



## **Forté Asset Management, LLC**

### **Form ADV Part 2A – Disclosure Brochure**

**Effective: November 1, 2024**

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Forté Asset Management, LLC (“Forté” or the “Advisor”). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (917) 868-9104.

Forté is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about Forté to assist you in determining whether to retain the Advisor.

Additional information about Forté and its Advisory Persons is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor’s firm name or CRD# 132969.

**Forté Asset Management, LLC**  
**476 Long Ridge Rd, Bedford, NY 10506**  
**Phone: (917) 868-9104 | [www.forteassets.com](http://www.forteassets.com)**

## Item 2 - Material Changes

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Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of Forté. For convenience, the Advisor has combined these documents into a single disclosure document.

Forté believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. Forté encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

This brochure, dated November 1, 2024, contains the following material changes from the previously amended brochure, dated February 13, 2024:

- **Item 4(A) – Firm Information:** This version of our brochure includes new ownership of our firm. On November 1, 2024, Acrisure, LLC, a Michigan limited liability company, purchased all the capital stock of Forte Asset Management, LLC.
- **Item 4(E) – Assets Under Management:** Assets Under Management has been updated to reflect November 1, 2024 figures.
- **Item 5(A) – Fees for Advisory Services:** We have updated the language regarding fee range from "0.25% to 0.90%" to "between 0.15% and 0.90% and added "provided that the negotiated fee does not exceed 0.90%". We also removed the Tiered-Rate schedule.
- **Item 14(C) – Other Compensation:** Section added.
- The telephone number for the company has changed to (917) 868-9104.

### Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations, or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 132969. You may also request a copy of this Disclosure Brochure at any time by contacting Timothy I. Low at (917) 868-9104.

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## Item 4 - Advisory Business

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### A. Firm Information

Forté Asset Management, LLC (“Forté” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The Advisor was organized as a Limited Liability Company (“LLC”) under the laws of the State of New York in July 2005. Forté Asset Management, LLC is 100% owned by Acrisure, LLC, a Michigan limited liability company (the “Parent”). Forté’s Parent is wholly owned by Acrisure Intermediate, Inc., which in turn is wholly owned by Acrisure Holdings, Inc.

This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Forté. For information regarding Forté or this Disclosure Brochure, please contact Timothy I. Low at (917) 868-9104.

### B. Advisory Services Provided

Forté offers investment management services to individuals, high net worth individuals, families, trusts, and estates (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness, and good faith towards each Client and seeks to mitigate potential conflicts of interest. Forté’s fiduciary commitment is further described in the Advisor’s Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

#### Investment Management Services

Forté provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related advisory services. Forté works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. Forté will then construct an investment portfolio consisting of exchange-traded funds (“ETFs”), open-end mutual funds, individual stocks, individual bonds, and closed-end mutual funds. The Advisor may retain certain types of investments within a Client’s account based on portfolio fit and/or tax considerations.

Forté’s investment strategies are primarily long-term focused, but the Advisor may buy, sell, or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. Forté will construct, implement, and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Forté evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Forté may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Forté may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. Forté may recommend selling positions for reasons that include but are not limited to harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, changes in the risk tolerance of the Client, generating cash to meet Clients’ needs, or any risk deemed unacceptable for the Client’s risk tolerance.

*Retirement Accounts* – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts (“IRAs”), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act (“ERISA”) and/or the Internal Revenue Code (“IRC”), as applicable, which are laws governing retirement accounts. When deemed to be in the Client’s best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g., commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor earns a new (or increases its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

At no time will Forté accept or maintain custody of a Client’s funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within the designated account[s] at the Custodian, pursuant to the terms of the advisory agreement. Please see Item 12 – Brokerage Practices.

Forté may also refer Clients to an accountant, attorney, or other specialists, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of the Client’s financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six (6) months of the contract date, assuming all information and documents requested are provided promptly.

### **C. Client Account Management**

Prior to engaging Forté to provide investment management services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority, and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – Forté, in connection with the Client, will develop a strategy that seeks to achieve the Client’s goals and objectives.
- Asset Allocation – Forté will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation, and tolerance for risk for each Client.
- Portfolio Construction – Forté will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Forté will provide investment management and ongoing oversight of the Client’s investment portfolio.

### **D. Wrap Fee Programs**

Forté does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by Forté.

