WHO WE ARE

Forum

Forum advisors have been helping clients like you achieve financial dreams for more than 20 years.

You are at the center of every plan. Your family and future. Your peace of mind.

Your advisor builds a plan that is all about you. Then, we implement that plan alongside you, relying on our professional knowledge of portfolio design, retirement planning, estate planning, and tax planning.

You get multi-faceted advice and a long-lasting advisor relationship. That durability is matched by our evidence-based investment philosophy built on decades of academic research and real-world results.

WHO WE ARE

HISTORY OF FORUM

2002
Forum Founded in May 2002

2009
Forum Becomes a Registered Investment Adviser

2012
Forum Launches Online Risk Tolerance Questionnaire

2013
Forum Reaches $1 Billion in Client Assets

First RIA Firm Joins the Forum Advisor Alliance

2015
Forum Launches Our Proprietary Client Portal and CRM Platform

Our Story

Our story begins when Forum split off from a larger entity, allowing our founders to build a truly client-centric RIA firm. We believe the fiduciary model is a better way to structure our business because it keeps our advisors on the same side of the table as our clients.

As a 100% advisor-owned partnership, Forum has evolved to offer more than just investing. We get to know our clients and form deep relationships that often extend to multi-generational planning. We are honored when referrals from clients open the door for new investors to join Forum. It's a business built on a foundation of trust, and we wouldn't have it any other way.

2019
Forum Establishes Women and Wealth Initiative

2020
Forum Reaches $5 Billion in Client Assets

2023
5,000+ Clients Work With Forum Advisors

2025
Forum Surpasses $10 Billion in Client Assets[1]

2026
50+ Offices Across the Country

Forum Partner Group Grows to 20

EMPOWERING PEOPLE TO

REIMAGINE & ACHIEVE WHAT IS POSSIBLE

Forum's Commitment to You

At Forum, we are independent fiduciary advisors, which means we prioritize you above all else. We don't have outside shareholders. Our fiduciary duty is to you, our client, so we always seek to provide you with VIP service and advice that's in your best interest.

That advice begins with curiosity, asking you questions about your goals and aspirations. We combine insights across clients and our personal knowledge about you into a financial plan that evolves with you as life happens. Our robust investment philosophy provides a solid foundation on top of which we craft your savings planning, retirement planning, estate planning, and tax planning all centered on you.

Curiosity

YOUR STORY, OUR BLUEPRINT

Wealth planning starts with truly understanding you as a person, your family, and the life you aspire to lead.

Collaboration

PERSONAL ADVISOR, EXPERT TEAM

Your advisor knows you, and they are supported by a high-caliber team well-versed in tax, estate planning, insurance, and investments.

Compassion

FINANCIAL CONFIDENCE

Peace of mind comes from having an enduring investment approach and a trusted advisor with you during life's ups and downs.

