



**Form ADV Part 2B
Brochure Supplement**

Ryan Douglas Zink

Office Address

440 South 3rd Street, Suite 202
Saint Charles, IL 60174
Telephone: (630) 762-8600

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Item 1 – Cover Page

This Brochure Supplement provides information about Ryan Douglas Zink 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 Ryan Douglas Zink 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: Ryan Douglas Zink

Individual CRD #: 6032823

Born: 1985

Education Background:

- University of Illinois Chicago: Bachelor of Arts (BA), History – 2009

Business Experience:

- Element 30 Insurance Solutions Inc.: Owner and Broker – 4/2016 to Present
- Forum Financial Management, LP: Investment Adviser Representative – 2/2015 to Present
- Purshe Kaplan Sterling Investments, Inc.: Registered Representative – 2/2015 to Present
- Cetera Investment Advisers, LLC: Investment Adviser Representative – 8/2014 to 2/2015
- Cetera Financial Specialists LLC: Registered Representative – 9/2013 to 2/2015
- Allers Morrison Insurance: Insurance Producer – 9/2013 to 12/2014

Professional Designations, Certifications, and Exams:

- CERTIFIED FINANCIAL PLANNER™ (CFP®), 2024
- Chartered Financial Consultant® (ChFC®), 2024
- Chartered Life Underwriter® (CLU®), 2024
- Securities Industry Essentials® (SIE®) Exam, 2018
- Uniform Investment Adviser Law Examination (Series 65 Exam), 2014
- Uniform Securities Agent State Law Examination (Series 63 Exam), 2012
- Investment Company and Variable Contracts Products Representative Examination (Series 6 Exam), 2012

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

Item 3 – Disciplinary Information

Ryan has no reportable legal or disciplinary history.

Item 4 – Other Business Activities

Ryan is a Registered Representative with Purshe Kaplan Sterling Investments, Inc. (PKSI), a broker-dealer. This activity accounts for approximately 20% of his time. He is also the Owner of and insurance broker with Element 30 Insurance Solutions Inc., an insurance producer. This activity accounts for approximately 20% of his time. Additionally, he is separately licensed as an insurance producer or broker for one or more insurance companies, selling insurance products. This activity accounts for approximately 20% of his time. Furthermore, he is an independent financial advisor, selling investment products. This activity accounts for approximately 20% of his time.

Clients of PKSI, Element 30 Insurance Solutions Inc., or Ryan in these business activities could also be clients of Forum Financial Management, LP. The compensation received by Ryan in these capacities is

separate and apart from the fees clients pay Forum for advisory services. Additionally, Ryan could be eligible to receive other types of incentive awards offered by PKSI and he could receive 12b-1 fees from mutual funds that pay such fees. Clients should be aware that the receipt of additional compensation by Ryan in these outside business activities creates a conflict of interest. However, clients are under no obligation to purchase investment services, securities and investment products, or insurance products through Ryan.

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

Ryan receives additional compensation as a result of his other business activities disclosed in Item 4 above. 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 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/>.

Chartered Financial Consultant® (ChFC®)

The Chartered Financial Consultant® (ChFC®) is a professional designation awarded by the American College of Financial Services. Individuals who hold the ChFC® designation have completed eight courses of study encompassing the financial planning process and environment, insurance planning, income taxation, retirement needs, investments, estate planning, a comprehensive case analysis on personal financial planning, and contemporary applications in financial planning. Individuals must meet minimum educational and professional experience, recommit to the American College of Financial Services' Code of Ethics, reconfirm client-facing status annually, update contact information annually, and pay an annual fee to the American College of Financial Services. To assure continuing competency, individuals must report 30 hours of related and ethics continuing education every two years. For more information, refer to the American College of Financial Services' website at: <https://www.theamericancollege.edu/designations-degrees/ChFC>.

Chartered Life Underwriter® (CLU®)

The Chartered Life Underwriter® (CLU®) is a professional designation awarded by the American College of Financial Services. Individuals who hold the CLU® designation have completed five courses of study

encompassing in-depth knowledge of the life insurance industry underwriting process and life insurance law within the guidelines of overall risk assessment, the necessary knowledge to help clients and investors address their estate planning needs, and an understanding of personal finance solutions addressing the life insurance underwriting needs of business owners and professionals. Individuals must also have minimum professional experience, meet ethics standards, and agree to comply with the American College Code of Ethics and Procedures. To assure continuing competency, individuals must report 30 hours of related and ethics continuing education every two years. For more information, refer to the American College of Financial Services' website at: <https://www.theamericancollege.edu/designations-degrees/CLU>.

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® (SEI®) Exam is an 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/>.