### **E. Assets Under Management**

As of November 1, 2024, assets under management were \$242,866,654, all of which were managed on a discretionary basis. Clients may request more current information at any time by contacting the Advisor.

## **Item 5 - Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into a written agreement with the Advisor.

### **A. Fees for Advisory Services**

Investment advisory fees are paid quarterly, in advance of each calendar quarter pursuant to the terms of the investment management agreement. Forté's advisory fees are negotiable and will vary depending upon factors such as the type of Client Account, a Client's relationship with the Firm, the size and complexity of assets being managed, and the investment strategies being employed by the Firm. Generally, Clients will be charged an annual fee between 0.15% and 0.90% depending on the circumstances and subject to the Client's investment management agreement. Fees may be negotiated between clients and the investment adviser representative, provided that the negotiated fee does not exceed 0.90%. Investment advisory fees are based on the market value of assets under management at the end of the prior quarter.

The investment management fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. All securities held in accounts managed by Forté will be independently valued by the Custodian. Forté will conduct periodic reviews of the Custodian's valuations.

Clients may make additions to and withdrawals from their account[s] at any time, subject to Forté's right to terminate an account. Additions may be in cash or securities provided that Forté reserves the right to liquidate any transferred securities or decline to accept particular securities into a Client's account[s]. Clients may withdraw account assets on notice to Forté, subject to the usual and customary securities settlement procedures.

Forté designs its portfolios as long-term investments, and the withdrawal of assets may impair the achievement of a Client's investment objectives. Forté may consult with its Clients about the options and ramifications of transferring securities. However, Clients are advised that when transferred securities are liquidated, they may be subject to transaction fees, fees assessed at the mutual fund level (i.e., contingent deferred sales charge), and/or tax ramifications. The management fee is not adjusted for contributions or withdrawals, except for contributions that exceed \$100,000 during a billing period. In such instances, the fee payable with respect to such assets may be adjusted or prorated based on the number of days remaining in the quarter.

The Advisor's fee is exclusive of, and in addition to any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C. below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

### **B. Fee Billing**

Investment advisory fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with Forté at the end of the prior quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting the deduction of the investment advisory fee. Clients are urged to also review and compare the statement provided by the Advisor to the brokerage statement from the Custodian, as the Custodian does not perform a verification of fees. Clients provide written authorization permitting advisory fees to be deducted by Forté to be paid directly from their account[s] held by the Custodian as part of the investment management agreement and separate account forms provided by the Custodian.

**C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties other than Forté in connection with trades made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the Custodian. The fees charged by Forté are separate and distinct from these custodian and execution fees.

In addition, all fees paid to Forté for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage, and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of Forté, but would not receive the services provided by Forté, which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Forté to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

**D. Advance Payment of Fees and Termination**

Forté is compensated for its investment advisory services in advance of the quarter in which services are rendered. Either party may terminate the investment management agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the investment management agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination, and such fees will be due and payable by the Client. Upon termination, the Advisor will refund any unearned, prepaid investment advisory fees from the effective date of termination to the end of the quarter. The Client's investment management agreement with the Advisor is non-transferable without the Client's prior consent.

**E. Compensation for Sales of Securities**

Forté does not buy or sell securities to earn commissions and does not receive any compensation for securities transactions in any Client account other than the investment advisory fees noted above.

**Item 6 - Performance-Based Fees and Side-By-Side Management**

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Forté does not charge performance-based fees for its investment advisory services. The fees charged by Forté are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client. Forté does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

**Item 7 - Types of Clients**

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Forté offers investment advisory services to individuals, high net worth individuals, families, trusts, estates, corporations, and other types of business entities. Forté generally does not impose a minimum relationship size.

## **Item 8 - Methods of Analysis, Investment Strategies, and Risk of Loss**

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### **A. Methods of Analysis**

Forté utilizes an institutional approach in its investment management by focusing on the risk of the entire portfolio by considering how each investment contributes to the overall risk of the portfolio. Through this process, Forté constructs an “efficient portfolio” – one which has the highest expected return for a given level of risk. Asset allocation decisions are derived from broad-based investment research into multiple asset classes. These decisions are not based on the day-to-day market conditions. The allocations are customized to each Client’s return objective, risk tolerance, and cash flow requirements with a primary focus on allocation among stocks, bonds and cash. Further customization is achieved through secondary allocations among domestic and foreign stocks, large, mid and small-cap stocks, various alternative investments and fixed income securities.

