

# **FORM ADV PART 2B BROCHURE SUPPLEMENT**

**Juan C. Ros**

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This brochure supplement provides information about Juan Carlos Ros that supplements the Forum Financial Management, LP brochure. You should have received a copy of that brochure. 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 Juan Carlos Ros is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Full Legal Name: Juan Carlos Ros**

**Born:** 1968

### **Education Background:**

- Pennsylvania State University, State College, PA, BA Film and Video (Honors), 1988
- California Lutheran University, Thousand Oaks, CA, MBA Financial Planning emphasis, 2009

### **Business Experience:**

- Forum Financial Management, LP, Investment Adviser Representative, 10/2018 to Present
- Lamia Financial Group, Inc., Senior Advisor/VP, 2/2012 to Present
- Ronald Reagan Presidential Foundation, Director of Development, 12/2008 to 12/2012
- The ALS Association, VP of Philanthropy, 1/2008 to 12/2008

### **Designation(s)/Certification(s):**

Juan Carlos Ros has earned the following designation(s)certification(s) and is in good standing with the granting authority:

- Accredited Estate Planner (AEP®)
- Certified Financial Planner (CFP®)

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

## Item 3 Disciplinary Information

Juan Carlos Ros has no reportable disciplinary history.

## Item 4 Other Business Activities

Juan C. Ros is dually registered as an Investment Adviser Representative of Lamia Financial Group, Inc., an unaffiliated SEC-Registered Investment Adviser. Lamia Financial Group, Inc., is in the process of transitioning all of its existing client relationships to Forum and anticipates that it will withdraw registration and no longer provide investment advisory services once the transition is complete.

## Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Ros's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) 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:

1. an initial review of the asset allocation for a new client as compared to the client's risk tolerance

- and investment objectives;
2. 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
  3. 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.

Juan C. Ros is supervised by Faye H. Nybo, Director of Supervision. Ms. Nybo can be reached at (630) 873-8503 or [fnybo@forumfin.com](mailto:fnybo@forumfin.com).

## Item 7 Part 2B Appendix 1

### **Accredited Estate Planner (AEP®)**

The AEP designation is awarded by the National Association of Estate Planners & Councils to estate planners who have completed two graduate-level courses administered by The American College, can also be earned by someone with 15 years of experience working in estate planning, or meet specific professional requirements and who practice as one of the following: attorney, CPA, trust officer, CLU, CFP® certificant or ChFC.

**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 CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.