



**Form ADV Part 2B  
Brochure Supplement**

**Joseph Anthony Spokas**

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**April 21, 2025**

**Item 1 – Cover Page**

This Brochure Supplement provides information about Joseph Anthony Spokas 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 of the Firm Brochure at [www.forumfinancial.com](http://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 Joseph Anthony Spokas 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:** Joseph Anthony Spokas

**Individual CRD #:** 1688775

**Born:** 1954

### Education Background:

- Benedictine University: Bachelor of Arts (BA), Accounting and Business – 1977

### Business Experience:

- Forum Financial Management, LP: Investment Adviser Representative – 7/2002 to Present
- Spokas & Associates CPAs LLC: Managing Member – 10/2011 to Present
- Purshe Kaplan Sterling Investments, Inc.: Registered Representative – 2/2011 to Present
- Pinnacle Wealth Management: Associate – 9/2011 to Present

### Professional Designations, Certifications, & Exams:

- CERTIFIED FINANCIAL PLANNER® (CFP®)
- Personal Financial Specialist (PFS™)
- Certified Public Accountant (CPA)

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

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## Item 3 – Disciplinary Information

Joseph has no reportable legal or disciplinary history.

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## Item 4 – Other Business Activities

Joseph is a Managing Member and Certified Public Accountant ("CPA") with Spokas & Associates CPAs LLC ("Spokas & Associates"), which accounts for approximately 50% of his time. He is a Registered Representative with Purshe Kaplan Sterling Investments, Inc. ("PKSI"), which accounts for less than 5% of his time. Joseph is an Associate with Pinnacle Wealth Management, LLC ("Pinnacle"), which accounts for less than 5% of his time. In addition, he is a Managing Member and Limited Partner of SSG Investments LLC and SSF RE Investments LLC, each holding companies, primarily formed to invest in rental real estate and accounting for less than 5% of his time. Clients of Spokas & Associates, PKSI, Pinnacle, SSG Investments LLC or SSF RE Investments LLC in these business activities could also be clients of Forum Financial Management, LP. The fees earned by Joseph in these capacities are separate and apart from the fees clients pay Forum for advisory services. Clients should be aware that the receipt of

additional compensation by Joseph in these outside business activities creates a conflict of interest. However, clients are under no obligation to purchase tax and, accounting services, investments or securities through Joseph.

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.

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## Item 5 – Additional Compensation

Joseph 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.

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.

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## 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:

### Allison Tronnes

Chief Compliance Officer  
(630) 873-8512

[atronnes@forumfinancial.com](mailto:atronnes@forumfinancial.com)

### Nikki Hopson

Advisor Development and Supervision  
(630) 376-4367

[nhopson@forumfinancial.com](mailto:nhopson@forumfinancial.com)

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## Appendix

### **CERTIFIED FINANCIAL PLANNER® (CFP®) Professional**

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"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.CFP.net](http://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. 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 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 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.

### **Personal Financial Specialist (PFS™)**

The Personal Financial Specialist (PFS™) is a professional certification for Certified Public Accountants (CPAs) awarded by the American Institute of Certified Public Accountants (AICPA). The PFS™ certification allows CPAs to expand their expertise and offerings to include financial planning and wealth management.

The following requirements for the Personal Financial Specialist (PFS™) must be met:

- Maintain AICPA membership in good standing;
- Hold a valid and unrevoked CPA certificate issued by a state authority; and
- Complete the following education and experience, dependent upon the chosen pathway:
  - For the Standard pathway, earn a minimum of 75 hours of PFP continuing professional development within the five years preceding your PFS™ application.
  - For the Certificate pathway, gain education on the PFP Body of Knowledge in five (5) certificates. Each certificate includes 3-5 online, on-demand modules, each totaling 20-33 hours of CPE credits.
  - For the Experienced pathway, earn a minimum of 105 hours of PFP continuing professional development within the seven years preceding the PFS application.
  - For the Standard and Certificate pathways, within the five years preceding the PFS™ application, complete two years of full-time business or

- teaching experience (or 3,000 hours equivalent) in personal financial planning or, for candidates in academia, a qualified credential holder should be a full-time professor and have taught at least four accredited college courses with 50% of their material included in the PFS Body of Knowledge.
- For the Experienced pathway, within the seven years preceding the PFS™ application, complete five years of full-time business experience (or 7,500 hours equivalent) in personal financial planning.
- Pass the relevant PFS™ Exam for the corresponding pathway.

A PFS™ professional is required to adhere to AICPA's Code of Professional Conduct and must complete 20 hours (or its equivalent) of continuing professional education annually. For more information, refer to the AICPA website at: <https://www.aicpa-cima.com/membership/landing/personal-financial-specialist-pfs-credential>.

### **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>.