



**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

Juan Carlos Ros

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The home office of Forum Financial Management, LP is located at 1900 South Highland Avenue, Suite 100, Lombard, IL 60148. Telephone: (630) 873-8520. Website: www.forumfinancial.com.

This brochure supplement provides information about Juan Carlos Ros that supplements the Forum Financial Management, LP ("Forum") Form ADV Part 2A Brochure ("firm brochure"). You should have received a copy of that firm brochure. Please contact us at (630) 873-8520 if you did not receive Forum's firm brochure or if you have any questions about the contents of this brochure supplement.

Additional information about Juan Carlos Ros is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Full Legal Name: Juan Carlos Ros

Born: 1968

Education Background:

- Pennsylvania State University: Bachelor of Arts (BA), Film and Video – 1988
- California Lutheran University: Master of Business Administration (MBA), Financial Planning – 2009

Business Experience:

- Financially Zen, LLC: Owner and Founder – 5/2020 to Present
- Forum Financial Management, LP: Investment Adviser Representative – 10/2018 to Present
- Mary Ann Liebert, Inc.: Editorial Board Member – 2/2017 to Present
- California State University Long Beach – American Institute of Philanthropic Studies: Faculty – 8/2015 to Present
- Lamia Financial Group, Inc.: Financial Planner – 2/2012 to 4/2019
- Ronald Reagan Presidential Foundation: Director of Development – 12/2008 to 2/2012

Professional Designations, Certifications, and Exams:

- Accredited Estate Planner (AEP®), 2018
- Certified Exit Planning Advisor (CEPA®), 2020
- CERTIFIED FINANCIAL PLANNER™ (CFP®), 2010
- Certified Value Growth Advisor™ (CVGA™), 2020

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

Item 3 – Disciplinary Information

Mr. Ros has no reportable disciplinary history.

Item 4 – Other Business Activities

Mr. Ros is an Editorial Board Member for Mary Ann Liebert, Inc. In this capacity, Mr. Ros authors articles for the journal *Planned Giving Today*. Mr. Ros is also 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. Additionally, Mr. Ros is the Owner and Founder of Financially Zen, LLC. In this role, Mr. Ros generates content for various social media outlets on general financial education and mindfulness practice topics, creates virtual learning curriculum around these same topics, and consults on charitable giving strategies. Mr. Ros receives compensation for these outside business activities.

Please refer to “Item 10 – Other Financial Industry Activities and Affiliations” of Forum’s firm brochure for complete disclosure of the above referenced 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, please refer to "Item 5 – Fees and Compensation" and "Item 14 – Client Referrals and Other Compensation" of Forum's firm brochure for additional disclosures on this topic.

Item 6 – Supervision

As a registered investment adviser, Forum administers and enforces a regulatory compliance program, reasonably designed to detect and prevent violations of the Investment Advisers Act of 1940 and other applicable state and federal securities laws.

Forum's compliance program is overseen by Forum's Chief Compliance Officer, Allison Tronnes, who delegates advisor supervision responsibilities among various advisor support personnel and teams.

Forum has a dedicated Advisor Support team, and within that team is the primary point of contact for advisor supervision. Should a client or prospective client have any questions or concerns, please reach out to one of the following:

Nikki Hopson
Advisor Development and Supervision
(630) 376-4367
nhopson@forumfinancial.com

Allison Tronnes
Chief Compliance Officer
(630) 873-8512
atronnes@forumfinancial.com

Item 7 – Part 2B Appendix 1

Accredited Estate Planner (AEP®)

The Accredited Estate Planner (AEP®) is a professional designation awarded by the National Association of Estate Planners & Councils (NAEPC). Individuals who hold the AEP® designation must have 15 or more years of experience as an estate planner or must complete two graduate level courses administered by The American College or from another accredited graduate program and successfully pass a final examination for each course. Candidates must also meet specific estate planning experience, educational, professional, and reputational requirements, in addition to completing 30 hours of continuing education every 24 months, with 15 hours in estate planning. For more information, refer to the NAEPC website at: <https://www.naepc.org/designations/estate-planners>.

Certified Exit Planning Advisor (CEPA®)

The Certified Exit Planning Advisor (CEPA®) is a professional credential awarded by the Exit Planning Institute. Individuals who hold the CEPA® credential have completed a five-day educational program for financial professionals to support business owners with exit planning, maximizing business value, and personal and financial goals, in addition to successfully passing a closed-book, multiple-choice, proctored examination. Individuals must also meet minimum educational and professional experience, maintain membership in good standing with the Exit Planning Institute, and complete 40 hours of continuing education requirements every three years. For more information, refer to the Exit Planning Institute's website at: <https://exit-planning-institute.org/program/certified-exit-planning-advisor>.

CERTIFIED FINANCIAL PLANNER™ (CFP®)

The CERTIFIED FINANCIAL PLANNER™ (CFP®) is a professional certification awarded by the Certified Financial Planner Board of Standards, Inc. (CFP Board). It is recognized for its rigorous education and training requirements, high standard of professional education, stringent code of conduct and standards of practice, and ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® certification, an individual must satisfactorily fulfill the following requirements:

- *Education* – The two-part education requirement includes both completing college- or university-level coursework on financial planning through a CFP Board Registered Program and holding a bachelor's degree or higher (in any discipline) from an accredited university. The coursework includes topics on professional conduct and regulation, general principles of financial planning, risk management and income planning, estate planning, psychology of financial planning, and financial plan development.
- *Examination* – Candidates for the CFP® certification must pass the CFP® exam, which tests the individual's ability to apply financial planning knowledge to real-life situations and ensures that the candidate is highly qualified to develop a holistic plan for clients' finances. The exam is a 170-question, multiple-choice test that consists of two 3-hour sessions over one day. The exam includes stand-alone and scenario-based questions, as well as questions associated with case studies.
- *Experience* – The experience requirement prepares candidates for the CFP® certification to provide personal financial planning to the public without supervision. Individuals may fulfill the experience requirement either before or after taking the exam. Candidates must complete either 6,000 hours of professional experience related to the financial planning process or 4,000 hours of apprenticeship experience that meets additional requirements.
- *Ethics* – The ethics requirement indicates that candidates for the CFP® certification have agreed to adhere to high ethical and professional standards for the practice of financial planning and to act as a fiduciary when providing financial advice to their clients.

Individuals who obtain the CFP® certification must also complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Individuals must complete 30 hours of continuing education hours every two years, including a two-hour, CFP Board-approved ethics course.
- *Ethics* – Individuals must complete a Renewal Application annually, which includes an agreement to be bound by the CFP Board's "Code of Ethics and Standards of Conduct." These require that the CFP® professional provide financial planning services as a fiduciary and in the best interest of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's disciplinary process, which could result in suspension or permanent revocation of the CFP® certification. For more information, refer to the CFP Board's website at: <https://www.cfp.net/>.

Certified Value Growth Advisor™ (CVGA™)

The Certified Value Growth Advisor™ (CVGA™) is a professional credential awarded by Corporate Value Metrics. Individuals who hold the (CVGA™) credential must complete a five-day educational course encompassing the basics of valuation, discounted cash flows, intrinsic value, discount and capitalization rates, and other core financing calculations. For more information, refer to the Corporate Value Metrics website at: <https://www.corporatevalue.net/cvga>.