Integrity

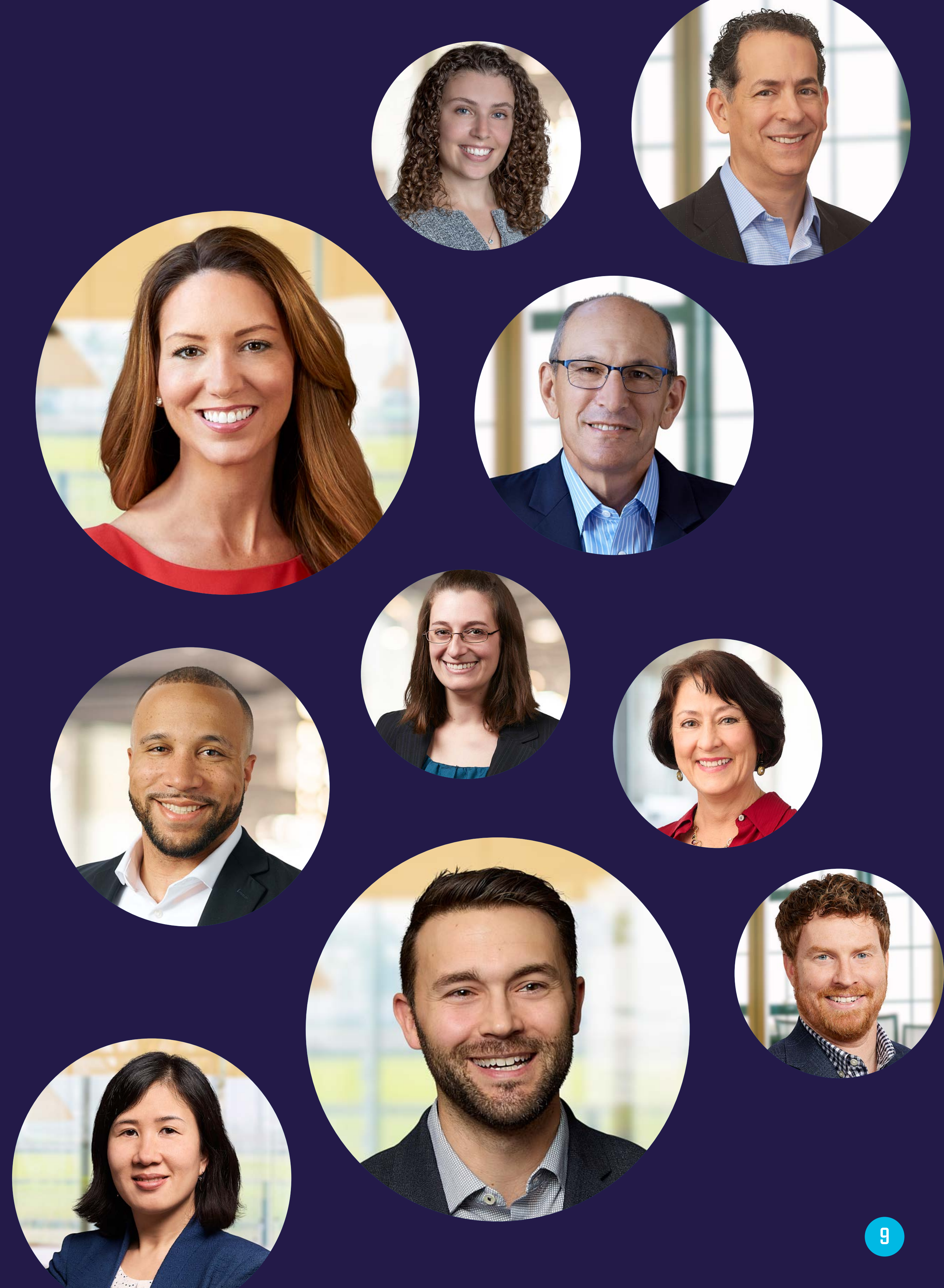
FIDUCIARY MEANS YOU COME FIRST

Our 100% advisor-ownership means we don't serve outside shareholders, and we act in your best interest.

BETTER TOGETHER

THE VALUE OF WORKING WITH AN ADVISOR

When you look for an advisor to help you visualize your financial future, you want to be confident in your decision. Forum advisors have helped thousands of investors accomplish their financial goals with many client-advisor relationships spanning decades and some across generations. With this strong foundation in place, we've only just begun.



A LONG-TERM APPROACH

INTRODUCING OUR INVESTMENT PHILOSOPHY

Essential Elements of Our Approach

We use a highly diversified investment strategy derived from decades of academic research in financial and market theory. Instead of making short-term guesses based on the noise of the market, we advise our clients to stay disciplined and stick to their plan throughout market cycles. Here are some highlights of the foundations of our investment philosophy.

1. DEEPLY UNDERSTAND HOW MARKETS WORK
2. APPRECIATE THAT RISK & EXPECTED RETURN ARE RELATED
3. BUILD GLOBALLY DIVERSIFIED PORTFOLIOS & INCLUDE FIXED INCOME
4. USE LOW-COST, ASSET CLASS FUNDS
5. INVEST IN EQUITY MARKETS CONSIDERING TAXES & INFLATION
6. INCORPORATE PORTFOLIO REBALANCING
7. ESTABLISH A FIDUCIARY RELATIONSHIP TO GUIDE INVESTMENT CHOICES

A PLACE TO START

NO MATTER WHERE YOU ARE ON YOUR FINANCIAL JOURNEY

It is never too early or too late to explore what is possible. Forum advisors consider how things in the background of your financial life affect your overall wealth management picture, such as how existing debt and significant expenses (a new home or saving for a child's college tuition) play into the financial decisions you make today.

GETTING STARTED

Setting a Plan in Motion to Level Up Your Financial Life

WHERE TO SAVE

We help establish a savings plan, including how much to save and how to balance saving against paying down debt.

CAREER AND LIFE GOALS

We place great value on setting personal goals and focus on how they correlate with current career goals.

BUY OR RENT

We examine factors such as family needs, career trajectory, taxes, interest rates, and cost of living to consider buying or renting.

EMERGENCY FUNDS

We discuss the importance of having an emergency fund and evaluate the emergency fund level based on the household situation.

INSURANCE ESSENTIALS

We explain how incorporating appropriate insurance for home and health can strengthen a financial plan.

