is supervised by Faye H. Nybo, Director of Supervision. Ms. Nybo can be reached at (630) 873-8503 or [fnybo@forumfin.com](mailto:fnybo@forumfin.com).

## Item 7 Part 2B Appendix 1

*Certifications: AEP®, CEPA®, CFP®*

### **Accredited Estate Planner (AEP®)**

The AEP designation is awarded by the National Association of Estate Planners & Councils to estate planners who have completed two graduate-level courses administered by The American College, can also be earned by someone with 15 years of experience working in estate planning, or meet specific professional requirements and who practice as one of the following: attorney, CPA, trust officer, CLU, CFP® certificant or ChFC.

### **Certified Exit Planning Advisor (CEPA®)**

CEPA are professional certification marks granted by the Exit Planning Institute. Participants who successfully complete the CEPA program and pass the closed book proctored exam receive the Certified Exit Planning Advisor (CEPA) credential and earn up to 34 continuing education credits with twelve major professional associations.

### **CERTIFIED FINANCIAL PLANNER™ (CFP®)**

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

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

**Education** - Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.

**Examination** - Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

**Experience** - Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

**Ethics** - Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

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

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