



**Form ADV Part 2B
Brochure Supplement**

Debra Ann Gardi

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Item 1 – Cover Page

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. 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 Debra Ann Gardi 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: Debra Ann Gardi

Individual CRD #: 2196712

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 CPAs 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, Certifications, and Exams:

- Securities Industry Essentials® (SIE®) Exam, 2018
- Uniform Investment Adviser Law Examination (Series 65 Exam), 2003
- Investment Company and Variable Contracts Products Representative Examination (Series 6 Exam), 1992
- Uniform Securities Agent State Law Examination (Series 63 Exam), 1992
- Certified Public Accountant (CPA), 1988

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

Item 3 – Disciplinary Information

Debra has no reportable legal or disciplinary history.

Item 4 – Other Business Activities

Debra is a Registered Representative of Purshe Kaplan Sterling Investments, Inc. (PKSI), accounting for approximately 5% of her time. She is also a Partner and a Certified Public Accountant of Gardi & Gardi CPAs PA (Gardi & Gardi), which accounts for approximately 75% of her time. Clients of PKSI, Gardi & Gardi, or Debra in these business activities could also be clients of Forum Financial Management, LP. The compensation received by Debra in these capacities is separate and apart from the fees clients pay Forum for advisory services. Additionally, Debra could be eligible to receive other types of incentive awards offered by PKSI and she could receive 12b-1 fees from mutual funds that pay such fees. Clients should be aware that the receipt of additional compensation by Debra in these outside business activities creates a conflict of interest. However, clients are under no obligation to purchase investment products or tax and accounting services through Debra. As a fiduciary, Debra has certain legal obligations, including the obligation to act in the clients' best interests.

Additionally, Debra is the volunteer Chapter Chair Person of Florida Institute of Certified Public Accountants (FICPA), which accounts for approximately 5% of her time. She is not compensated for this outside business activity.

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

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

Appendix

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>.

Investment Company and Variable Contracts Products Representative Examination (Series 6 Exam)

The Investment Company and Variable Contracts Products Representative Examination (Series 6 exam) is an industry exam administered by the Financial Industry Regulatory Authority, Inc. (FINRA). The exam consists of 50 scored questions. The exam assesses the competency of an entry-level representative to perform their job as an investment company and variable contracts products representative. The exam measures the degree to which each candidate possesses the knowledge needed to perform the critical functions of an investment company and variable contract products representative, including sales of mutual funds and variable annuities. Candidates must pass the Securities Industry Essentials (SIE) exam and the Series 6 exam to obtain the Investment Company and Variable Contracts Products registration. For more information, refer to the FINRA website at: <https://www.finra.org/registration-exams-ce/qualification-exams/series6>.

Securities Industry Essentials® (SIE®) Exam

The Securities Industry Essentials® (SIE®) Exam is a exam administered by the Financial Industry Regulatory Authority, Inc. (FINRA). The exam consists of 75 multiple choice questions. Candidates have 75 minutes to complete the exam. In order for a candidate to pass the SIE® Exam, the individual must correctly answer 70 of the 75 scored questions. For more information, refer to the FINRA website at: <https://www.finra.org/registration-exams-ce/qualification-exams/securities-industry-essentials-exam>.

Uniform Securities Agent State Law Examination (Series 63 Exam)

The Uniform Securities State Law Examination (Series 63 exam) is a North American Securities Administrators Association (NASAA) exam administered by the Financial Industry Regulatory Authority, Inc. (FINRA). The exam consists of 60 scored questions. Candidates have 75 minutes to complete the exam. In order for a candidate to pass the Series 63 exam, the individual must correctly answer at least 43 of the 60 scored questions. For more information, refer to the NASAA website at: <https://www.nasaa.org/exams/>.

Uniform Investment Adviser Law Examination (Series 65 Exam)

The Uniform Investment Adviser Law Examination (Series 65 exam) is a North American Securities Administrators Association (NASAA) exam administered by the Financial Industry Regulatory Authority, Inc. (FINRA). The exam consists of 130 scored questions. Candidates have 180 minutes to complete the exam. In order for a candidate to pass the Series 65 exam, the individual must correctly answer at least 94 of the 130 scored questions. For more information, refer to the NASAA website at: <https://www.nasaa.org/exams/>.