

Part 2B of Form ADV: *Brochure Supplement*

Item 1 Cover Page

ConcordAdvisors

RETIREMENT INVESTMENTS INSURANCE

Timothy R. Haber, CLU, ChFC

8500 Station Street - Suite 300G

Mentor, Ohio 44060

(440) 358-0605

(800)672-0106

www.concordadvisors.com

This brochure provides information about Timothy R. Haber, CLU, ChFC that supplements the Concord Advisors brochure. You should have received a copy of that brochure. Please contact a client service representative at 440-358-0605 if you did not receive Concord Advisor's brochure or if you have any questions about the contents of this supplement.

Additional information about Timothy R. Haber, CLU, ChFC CRD# 232819 is available on the SEC's website at www.adviserinfo.sec.gov.

December 15, 2015

Timothy R. Haber, CLU, ChFC

Date of Birth: 4/24/1941

Education: University of Wisconsin

Business Background:

07/1988 - Present Minnesota Mutual Life – Insurance Agent

09/2007 – Present Concord Advisors – Investment Advisor

11.1997 – Present ValMark Advisers, Inc. – Investment Advisor

11/1997 – Present ValMark Securities, Inc. – Registered Representative

05/1982 – Present Haber Financial Services Agency, Inc. - President

Tim started his business career on the West Coast after graduating from the University of Wisconsin. After working in sales for an office and business systems manufacturer for a number of years, Tim returned to Cleveland to enter the insurance and financial services business. He earned the Chartered Life Underwriter and Chartered Financial Consultant designations, and completed advanced studies in the areas of Employee Benefits, Business Tax Planning, and Estate Planning. He has taught Business Insurance at the college level. Active in his industry, Tim served as President of the local Society of Financial Service Professionals chapter and is a member of the National Association of Insurance and Financial Advisors, Financial Planning Association, and Estate Planning Council.

Chartered Life Underwriter - A professional designation for individuals who wish to specialize in life insurance and estate planning. Individuals must complete five core courses and three elective courses, and successfully pass all eight two-hour, 100-question examinations in order to receive the designation.

Chartered Financial Consultant - The Chartered Financial Consultant® (ChFC) designation program focuses on the comprehensive financial planning process as an organized way to collect and analyze information on a client's total financial situation; to identify and establish specific financial goals; and to formulate, implement, and monitor a comprehensive plan to achieve those goals. Individuals must complete seven core courses and two elective courses, and successfully pass all nine two hour, 100-question course specific examinations.

Item 3 Disciplinary Information

Not Applicable

Item 4 Other Business Activities

Timothy R. Haber, CLU, ChFC is also a registered representatives of ValMark Securities, Inc. a FINRA registered Broker/Dealer; and, an investment advisory representative of ValMark Advisers, Inc. an SEC registered investment advisor (“ValMark”). In this capacity he may effect transactions through ValMark on behalf of Clients. In such instances, he may receive fees, commission, mark ups, mark downs, 12b-1 fees or other sums for any securities transactions placed through ValMark. Clients are not required to effect their securities transactions through ValMark and may use any Broker/Dealer they desire. For securities transactions placed through ValMark, commission for securities paid pursuant to a prospectus will be the same. However, commissions or fees for other securities transactions may be higher or lower if placed through ValMark than if placed through another Broker/Dealer. ValMark provides related persons/registered representatives with due diligence, compliance information and regulatory review. Furthermore, all securities transactions made on behalf of a Client and placed through ValMark are reviewed and approved by ValMark supervisory principals as required by the FINRA.

Additionally, Timothy R. Haber, CLU, ChFC is affiliated with Executive Insurance Agency, Inc. a general insurance agency, and represents numerous insurance companies. Any insurance product placed through Mr. Haber may generate standard and customary insurance commissions and other sums, a portion of which may be paid to the related persons.

Item 5 Additional Compensation

Not Applicable

Item 6 Supervision

Concord Advisors has appointed Jonathan D. Herbruck, CFP® as Chief Compliance Officer (440-358-0605). The Chief Compliance Officer oversees the administration of Concord's compliance policies and procedures and coordinates the annual review of its policies and procedures. The daily administration of specific compliance responsibilities is divided between the Chief Compliance Officer and his staff. An audit of Concord Advisors advisory business and compliance policies and procedures is performed by an external company annually. The state of Ohio audits Concord Advisors every two years.

Item 7 Requirements for State-Registered Advisers

No Applicable Information