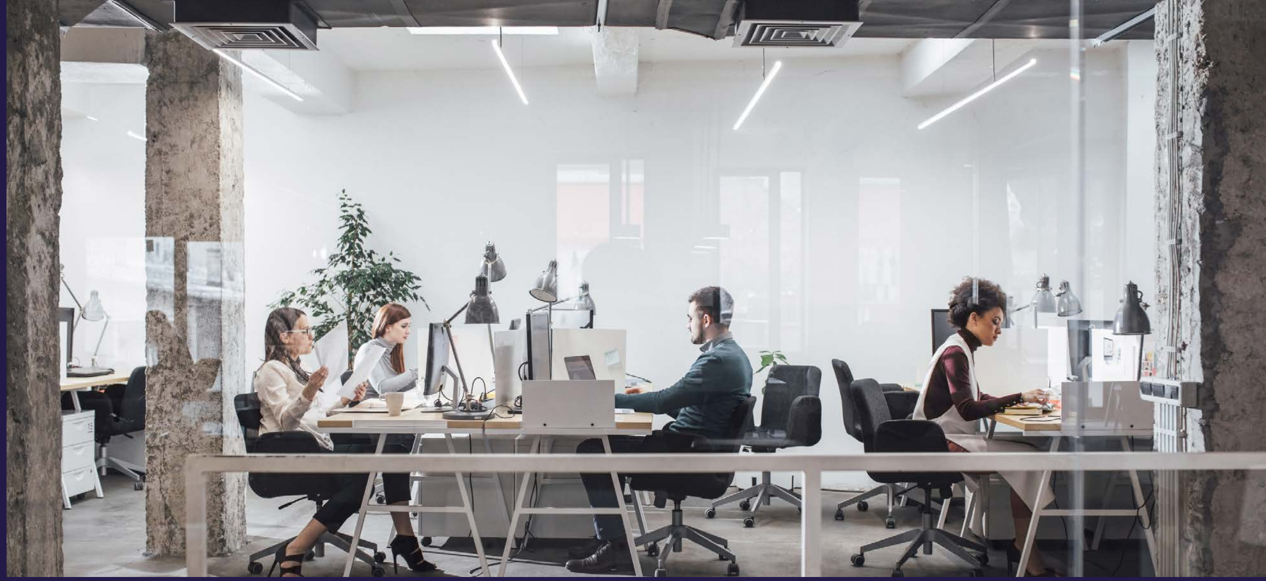
STUDENT LOANS

We advise new career professionals on debt and explore how to avoid student loan traps.

DON'T DO IT YOURSELF

FLOURISH WITH A TEAM OF PROFESSIONALS

Now is the time to reflect on what you have accomplished from a saving and investing perspective. Are you on track to achieve your financial goals? We can help you stay on course or recalculate to get back on the right path. At this stage, you need to look at everything that encompasses your financial life. We coordinate with other financial professionals such as attorneys and accountants to make sure all your financial bases are covered.



MIDWAY THROUGH CAREER

Stay on Course to Achieve Your Financial Goals

ESTATE PLANNING

We collaborate to proactively establish formal estate plans, ensuring clients' wishes are honored.

COLLEGE PLANNING

We provide guidance on funding higher education, helping families develop plans to manage costs effectively.

INSURANCE ESSENTIALS

We start by understanding potential risks and then build case scenarios based on needs to determine appropriate solutions.

EQUITY COMP

We help maximize the benefits of equity compensation plans such as stock purchase plans, restricted stock, and deferred comp, keeping tax impact and cash flow in mind.

PLANS FOR CAREGIVERS

We create structured financial plans to provide assistance for loved ones and comfort to the individuals acting in the role of caregiver.

