



**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

**Debra Ann Gardi**

**Office Address**

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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](http://www.forumfinancial.com).

This brochure supplement provides information about Debra Ann Gardi 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 Debra Ann Gardi is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Educational Background and Business Experience**

**Full Legal Name:** Debra Ann Gardi

**Born:** 1958

### **Education Background:**

- University of Wisconsin: Bachelor of Science (BS), Retail Management – 1981

### **Business Experience:**

- Forum Financial Management, LP: Investment Adviser Representative – 1/2019 to Present
- Purshe Kaplan Sterling Investments, Inc.: Registered Representative – 1/2019 to Present
- Gardi & Gardi CPA's PA: Partner and Certified Public Accountant – 9/1994 to Present
- Cetera Investment Advisers, LLC: Investment Adviser Representative – 9/2003 to 1/2019
- Cetera Financial Specialists LLC: Registered Representative – 7/1998 to 1/2019

### **Professional Designations and Certifications:**

- Certified Public Accountant (CPA), 1987

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

## **Item 3 – Disciplinary Information**

Ms. Gardi has no reportable disciplinary history.

## **Item 4 – Other Business Activities**

Ms. Gardi is a Registered Representative with Purshe Kaplan Sterling Investments, Inc. (PKSI). In this capacity, Ms. Gardi may recommend securities or insurance products offered by PKSI as part of clients' investment portfolios. If clients purchase these products through Ms. Gardi, she will receive the customary commissions in her separate capacity as a Registered Representative of PKSI. Additionally, Ms. Gardi may receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Ms. Gardi an incentive to recommend investment products based on the compensation received.

Ms. Gardi is also a Partner and Certified Public Accountant with Gardi & Gardi CPA's PA. Clients of Gardi & Gardi CPA's PA may also be clients of Forum Financial Management, LP. The services provided and compensation received by Ms. Gardi for accounting related activities are separate and distinct from any fees clients pay for advisory services provided by Forum.

Please refer to "Item 10 – Other Financial Industry Activities and Affiliations" of Forum's firm brochure for complete disclosure of the above referenced investment-related activities.

## **Item 5 – Additional Compensation**

Refer to the Other Business Activities section above for disclosures on Ms. Gardi's receipt of additional compensation as a result of her 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](mailto:nhopson@forumfinancial.com)

**Allison Tronnes**  
Chief Compliance Officer  
(630) 873-8512  
[atronnes@forumfinancial.com](mailto:atronnes@forumfinancial.com)

## **Item 7 – Part 2B Appendix 1**

### **Certified Public Accountant (CPA)**

The Certified Public Accountant (CPA) is a professional designation for licensed accounting professionals. CPAs are licensed and regulated by their state Boards of Accountancy. While state laws and regulations vary, the education, experience, and testing requirements for licensure as a CPA generally include: a bachelor’s degree in business administration, finance, or accounting, in addition to having completed 150 hours of education; a minimum of two years of public accounting experience; and successful passage of the Uniform CPA Examination® (“CPA Exam”). The CPA Exam comprises four sections: auditing and attestation, business environment and concepts, financial accounting and reporting, and regulation.

In order to maintain a CPA designation, states generally require completion of continuing professional education (hourly requirements vary by state). Additionally, all American Institute of Certified Public Accountants (AICPA) members must adhere to a rigorous Code of Professional Conduct, which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s Code of Professional Conduct within their state accountancy laws or have created their own. For more information, refer to the AICPA website at: <https://www.aicpa.org/home>.