March 2026

Client Relationship Summary
Concurrent Investment Advisors, LLC (CRD# 323135)

Introduction

Our firm, Concurrent Investment Advisors, LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at **Investor.gov/CRS**, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?
Services: We offer investment advisory services to retail investors. These services include wealth management which is a combination of financial planning and investment management services. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.
Accounts, Investments, and Monitoring: We provide services to individual, joint, retirement, trust and estate accounts. We primarily use mutual funds, exchange-traded funds, stocks, and bonds in constructing portfolios. We may utilize other types of investments, as necessary and appropriate. We may utilize independent managers available through the custodian for certain investment mandates. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our standard services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also offer to meet with you at least annually, or more frequently, depending on your needs.
Investment Authority: We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing.
Account Minimums & Other Requirements: We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.
Additional Information: For more detailed information on our relationships and services, please see Items 4, 13 and 7 of our Form ADV Part 2A and Items 4, 5 and 6 of our Form ADV Wrap Fee Brochure available via our firm's **Investment Adviser Public Disclosure Page**.
Conversation Starters: *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?
Asset-Based Fees: Our asset-based fees for wealth management services generally range from 1.00% to 2.00% annually based on assets under management. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees. In addition to the advisory fee, we impose a Custody, Platform and Admin fee that is separate and distinct from the advisory fee. The CPA fee is typically accessed at 0.05% annually and billed quarterly, in advance of each calendar quarter and may be reduced or waived. For the wrap fee program, you will not typically pay additional transaction fees and thus our advisory fee may be higher than if you paid transaction fees separately.
Hourly Fees: Financial planning services may be included as part of a wealth management agreement or a separate engagement and fee. Project-based engagements are billed either on an hourly or fixed fee basis. Hourly fees are at a rate up to $500 per hour and fixed fees are up to $25,000 per engagement. Project-based financial planning fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the agreement. Ongoing financial planning engagements are charged a fixed annual fee of up to $200,000 per year. Financial planning fees are negotiable.
Fixed Fees: Our fixed project-based fees for financial planning services are based on the expected number of hours to complete the engagement at our hourly rate described above. Fixed fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement, with the balance due upon completion of the agreed upon deliverable[s]. Fixed fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate of the total cost prior to engaging us for these services.
Other Fees & Costs: In addition to our advisory fee, you will also be responsible for third party manager and/or platform fees, custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.

Conversation Starters: *Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when acting as my investment adviser?
How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts, because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

- Some of our financial professionals are Registered Representatives of Purshe Kaplan Sterling Investments, Inc. ("PKS"), a registered broker-dealer. In addition to our services, your financial professional will offer you brokerage services in this separate capacity and will earn commissions for transactions implemented through PKS. The commissions earned are separate from our advisory fees, which creates a financial incentive to recommend that you implement securities transactions through PKS. You are encouraged to learn more about PKS by reviewing their Client Relationship Summary.
- Some of our financial professionals are licensed as insurance agents. In addition to our services, they will offer you insurance products in this separate capacity. The fees charged for insurance products are separate from our advisory fees, where your financial professional will earn commissions for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals.
- We will recommend that you open your account with a specific custodian, where we maintain an institutional relationship and receive economic benefits. The receipt of economic benefits presents a conflict of interest and can influence our recommendation of the custodian to you. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices.
- We are under common control with Concurrent Asset Management, LLC ("CAM"), an investment adviser registered with the SEC. When CAM acts as a sub-adviser or otherwise provides services to us, CAM receives compensation for its investment management services. In addition, our IARs may receive equity interest in CAM when CAM is used as a sub-advisor. There is a conflict of interest due to the affiliation between us and CAM, because we are incentivized to utilize CAM as a sub-adviser for your account(s) rather than utilizing one or more unaffiliated investment advisers in order to generate additional revenue for CAM and generate equity interest for our IARs.
- Product sponsors provide us with compensation for platform services, marketing support, data analytics, and administrative services, among other reasons. Some fund families or their affiliates reimburse us for certain expenses incurred in connection with these platform services, promotional efforts and/or training programs.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.

Conversation Starters: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue generated from advisory services,. This means our financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Yes. You can visit **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.You can request up to date information and a copy of our Client Relationship Summary by contacting us at (813) 709-8800.

Conversation Starters: *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*

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Exhibit

Material Changes

The following material changes underlined below have been made to our Form CRS:

- We are under common control with Concurrent Asset Management, LLC (“CAM”), an investment adviser registered with the SEC. When CAM acts as a sub-adviser or otherwise provides services to us, CAM receives compensation for its investment management services. In addition, our IARs may receive equity interest in CAM when CAM is used as a sub-advisor. There is a conflict of interest due to the affiliation between us and CAM, because we are incentivized to utilize CAM as a sub-adviser for your account(s) rather than utilizing one or more unaffiliated investment advisers in order to generate additional revenue for CAM and generate equity interest for our IARs.
- You can request up to date information and a copy of our Client Relationship Summary by contacting us at (813) 709-8800.