



**Form ADV Part 2B
Brochure Supplement**

Juan Carlos Ros

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Item 1 – Cover Page

This Brochure Supplement provides information about Juan Carlos Ros that supplements the Forum Financial Management, LP (“Forum”) Form ADV Part 2A (“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. You can also obtain a copy at www.forumfinancial.com. The home office of Forum Financial Management, LP is located at 1900 South Highland Avenue, Suite 100, Lombard, IL 60148.

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

Individual CRD #: 6028956

Born: 1968

Education Background:

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

Business Experience:

- Forum Financial Management, LP: Partner – 4/2024 to Present
- 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

Professional Designations, Certifications, and Exams:

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

Please refer to [Appendix](#) for definitions of the above.

Item 3 – Disciplinary Information

Juan has no reportable legal or disciplinary history.

Item 4 – Other Business Activities

Juan is the Owner and Founder of Financially Zen, LLC, generating and collaborating on social media content, creating virtual learning curriculum, and consulting on charitable giving strategies. This activity accounts for approximately 10% of his time. He is also an Editorial Board Member of Mary Ann Liebert, Inc., writing and reviewing articles. This activity accounts for approximately 10% of his time. Additionally, he is a Faculty Member of American Institute for Philanthropic Studies at California State University Long Beach, teaching a two-day module on financial planning to students enrolled in the Certified Specialist in Planned Giving designation program. This activity accounts for approximately 10% of his time. Juan receives additional compensation for these outside business activities. These business activities do not provide investment advisory or investment-related services.

Item 5 – Additional Compensation

Juan receives additional compensation as a result of his other business activities disclosed in Item 4 above, but does not otherwise receive any economic benefit for investment advisory or investment-related services beyond his role at Forum.

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

Appendix

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). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized for its high standards for education, examination, experience, and ethics.

To attain the right to use the CFP® certification, an individual must satisfactorily 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. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **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 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:

- **Ethics** – Annually reaffirm and commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, to act as a fiduciary, and to act in the best interests of the client at all times when providing financial advice and financial planning.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge and skills, and keep up with developments in financial planning. Two of the hours must be CFP Board-approved curriculum on ethics.

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>.