



Form ADV Part 2B: Brochure Supplement

Item 1 – Cover Page

**Frank van Lerven
ISGAM US LLC**

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This brochure supplement provides information about Frank van Lerven that supplements the ISGAM US LLC disclosure brochure. You should have received a copy of that brochure. Please contact Frank van Lerven at +1 (305) 779 5913 or at frankvanlerven@isgam.us if you did not receive ISGAM US LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Frank van Lerven is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Frank van Lerven

Born: 1950

CRD # 7530635

Post-Secondary Educational Background:

Rijksuniversiteit Groningen, The Netherlands, Social Psychology: 1974

Business Background:

ISGAM US LLC	May 2022 to present	Investment Adviser Representative and Chief Compliance Officer
ISGAM US LLC	March 2022 to present	Managing Member
ISGAM AG	January 2007 to present	Relationship Manager and Shareholder

Professional Designations:

CERTIFIED FINANCIAL PLANNER™ or 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.

CFP Acknowledgment: Frank van Lerven acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board's Standards of Professional Conduct. If you become aware that Frank van Lerven's conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at www.CFP.net/complaint.

Item 3 – Disciplinary Information

Frank van Lerven has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Frank van Lerven is also a Shareholder with ISGAM AG where he serves as Relationship and Marketing Manager. Because Frank van Lerven is a 30% shareholder of ISGAM AG, it is considered a related company to ISGAM US LLC.

Frank van Lerven provides investment management and similar services through ISGAM AG where he spends approximately 40% of his time. The rest of his time is devoted to ISGAM US LLC. Fees for services provided by Frank van Lerven through ISGAM AG are separate and distinct from the advisory fees paid to Frank van Lerven in his capacity as ISGAM US LLC's managing member and investment adviser representative.

Clients of ISGAM US LLC will not also be clients of ISGAM AG as the two companies serve different client bases that are determined primarily by nationality and then by where the client resides. ISGAM AG is a foreign based financial and investment-services firm serving clients who are not US nationals and do not live in the US. ISGAM US LLC was created to service US nationals whether residing in the United States or outside, as well as clients of other nationalities residing in the US.

Note: ISGAM AG will serve a sub-adviser to ISGAM US LLC, providing research and analysis services, specifically related to the investment models and asset allocation principles it developed over the years. ISGAM US LLC will use these models and strategies in the management of client portfolios.

Item 5 – Additional Compensation

Other than a salary and receipt of profits as an owner of the firm, Frank van Lerven receives no other compensation in connection with investment advisory services provided through ISGAM US LLC.

Item 6 – Supervision

Frank van Lerven is the Chief Compliance Officer of ISGAM US LLC and is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Frank van Lerven can be contacted at +1 (305) 779 5913.

Item 7 – Requirements for State Registered Advisers

Frank van Lerven has not been involved in an arbitration award and has not been found liable in an arbitration claim alleging damages in excess of \$2,500. He has not been involved in any award or found liable in any civil, self-regulatory organization, or administrative proceeding. Additionally, he has not been the subject of a bankruptcy petition.