Forté employs fundamental and technical analysis methods in developing investment strategies for its Clients. Research and analysis from Forté are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases, and research prepared by others.

*Fundamental analysis* utilizes economic and business indicators as investment selection criteria. These criteria generally consist of ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor’s review process are included below in Item 13 – Review of Accounts.

*Technical analysis* involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that Forté will be able to accurately predict such a reoccurrence.

Forté often utilizes a dynamic strategy called tactical asset allocation that actively adjusts Client portfolios based on short-term market forecasts. Its objective is to systematically exploit inefficiencies or temporary imbalances in equilibrium values among different asset or sub-asset classes. Forté generally limits tactical asset allocation shifts to 20 percent of the portfolio to avoid straying too far from the long-term strategy mix.

As noted above, Forté generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Forté will typically hold all or a portion of a security for more than a year but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Forté may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector, or asset class.

### **B. Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Forté will assist Clients in determining an



appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk, and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals, or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment strategies:

#### Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

#### ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

#### Bond ETFs

Bond ETFs are subject to specific risks, including the following: (1) interest rate risks, i.e., the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e., the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e., the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e., the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e., the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e., the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

#### Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily; therefore, a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

#### Options Contracts

Investments in options contracts have the risk of losing value in a relatively short period of time. Options contracts are leveraged instruments that allow the holder of a single contract to control many shares of an underlying stock. This leverage can compound gains or losses.

#### Margin Borrowings

The use of short-term margin borrowings may result in certain additional risks to a Client. For example, if securities pledged to brokers to secure a Client's margin accounts decline in value, the Client could be subject to a "margin call" pursuant to which it must either deposit additional funds with the broker or be subject to mandatory liquidation of the pledged securities to compensate for the decline in value.

#### Alternative Investments (Limited Partnerships)

The performance of alternative investments (limited partnerships) can be volatile and may have limited liquidity. An investor could lose all or a portion of their investment. Such investments often have concentrated positions and investments that may carry higher risks. Clients should only have a portion of their assets in these investments.

#### Cybersecurity Risk

The computer systems, networks, and devices used by Forté and service providers to us and our clients to carry out routine business operations employ a variety of protections designed to prevent damage or interruption from computer viruses, network failures, computer and telecommunication failures, infiltration by unauthorized persons, and security breaches. Despite the various protections utilized, systems, networks, or devices potentially can be breached. A client could be negatively impacted as a result of a cybersecurity breach.

Cybersecurity breaches can include unauthorized access to systems, networks, or devices; infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow, or otherwise disrupt operations, business processes, or website access or functionality. Cybersecurity breaches may cause disruptions and impact business operations, potentially resulting in financial losses to a client; impediments to trading; the inability of us and other service providers to transact business; violations of applicable privacy and other laws; regulatory fines, penalties, reputational damage, reimbursement or other compensation costs, or additional compliance costs; as well as the inadvertent release of confidential information.

Similar adverse consequences could result from cybersecurity breaches affecting issuers of securities in which a client invests; governmental and other regulatory authorities; exchange and other financial market operations, banks, brokers, dealers, and other financial institutions; and other parties. In addition, substantial costs may be incurred by these entities in order to prevent any cybersecurity breaches in the future.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

## Item 9 – Disciplinary Information

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Securities laws require an advisor to disclose any instances where the Advisor or its Advisory Persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement, or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices.

**There are no events requiring disclosure regarding Forté or its management persons.**

You may independently view the background of the Advisor and its Advisory Persons on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the firm name or CRD# 132969.

## Item 10 – Other Financial Industry Activities and Affiliations

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Forté is not involved in any business other than giving investment advice. As a fiduciary, Forté has certain legal obligations, including the obligation to act in clients' best interest. Forté maintains a Business Continuity and Succession Plan and seeks to avoid a disruption of services to clients in the event of an unforeseen loss of key personnel, due to disability or death. Forté can provide additional information to any current or prospective client upon request to Timothy I. Low, Managing Director at (917) 868-9104 or [tlow@forteassets.com](mailto:tlow@forteassets.com).

Forté's Parent is the parent company of other entities ("Affiliates") that are engaged in business in the financial industry. The following Affiliates provide investment advisory services:

**Acrisure Investment Advisory Solutions, LLC ("AIAS"):** AIAS is an investment adviser registered in Florida and Vermont that provides referral services to an unaffiliated investment adviser.

