

Part 2B of Form ADV: *Brochure Supplement*

Item 1 Cover Page

ConcordAdvisors

RETIREMENT INVESTMENTS INSURANCE

Rashi R. Presswala, CPA, CFP®

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This brochure provides information about Rashi R. Presswala, CPA, CFP® 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 Rashi R. Presswals, CPA, CFP® CRD# 4343781 is available on the SEC's website at www.adviserinfo.sec.gov.

December 15, 2015

Rashi R. Presswala, CPA, CFP®

Date of Birth: 10/20/1952

Education: BA Baldwin Wallace, Law Degree Cleveland State University

Business Background:

10/1985 – Present Self-employed – CPA, Attorney

7/20001 – Present ValMark Advisers, Inc. – Investment Advisor

7/2001 – Present ValMark Securities, Inc. – Registered Representative

8/2006 – Present Concord Advisors – Investment Advisor

Rashi is a CPA, and a CERTIFIED FINANCIAL PLANNER™ since 1988, and she has been an attorney at law with 15+ years of experience helping clients manage their total financial plan. Rashi is also a Registered Representative and insurance broker with ValMark Securities.

CFP®

Certified Financial Planner Board of Standards, Inc. (CFP Board) is a certification and standards-setting organization founded in 1985 that benefits the public by establishing and enforcing education, examination, experience and ethics requirements for CFP® certificants. CFP Board has exclusive authority to determine who may use the CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks (the CFP® marks) in the United States. CFP Board conditions the permission it grants individuals to use these marks on their agreement to abide by certain terms and conditions specified by CFP Board, including those set forth below.

As part of the CFP® certification process and the terms and conditions imposed upon certificants and registrants, CFP Board maintains professional standards necessary for competency and ethics in the financial planning profession. Through its Code of Ethics and Professional Responsibility (Code of Ethics), CFP Board identifies the ethical principles certificants and registrants should meet in all of their professional activities. Through its Rules of Conduct, CFP Board establishes binding professional and ethical norms that protect the public and advance professionalism. CFP Board's Financial Planning Practice Standards (Practice Standards) describe the best practices expected of certificants engaged in financial planning and refer to those sections of the Rules of Conduct that provide ethical guidance.

Through its Disciplinary Rules and Procedures (Disciplinary Rules), CFP Board enforces the Code of Ethics, Rules of Conduct, and Practice Standards and establishes a process for applying the Standards of Professional Conduct to actual professional activities.

CPA

Certified Public Accountant. An individual who has passed the uniform CPA examination administered by the American Institute Of Certified Public Accountants, and who has received state certification to practice accounting. To achieve this designation, an individual usually has to complete 5 years of education, and a certain degree of work experience. Additionally, once an individual becomes a CPA, they typically must complete a certain number of hours of continuing education each year.

Item 3 Disciplinary Information

Not Applicable

Item 4 Other Business Activities

Rashi R. Presswala, CPA, CFP® 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”). In this capacity she may effect transactions through ValMark on behalf of Clients. In such instances, she may receive fees, commission, mark ups, mark downs, 12b-1 fees or other sums for any 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, Rashi R. Presswala, CPA, CFP® is affiliated with Executive Insurance Agency, Inc. a general insurance agency, and represents numerous insurance companies. Any insurance product placed through Ms. Presswala may generate standard and customary insurance commissions and other sums, a portion of which may be paid to the related persons.

Ms. Presswala is self-employed as a Certified Public Accountant and an attorney-at-law. These services are the main focus of Ms. Presswala’s business practices.

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