



OFFICE ADDRESS:

## FORM ADV PART 2B BROCHURE SUPPLEMENT

HOME OFFICE:

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This brochure supplement provides information about

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

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:** Ryan Douglas Zink

**Born:** 1985

### Education Background:

- University of Illinois at Chicago, BA, History, 2009

### Business Experience:

- Forum Financial Management, LP, Investment Adviser Representative, 2/2015 - Present
- Purshe Kaplan Sterling Investments, Registered Representative, 2/2015 - Present
- Allers- Morrison Insurance Agency, Insurance Producer, 9/2013 - Present
- Cetera Investment Advisers LLC, Investment Adviser Representative, 8/2014 - 2/2015
- Cetera Financial Specialists LLC, Registered Representative, 9/2013 - 2/2015
- Country Financial, Financial Representative, 2/2012 - 8/2013
- Portillos Home Kitchen, Customer Service Representative, 11/2011 - 2/2012
- Professional Athlete, Professional Athlete, 6/2007 - 9/2011

### Designations/Certifications:

Ryan D. Zink has earned the following designation(s) / certification(s) and is in good standing with the granting authority:

- Series 63 - Uniform Securities Agent, 2012.
- Series 65 - Uniform Investment Adviser, 2014.

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

## Item 3 Disciplinary Information

Mr. Ryan Douglas Zink does not have any reportable disciplinary disclosure.

## Item 4 Other Business Activities

Ryan Douglas Zink is a Registered Representative with Purshe Kaplan Sterling. Purshe Kaplan Sterling is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Zink may recommend securities or insurance products offered by Purshe Kaplan Sterling as part of your investment portfolio. If you purchase these products through Mr. Zink, he will receive the customary commissions in his separate capacity as a Registered Representative of Purshe Kaplan Sterling.

Additionally, Mr. Zink could be eligible to receive incentive awards such as Purshe Kaplan Sterling may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Zink an incentive to recommend investment products based on the compensation received, rather than on your investment needs.

Ryan Douglas Zink is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Zink for insurance related activities. This presents a conflict of interest because Mr. Zink may have

an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

## **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Mr. Zink'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**

Supervisor: Brian T. Savage CPA, PFS, CFP®  
Title: Chief Compliance Officer  
Phone Number: 630.873.8515

## AAMS ®

Individuals who hold the AAMS® designation have completed a course of study encompassing investments, insurance, tax, retirement, and estate planning issues. The program is designed for approximately 120- 150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

## AWMA ®

Individuals who hold the AWMA ® designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

## CFP ®

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 62,000 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, administered in 10 hours over a two-day period, 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.

#### CPA

Certified Public Accountant (CPA) 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 minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow 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.

#### EA

An Enrolled Agent (EA) is a person who has earned the privilege of practicing, that is, representing taxpayers, before the Internal Revenue Service. Enrolled agents, like attorneys and certified public accountants (CPAs), are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can practice before.

There are two tracks to becoming an enrolled agent. The two tracks are:

- Written examination. You can become an enrolled agent by demonstrating special competence in tax matters by taking a written examination. This track requires that you
  - Apply to take the Special Enrollment Examination (SEE);
  - Achieve passing scores on all parts of the SEE;
  - Apply for enrollment; and
  - Pass a background check to ensure that you have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or enrolled agent from practice before the IRS.

- IRS experience. You can become an enrolled agent by virtue of past service and technical experience with the IRS that qualifies you for enrollment. This track requires that you
  - Possess the years of past service and technical experience;
  - Apply for enrollment; and
  - Pass a background check to ensure that you have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or enrolled agent from practice before the IRS.

More information regarding enrolled agents is available at [www.irs.gov](http://www.irs.gov).

#### PFS

Personal Financial Specialist (PFS) The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct, and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

#### NASAA Series 63

Uniform Securities Agent State Law Examination - 60 multiple choice questions; 1 hour and 15 minutes testing time. The Series 63 is designed to qualify candidates as securities agents. The examination covers the principles of state securities regulation reflected in the Uniform Securities Act.

#### NASAA Series 65

Uniform Investment Adviser Law Examination - 130 multiple choice questions; 3 hours testing time. The Series 65 is designed to qualify candidates as investment adviser representatives.