

Part 2B of Form ADV: *Brochure Supplement*

Item 1 Cover Page

ConcordAdvisors

RETIREMENT INVESTMENTS INSURANCE

James D. Yurman

8500 Station Street - Suite 300G

Mentor, Ohio 44060

(440) 358-0605

(800)672-0106

www.concordadvisors.com

This brochure provides information about James D. Yurman 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 James D. Yurman CRD# 1363602 is available on the SEC's website at www.adviserinfo.sec.gov.

December 15, 2015

Item 2 Educational Background and Business Experience

James D. Yurman

Date of Birth: 6/27/1934

Education: Incomplete College

Business Background:

4/1962 – Present Self-employed – Agent

10/1997 – Present ValMark Securities, Inc. – Registered Representative

6/2008 – Present ValMark Advisers, Inc. – Investment Advisor

6/2008 – Present Concord Advisors – Investment Advisor

11/1963 – Present Minnesota Mutual - Agent

Jim provides custom designed consulting services to individual physicians as well as physician group practices and medical institutions. With dramatic frequency legislative and economic changes have reinforced the notion that specialization is the order of the day - both in medicine and in finance. Through their many years of training, physicians have specialized in the medical needs of their patients. So also, since 1962 James D. Yurman & Associates, Inc. has served the specialized needs of physicians around the country.

Item 3 Disciplinary Information

Not Applicable

James D. Yurman 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 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 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, James D. Yurman, CLU, ChFC is affiliated with Executive Insurance Agency, Inc. a general insurance agency, and represents numerous insurance companies. Any insurance product placed through Mr. Yurman 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