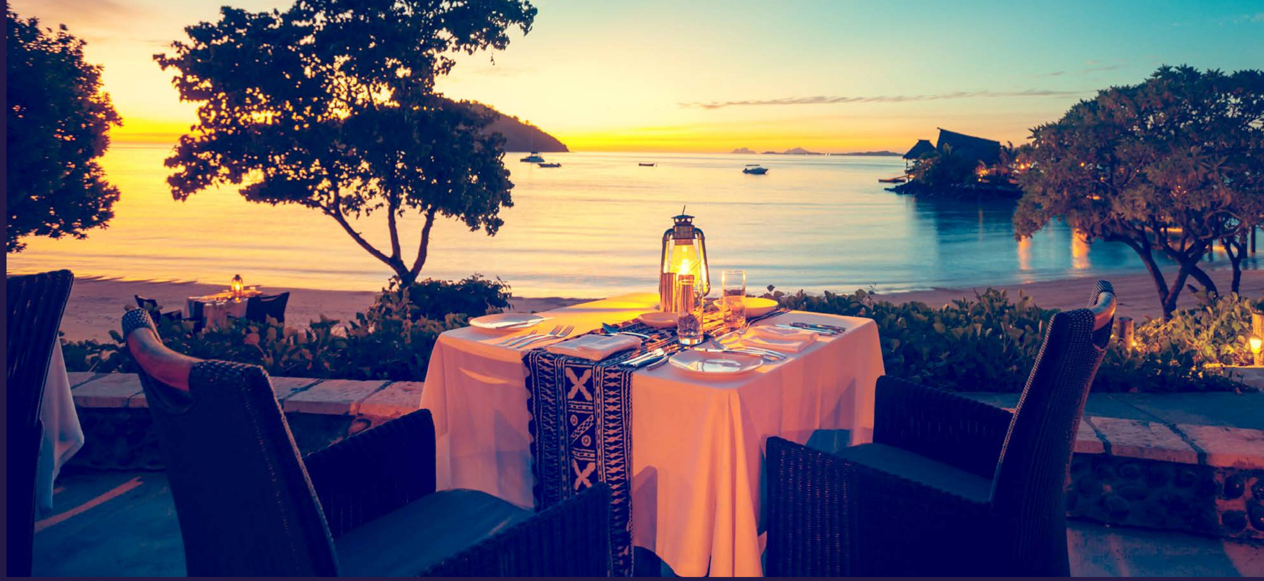
WHERE TO SAVE

We review overall savings and suggest potential adjustments where it may be prudent to consolidate accounts or consider a Roth conversion.

TAKE THE NEXT STEP

VISUALIZE YOUR RETIREMENT WITH A STRONG PLAN OF ACTION

The day you retire is a defining moment. One we can help you define long before that day arrives. From that point forward, you will take a different approach to your wealth as you begin to use some of the savings you have accumulated. A Forum advisor can help you identify and address the many decisions you will need to make to maximize your life in retirement. Whether you are still transitioning or already retired, it is vital to have a well-thought-out plan that checks the boxes of your financial and personal goals.



RETIRING WELL

Discover What Retirement Means to You

PLAN FOR RETIREMENT

We ask questions to better define what your retirement will look like by considering when to retire, where to retire, and how to preserve savings.

SUSTAINABLE SPENDING

We help clients maintain financial stability throughout their retirement years with sustainable spending strategies.

SOCIAL SECURITY

We establish a retirement cash flow plan that is sustainable for life by exploring Social Security claiming strategies such as delaying or taking benefits early.

CHARITABLE OPTIONS

We design optimal charitable giving plans with emphasis on how to give to support the organizations and causes our clients hold dear.

MEDICARE

We explain what Medicare covers to help clients determine optimal timing, selections, and the need for additional coverage.

HEALTH CARE EXPENSES

We think health care should be a main topic of discussion when making plans for retirement to understand expenses and protect savings.

REAL-LIFE GUIDANCE

FINANCIAL PLANNING THAT STARTS AND ENDS WITH YOU

Questions That Lead to Financial Clarity

As your advisor and financial coach, we are there to help you with more than your investment portfolio. We coordinate with other financial professionals to make sure you have a more comprehensive financial plan.

PLANNING FOR THE FUTURE

How Does Having a Plan Increase Your Chances for Financial Success?

ESTATE PLANNING

Do You Have a Formal Estate Plan and Updated Beneficiaries?

RETIREMENT PLANNING

How Can You Make Sure Your Money Lasts Longer Than You Do?

COLLEGE PLANNING

What Should You Know About the Costs of a College Education?

PORTFOLIO MANAGEMENT

Is Your Portfolio Diversified to Reflect Your Risk Tolerance?

CHARITABLE PLANNING

Are You Familiar With the Ways You Can Fund Your Charitable Goals?

TAX STRATEGY

Are You Considering the Effects of Taxes on Your Wealth?

BUSINESS SUCCESSION

Will Your Business Succession Plan Ensure a Seamless Transition?

READY, SET, GO

YOUR FINANCIAL FUTURE STARTS NOW

Be inspired by what you've accomplished. Together, we can transform your dreams into achievable goals.

Whether you are ready to invest for the first time or looking for experienced counsel who understands your financial planning and wealth management needs, we would love to explore what is possible with Forum.

With our home office located in Lombard, Illinois, we have more than 50 offices with advisor teams across the country.

We invite you to get in touch with us!

hello@forumfinancial.com

[1] As of December 2025, Forum managed and serviced approximately $10.7 billion in client assets, with $8.6 billion in regulatory assets under management and $2.1 billion in advisory or consulting services.

Forum Financial Management, LP is registered as an investment adviser with the Securities and Exchange Commission, such registration does not imply a certain level of skill or training. The home office is located at 1900 South Highland Avenue, Suite 100, Lombard, IL 60148. Before making an investment decision, please contact our office at 630.873.8520 to receive a copy of Forum's Investment Advisory Agreement and Form ADV Part 2A, which includes Forum's fee schedule. Content is not to be construed as individualized advice or complete analysis of topics discussed. Please contact your advisor for personalized advice. Forum is not a law firm or accounting firm, and no legal or accounting advice or services are provided through Forum. Past performance does not guarantee future results. All investing involves risk, including risk of loss. For more information, visit our website at www.forumfinancial.com.

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