**Chadler Investment Advisory Solutions, LLC ("CIAS"):** CIAS is an SEC registered investment adviser that provides investment advisory services primarily to employer-sponsored qualified retirement plans.

Forté also has Affiliates that are FINRA registered broker dealers, Burnham & Flowers, Inc., and Acrisure Re Corporate Advisory & Solutions, LLC. Forté's Affiliate, Acrisure Re Corporate Advisory & Solutions, Ltd. is registered with the Financial Conduct Authority in the United Kingdom. Forté also has many Affiliates who provide insurance services.

## Item 11 – Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

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### A. Code of Ethics

Forté has implemented a Code of Ethics (the "Code") that defines the Advisor's fiduciary commitment to each Client. This Code applies to all persons associated with Forté ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to each Client. Forté and its Supervised Persons owe a duty of loyalty, fairness, and good faith towards each Client. It is the obligation of Forté's Supervised Persons to adhere not only to the specific provisions of the Code but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact Timothy I. Low at (917) 868-9104.

**B. Personal Trading with Material Interest**

Forté allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Forté does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund or advise an investment company. Forté does not have a material interest in any securities traded in Client accounts.

**C. Personal Trading in Same Securities as Clients**

Forté allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls), gifts and entertainment, outside business activities, and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades or by trading based on material non-public information. This risk is mitigated by Forté requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer (“CCO”) or delegate. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

**D. Personal Trading at Same Time as Client**

While Forté allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterward. **At no time will Forté, or any Supervised Person of Forté, transact in any security to the detriment of any Client.**

**Item 12 – Brokerage Practices**

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**A. Recommendation of Custodian[s]**

Forté does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize Forté to direct trades to the Custodian as agreed upon in the investment management agreement. Further, Forté does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where Forté does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian not recommended by Forté. However, if the recommended Custodian is not engaged, the Advisor may be limited in the services it can provide. Forté may recommend the Custodian based on criteria such as but not limited to the reasonableness of commissions charged to the Client, services made available to the Client, and its reputation and/or the location of the Custodian’s offices.

Forté will generally recommend that Clients establish their account[s] at Fidelity Clearing and Custody Solutions and related divisions and entities of Fidelity Investments, Inc., including National Financial Services, LLC and Fidelity Brokerage Services, LLC, (collectively “Fidelity”) a FINRA-registered broker-dealer and member SIPC. Fidelity will serve as the Client’s “qualified custodian.” Forté maintains an institutional relationship with Fidelity, whereby the Advisor receives economic benefits from Fidelity. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

- **Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. Forté does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, the Advisor receives certain economic benefits from the Custodian. Please see Item 14 below.
- **Brokerage Referrals** - Forté does not receive any compensation from any third party in connection with the recommendation for establishing an account.
- **Directed Brokerage** - All Clients are serviced on a “directed brokerage basis,” where Forté will place trades within the established account[s] at the Custodian designated by the Client. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor’s own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client’s account[s]). Forté will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

#### **B. Aggregating and Allocating Trades**

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. Forté will execute its transactions through the Custodian as authorized by the Client. Forté may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre- allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Clients’ accounts.

### **Item 13 – Review of Accounts**

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#### **A. Frequency of Reviews**

Securities in Client accounts are monitored on a regular and continuous basis by Timothy I. Low, the CCO of Forté. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

#### **B. Causes for Reviews**

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client’s request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client’s financial situation, and/or large deposits or withdrawals in the Client’s account[s]. The Client is encouraged to notify Forté if changes occur in the Client’s personal financial situation that might adversely affect the Client’s investment plan. Additional reviews may be triggered by material market, economic, or political events.

#### **C. Review Reports**

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian’s website so that the Client may view these reports and their account activity.

Client brokerage statements will include all positions, transactions, and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

## **Item 14 – Client Referrals and Other Compensation**

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### **A. Compensation Received by Forté**

#### Participation in Institutional Advisor Platform

As noted in Item 12, Forté has established an institutional relationship with Fidelity to assist the Advisor in managing Client account[s].

As part of this arrangement, Fidelity also makes available to the Advisor, at no additional charge to the Advisor, certain research and brokerage services, including research services obtained by Fidelity directly from independent research companies. The Advisor may also receive additional services and support from Fidelity. As a result of receiving such services for no additional cost, the Advisor has an incentive to continue to use or expand the use of Fidelity's services. The Advisor examined this potential conflict of interest when it chose to enter into the relationship with Fidelity and has determined that the relationship is in the best interests of the Advisor's Clients and satisfied its Client obligations, including its duty to seek best execution. Please see Item 12 above.

