

Part 2B of Form ADV: *Brochure Supplement*

Item 1 Cover Page

ConcordAdvisors

RETIREMENT INVESTMENTS INSURANCE

Mark A. Kalmeyer

8500 Station Street - Suite 300G

Mentor, Ohio 44060

(440) 358-0605

(800)672-0106

www.concordadvisors.com

This brochure provides information about Mark A. Kalmeyer 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 Mark A. Kalmeyer CRD# 5648854 is available on the SEC's website at www.adviserinfo.sec.gov.

December 15, 2015

Item 2 Educational Background and Business Experience

Mark A. Kalmeyer

Date of Birth: 4/6/1963

Education: BA Edinboro University

Business Background:

11/1989 – 01/07 First Technology – Lab Manager

1/2007 - 8/2008 Precision Analytical – Lab Manager

03/20/08 – Present Concord Advisors – Operations Manager

05/2008 – Present ValMark Advisers, Inc. - IAR

05/2008 – Present ValMark Securities, Inc. – Registered Representative

Mark began his career in the financial services business in 2008 as an advisor of Concord Advisors. Prior years Mark worked at a successful Environmental Testing Lab. It was there that Mark learned the importance and value of a disciplined approach to processes similar to the financial services business dealing with the EPA. In addition to running a team of 40 employees, Mark was able to focus on building, managing and preserving client relationships.

Item 3 Disciplinary Information

Not Applicable

Mark A. Kalmeyer is also a registered representative of ValMark Securities, Inc. a FINRA registered Broker/Dealer; and, an investment advisory representative of ValMark Advisers, Inc. an SEC registered investment advisor (“ValMark”) and, as such, 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, Mark A. Kalmeyer is affiliated with Executive Insurance Agency, Inc. a general insurance agency, and represents numerous insurance companies. Any insurance product placed through Mr. Kalmeyer 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