

# Brochure Supplement

MAY 02, 2012

## DAVID E. HOWE

11313 USA Parkway  
Fishers, IN 46037

(317) 558-6293

This Brochure Supplement provides information about David E. Howe that supplements the Disclosure Brochure of FORUM Private Client Group, LLC (hereinafter "FORUM PCG"), a copy of which you should have received. Please contact FORUM PCG's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about David E. Howe is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**FORUM Private Client Group, LLC, a Registered Investment Adviser**

11313 USA Parkway, Fishers, IN 46037 | (317) 558-6322  
[www.forumpcg.com](http://www.forumpcg.com)

## Item 2. Educational Background and Business Experience

Born 1945

### Post-Secondary Education

Indiana University, Purdue University at Indianapolis | BS, Accounting | 1972

### Recent Business Background

FORUM Private Client Group, LLC | Financial Advisor | May 2004 – Present

**Professional Designation** David E. Howe holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”).

The CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks are financial planning credentials awarded by Certified Financial Planner Board of Standards Inc. (“CFP Board”) to individuals who meet its education, examination, work experience, and ethics requirements. Eligible candidates must have at least a bachelor's degree (or its equivalent) in any discipline from an accredited college or university in order to obtain a CFP® certification. The candidate also must pass an examination, have three years of personal financial planning experience, and meet the CFP Board's ethical requirements. To maintain the certification, the CFP Board requires individuals to complete 30 hours of continuing education hours every two years and renew an agreement to be bound by its Standards of Professional Conduct.

For additional information about this credential, please refer directly to the website of the issuing organization.

## Item 3. Disciplinary Information

FORUM PCG is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of David E. Howe. FORUM PCG has no information to disclose in relation to this Item.

## Item 4. Other Business Activities

FORUM PCG is required to disclose information regarding any investment-related business or occupation in which David E. Howe is actively engaged.

### Licensed Insurance Agent

David E. Howe is also a licensed insurance agent with FORUM Credit Union, and in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that FORUM PCG recommends the purchase of insurance products

where David E. Howe receives insurance commissions or other additional compensation. FORUM PCG has procedures in place to ensure that any recommendations made by David E. Howe are in the best interest of clients regardless of any additional compensation earned.

### **Item 5. Additional Compensation**

FORUM PCG is required to describe any arrangement under which David E. Howe receives an economic benefit for providing advisory services from someone that is not a client of FORUM PCG. FORUM PCG has no information to disclose in relation to this Item.

### **Item 6. Supervision**

Joe Ridenour, Vice President, is generally responsible for supervising David E. Howe's advisory activities on behalf of FORUM PCG. The telephone number to reach Joe Ridenour is (317) 558-6321.

FORUM PCG supervises its personnel and the investments made in client accounts. FORUM PCG monitors the investments recommended by David E. Howe to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. FORUM PCG periodically reviews the advisory activities of David E. Howe, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by David E. Howe.

### **Item 7. Requirements for State-Registered Advisers**

FORUM PCG is required to disclose the material facts regarding David E. Howe's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. FORUM PCG has no information to disclose in relation to this Item.