The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Fidelity. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of this Custodian over one that does not furnish similar software, systems support, or services.

### **B. Client Referrals from Solicitors**

Forté does not engage paid solicitors for Client referrals.

### **C. Other Compensation**

Forté is a wholly owned subsidiary of the Parent. To the extent Forté is able, Forté may distribute profits to the Parent and the Parent may distribute its profits to its shareholders. Thus, shareholders of the Parent could indirectly receive compensation as a result of investment management services to Clients.

## **Item 15 – Custody**

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Forté does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All Clients must place their assets with a "qualified custodian." Clients are required to engage the Custodian to retain their funds and securities and direct Forté to utilize that Custodian for the Client's security transactions. Clients should review statements provided by the Custodian and compare them to any reports provided by Forté to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

If the Client gives the Advisor authority to move money from one account to another account, the Advisor may have custody of those assets. In order to avoid additional regulatory requirements, the Custodian and the Advisor have adopted safeguards to ensure that the money movements are completed in accordance with the Client's instructions.

Forté is also deemed to have custody of client funds and securities when Forté has standing authority (also known as a standing letter of authorization or “SLOA”) to move money from a client’s account to a third-party account. Pursuant to SEC Rule 206(4)-2, Fidelity has controls and forms in place that satisfy six of the seven no-action relief conditions. With respect to third party standing letters of authorization (“SLOA”) in which customer’s grant their designated registered investment adviser the limited authority to disburse funds to one or more third parties as specifically designated by the customer, Fidelity has reasonable policies and procedures in place which are designed to verify the customer’s instruction. Fidelity also provides a notice to the customer upon the setup of a SLOA, when funds are disbursed and an annual notice reconfirming the SLOA. A customer may modify or terminate the SLOA at any time. Also, the designated registered investment adviser has no authority or ability to change any of the information related to the third-party payee in the SLOA.

Forté has established procedures to ensure all client funds and securities are held at a qualified custodian, in a separate account for each client under that client's name. Clients are also notified, in writing, of the qualified custodian's name, address and the manner in which the funds or securities are maintained, promptly when the account is opened and following any changes.

Clients will receive directly from the custodian at least quarterly a statement showing all transactions occurring in the client’s account during the period covered by the account statement, and the funds, securities and other property in the client’s account at the end of the period. *Clients are urged to carefully review account statements sent by their broker-dealer/custodian and to compare the account statement provided by the broker-dealer/custodian with any statements provided by Forté.*

## **Item 16 – Investment Discretion**

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Forté generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Forté. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment management agreement containing all applicable limitations to such authority. All discretionary trades made by Forté will be in accordance with each Client's investment objectives and goals.

## **Item 17 – Voting Client Securities**

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Forté does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies; however, the Client retains the sole responsibility for proxy decisions and voting.

Although Forté has discretion over Client accounts, it will not be responsible for handling Client claims in class action lawsuits or similar settlements involving securities owned by the Client. Clients will receive the paperwork for such claims directly from their account custodians. Each Client should verify with their custodian or other account administrator whether such claims are being made on the Client’s behalf by the custodian or if the Client is expected to file such claims directly.

## Item 18 – Financial Information

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Neither Forté nor its management has any adverse financial situations that would reasonably impair the ability of Forté to meet all obligations to its Clients. Neither Forté nor any of its Advisory Persons have been subject to a bankruptcy or financial compromise. Forté is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect advance fees of \$1,200 or more for services to be performed six months or more in the future.

## Item 19 – Requirements for State Registered Advisers

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We are a federally registered investment adviser: therefore, we are not required to respond to this item.

## Item 20 – Additional Information

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### A. IRA Rollover Considerations

As part of our investment advisory services to you, we may recommend that you withdraw the assets from your employer's retirement plan and roll the assets over to an individual retirement account ("IRA") that we will manage on your behalf. If you elect to roll the assets to an IRA that is subject to our management, we will charge you an asset-based fee as set forth in the agreement you executed with our firm. This practice presents a conflict of interest because persons providing investment advice on our behalf have an incentive to recommend a rollover to you for the purpose of generating fee-based compensation rather than solely based on your needs. You are under no obligation, contractually or otherwise, to complete the rollover. Moreover, if you do complete the rollover, you are under no obligation to have the assets in an IRA managed by our firm.

