

FORM ADV PART 2B
BROCHURE SUPPLEMENT

Marcus K. Heinrich, CFP®

OFFICE ADDRESS:
7061 S. Tamiami Trail, #C
Sarasota, FL 34231
Telephone: 630-873-8510

December 1, 2021

This brochure supplement provides information about Marcus Kurt Heinrich (CRD # 1264506) that supplements the Forum Financial Management, LP brochure. You should have received a copy of that brochure. Please 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 Marcus Kurt Heinrich is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Full Legal Name: Marcus Kurt Heinrich

Education Background:

- University of Illinois - Urbana-Champaign, BS, Engineering, 1980.

Business Experience:

- Forum Financial Management, LP, Investment Advisor Representative, 01/2019 to PRESENT.
- Forum Financial Management, LP, Partner, 07/2002 to 12/2018.
- F.A.M., LLC, Member, 01/2014 to 12/2018.
- 7 Guys Administration Services, Vice-President, 07/2002 to 12/2018.
- Marcus K. Heinrich, Owner, 05/2005 to 12/2008.
- Purshe Kaplan Sterling Investments, Registered Representative, 02/2011 to 10/2011.
- Genworth Financial Securities Corporation, Registered Representative, 10/1984 to 02/2011.
- Genworth Financial Advisers Corporation, Investment Advisor Representative, 01/1986 to 12/2009.

Designations/Certifications:

Marcus K. Heinrich has earned the following designation(s)/certification(s) and is in good standing with the granting authority:

- CERTIFIED FINANCIAL PLANNER™ (CFP®), (granted by the CFP® Board of Standards), 1988.
- NASAA Series 63, Uniform Securities Agent State Law Examination, 1988.
- NASAA Series 65, Uniform Investment Advisor Law Examination, 1999.
- Insurance (Life, Health, Disability, LTC).

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

Item 3 Disciplinary Information

Marcus K. Heinrich has no reportable disciplinary history.

Item 4 Other Business Activities

Marcus K. Heinrich is an independent insurance agent. Mr. Heinrich's insurance clients may also be clients of Forum Financial Management, LP. The fees earned by Mr. Heinrich in this outside business activity are separate and apart from the fees you pay our firm for advisory services. Mr. Heinrich's outside business activity presents a conflict of interest because Mr. Heinrich may have an incentive to recommend insurance products to you for the purpose of generating fees and/or commissions. Mr. Heinrich allocates approximately 5% of his professional time to this outside business activity.

Please refer to Part 2A of Form ADV: Firm Brochure, Item 10, Other Financial Industry Activities and Affiliations, for complete disclosure of the above referenced Investment-Related Activities.

Item 5 Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Mr. Heinrich's receipt of additional compensation as a result of his activity as a licensed insurance agent.

Also, please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section 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:

- an initial review of the asset allocation for a new client as compared to the client's risk tolerance and investment objectives;
- 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
- 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.

Marcus K. Heinrich is supervised by Faye H. Nybo, Director of Supervision. Ms. Nybo can be reached at (630) 873-8503 or fnybo@forumfin.com.

Item 7 Part 2B Appendix 1

The **CERTIFIED FINANCIAL PLANNER™**, (CFP®) and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The **CERTIFIED FINANCIAL PLANNERTM**, (CFP®) and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

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.

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 3 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.