Many employers permit former employees to keep their retirement assets in their company plan. Also, current employees can sometimes move assets out of their company plan before they retire or change jobs. In determining whether to complete the rollover to an IRA, and to the extent the following options are available, you should consider the costs and benefits of:

1. Leaving the funds in your employer's (former employer's) plan.
2. Moving the funds to a new employer's retirement plan.
3. Cashing out and taking a taxable distribution from the plan.
4. Rolling the funds into an IRA rollover account.

Each of these options has advantages and disadvantages and before making a change we encourage you to speak with your CPA and/or tax attorney.

If you are considering rolling over your retirement funds to an IRA for us to manage here are a few points to consider before doing so:

1. Determine whether the investment options in your employer's retirement plan address your needs or whether you might want to consider other types of investments.
  - a. Employer retirement plans generally have a more limited investment menu than IRAs.
  - b. Employer retirement plans may have unique investment options not available to the public such as employer securities, or previously closed funds.
2. Your current plan may have lower fees than our fees.



- a. If you are interested in investing only in mutual funds, you should understand the cost structure of the share classes available in your employer's retirement plan and how the cost of those share classes compares with those available in an IRA.
  - b. You should understand the various products and services you might take advantage of at an IRA provider and the potential costs of those products and services.
3. Our strategy may have higher risk than the option(s) provided to you in your plan.
4. Your current plan may also offer financial advice.
5. If you keep your assets titled in a 401k or retirement account, you could potentially delay your required minimum distribution beyond age 72.
6. Your 401k may offer more liability protection than a rollover IRA; each state may vary.
  - a. Generally, federal law protects assets in qualified plans from creditors. Since 2005, IRA assets have been generally protected from creditors in bankruptcies. However, there can be some exceptions to the general rules so you should consult with an attorney if you are concerned about protecting your retirement plan assets from creditors.
7. You may be able to take out a loan on your 401k, but not from an IRA.
8. IRA assets can be accessed at any time; however, distributions are subject to ordinary income tax and may also be subject to a 10% early distribution penalty unless they qualify for an exception such as disability, higher education expenses or the purchase of a home.
9. If you own company stock in your plan, you may be able to liquidate those shares at a lower capital gains tax rate.
10. Your plan may allow you to hire us as the manager and keep the assets titled in the plan name.

It is important that you understand the differences between these types of accounts and to decide whether a rollover is best for you. Prior to proceeding, if you have questions contact your investment adviser representative, or call our main number as listed on the cover page of this brochure.

#### **B. Client Complaints**

Clients may contact Timothy I. Low, Chief Compliance Officer of Forté, at (917) 868-9104 to submit a complaint. Written complaints should be sent to Forté Asset Management, LLC, 476 Long Ridge Rd, Bedford, NY 10506.



**Form ADV Part 2B – Brochure Supplement**

**for**

**Timothy I. Low  
Managing Director and Chief Compliance Officer**

**Effective: November 1, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Timothy I. Low (CRD# 2319826) in addition to the information contained in the Forté Asset Management, LLC (“Forté” or the “Advisor,” CRD# 132969) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Forté Disclosure Brochure or this Brochure Supplement, please contact Timothy I. Low at (917) 868-9104.

Additional information about Timothy I. Low is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or individual CRD# 2319826.

## Item 2 – Educational Background and Business Experience

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Timothy I. Low, born in 1967, is dedicated to advising Clients of Forté as the President, Chief Compliance Officer and Investment Adviser. Mr. Low earned a Bachelor's Degree from Hamilton College in 1990. Additional information regarding Mr. Low's employment history is included below.

### Employment History:

Forté Asset Management, LLC, President & Chief Compliance Officer	04/2005 to Present
Credit Suisse First Boston, Vice President	01/2003 to 04/2005
Donaldson, Lufkin & Jenrette, Vice President	01/1993 to 01/2003

## Item 3 – Disciplinary Information

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Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement, or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. ***There are no legal, civil, or disciplinary events requiring disclosure regarding Mr. Low.***

However, the Advisor encourages Clients to independently view the background of Mr. Low on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or individual CRD# 2319826.

## Item 4 – Other Business Activities

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Timothy I. Low has no outside business activities to report.

## Item 5 – Additional Compensation

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The only compensation received by Timothy I. Low and Forté is the fee charged for providing investment advisory services as described in *Item 5* of the ADV Part 2A Firm Brochure. Forté receives no other forms of compensation in connection with providing investment advice.

Timothy I. Low and Forté endeavor at all times to put the interest of its Clients ahead of its own and will always act in the best interest of the Client.

## Item 6 – Supervision

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Mr. Low serves as President, Chief Compliance Officer and Investment Adviser of Forté and is supervised by Timothy I. Low, the Chief Compliance Officer. Mr. Low can be reached at (917) 868-9104.

Forté has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Forté. Further, Forté is subject to regulatory oversight by various agencies. These agencies require registration by Forté and its Supervised Persons. As a registered entity, Forté is subject to examinations by regulators, which may be announced or unannounced. Forté is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Loriann M. Low  
Investment Adviser**

**Effective: November 1, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Loriann M. Low (CRD# 2356546) in addition to the information contained in the Forté Asset Management, LLC (“Forté” or the “Advisor,” CRD# 132969) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Forté Disclosure Brochure or this Brochure Supplement, please contact Timothy I. Low at (914) 234-0281.

Additional information about Loriann M. Low is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or individual CRD# 2356546.

## Item 2 – Educational Background and Business Experience

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Loriann M. Low, born in 1970, is dedicated to advising Clients of Forté as an Investment Adviser. Mrs. Low earned a Bachelor's Degree from Boston University in 1992 and earned a Juris Doctor Degree from Pace Law School in 2013. Additional information regarding Mrs. Low's employment history is included below.

### Employment History:

Forté Asset Management, LLC, Investment Adviser	05/2022 to Present
Covey, Roberts & Carmody-Roberts, LLC, Attorney-at-Law	10/2015 to 07/2018
Donaldson, Lufkin & Jenrette, Asst. Vice President	04/1993 to 03/1999

## Item 3 – Disciplinary Information

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Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement, or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. ***There are no legal, civil, or disciplinary events requiring disclosure regarding Mrs. Low.***

However, the Advisor encourages Clients to independently view the background of Mrs. Low on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or individual CRD# 2356546.

## Item 4 – Other Business Activities

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Loriann M. Low has no outside business activities to report.

## Item 5 – Additional Compensation

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The only compensation received by Loriann M. Low and Forté is the fee charged for providing investment advisory services as described in *Item 5* of the ADV Part 2A Firm Brochure. Forté receives no other forms of compensation in connection with providing investment advice.

Loriann M. Low and Forté endeavor at all times to put the interest of its Clients ahead of its own and will always act in the best interest of the Client.

## Item 6 – Supervision

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Mrs. Low serves as a Legal Compliance Consultant for Forté and is an Investment Adviser at Forté and is supervised by Timothy I. Low, the Chief Compliance Officer. Mr. Low can be reached at (914) 234-0281.

Forté has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Forté. Further, Forté is subject to regulatory oversight by various agencies. These agencies require registration by Forté and its Supervised Persons. As a registered entity, Forté is subject to examinations by regulators, which may be announced or unannounced. Forté is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## Privacy Policy

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Effective: November 1, 2024

### Our Commitment to You

Forté Asset Management, LLC (“Forté” or the “Advisor”) is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Forté (also referred to as “we,” “our,” and “us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Forté does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

### Why you need to know?

Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

### What information do we collect from you?

Driver’s license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address, and phone number[s]	Income and expenses
Email address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

### What Information do we collect from other sources?

Custody, brokerage, and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

### How do we protect your information?

To safeguard your personal information from unauthorized access and use, we maintain physical, procedural, and electronic security measures. These include such safeguards as secure passwords, encrypted file storage, and a secure office environment. Our technology vendors provide security and

access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

### How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
<p><b>Servicing our Clients</b></p> <p>We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed-upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.</p>	Yes	No
<p><b>Marketing Purposes</b></p> <p>Forté does not disclose and does not intend to disclose personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Forté or the client has a formal agreement with the financial institution. <b>We will only share information for purposes of servicing your accounts, not for marketing purposes.</b></p>	No	Not Shared
<p><b>Authorized Users</b></p> <p>Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].</p>	Yes	Yes
<p><b>Information About Former Clients</b></p> <p>Forté does not disclose and does not intend to disclose non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.</p>	No	Not Shared

### Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

### Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (917) 868-9104.