



## IAPD Report

# KEITH DAVID HUBERMAN

CRD# 3035582

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Please contact FINRA with any concerns.



## IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

### What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

### Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

### How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

### Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

### What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

### Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



## Report Summary

### KEITH DAVID HUBERMAN (CRD# 3035582)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **09/04/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>IA</b>	CONCURRENT INVESTMENT ADVISORS, LLC	CRD# 323135	03/23/2023

### QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

**Note:** Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

### REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
<b>B</b>	PURSHE KAPLAN STERLING INVESTMENTS	35747	Matthews, NC	03/22/2023 - 09/04/2025
<b>IA</b>	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	MATTHEWS, NC	08/31/2018 - 03/30/2023
<b>B</b>	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	MATTHEWS, NC	08/31/2018 - 03/30/2023

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

### DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	1





## Qualifications

### REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **CONCURRENT INVESTMENT ADVISORS, LLC**  
Main Address: 100 S. ASHLEY DRIVE  
SUITE 830  
TAMPA, FL 33602  
Firm ID#: 323135

	Regulator	Registration	Status	Date
	North Carolina	Investment Adviser Representative	Approved	01/10/2025
	Texas	Investment Adviser Representative	Approved	03/23/2023

### Branch Office Locations

**CONCURRENT INVESTMENT ADVISORS, LLC**  
25420 Kuykendahl  
Suite A400  
Houston, TX 77375



## Qualifications

### PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

**This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	10/13/1999

#### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	03/31/1998

#### State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	06/07/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	04/07/1998

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

#### Certified Financial Planner

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	03/22/2023 - 09/04/2025	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	Matthews, NC
IA	08/31/2018 - 03/30/2023	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	MATTHEWS, NC
B	08/31/2018 - 03/30/2023	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	MATTHEWS, NC
IA	07/28/2009 - 09/04/2018	TLG ADVISORS, INC.	CRD# 111052	MATTHEWS, NC
B	05/29/2009 - 08/31/2018	THE LEADERS GROUP, INC.	CRD# 37157	SUMMIT, NJ
B	07/03/2008 - 06/01/2009	AMERICAN GENERAL EQUITY SERVICES CORPORATION	CRD# 5435	HOUSTON, TX
B	07/23/2004 - 04/15/2008	P.J. ROBB VARIABLE CORPORATION	CRD# 38339	MEMPHIS, TN
B	02/04/2003 - 05/12/2004	THE LEADERS GROUP, INC.	CRD# 37157	SUMMIT, NJ
B	12/06/1999 - 02/07/2003	AXA DISTRIBUTORS, LLC	CRD# 25900	CHARLOTTE, NC
B	04/01/1998 - 08/18/2000	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
B	04/01/1998 - 01/05/2000	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY

### EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2023 - Present	CONCURRENT INVESTMENT ADVISORS, LLC	Investment Adviser Representative	Y	The Woodlands, TX, United States
05/2022 - Present	Concurrent Wealth Advisors d/b/a TailorMade Wealth Counsel	Officer - Vice President, Associate/Employee	Y	Matthews, NC, United States
04/2021 - Present	TailorMade Ten, LLC	Officer - Vice President	Y	Matthews, NC, United States



### Registration & Employment History

#### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2018 - Present	TAILOR MADE FINANCIAL INC.	Associate/Employee	Y	MATTHEWS, NC, United States
05/2008 - Present	TailorMade Wealth Counsel	COO	Y	The Woodlands, TX, United States
03/2023 - 08/2025	PKS Investments	Registered Rep	Y	Albany, NY, United States
08/2018 - 03/2023	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	MATTHEWS, NC, United States
08/2018 - 03/2023	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	MATTHEWS, NC, United States
05/2009 - 08/2018	THE LEADERS GROUP INC	REGISTERED REPRESENTATIVE	Y	LITTLETON, CO, United States

#### OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

(1) Name of Business: Concurrent Partners 1 Address: 10030 Devereaux Drive, Matthews, NC, 28105, United States Activity Type: Personal/Private Investment Position/Title: Investment Related: Yes Start Date: 04/22/2021 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Passive ownership

(2)Name of Business: TailorMade Financial Address: 10030 Deveraux drive, Ste 100 Matthews, NC, 28105, United States Activity Type: Support Company - Non Owner Position/Title: Officer - Vice President Investment Related: Yes Start Date: 04/28/2021 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: This is a support company for TailorMade Financial, Inc to help adjust the revenue split with Concurrent. Operating company for Broker General Agency to process life insurance business. Receive salary (3)Name of Business: TailorMade Financial, Inc. Address: 10030 Devereaux Dr Ste 100, Matthews, NC, 28105, United States Activity Type: Support Company - Non Owner Position/Title: Associate/Employee Investment Related: Yes Start Date: 08/31/2018 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 2-10 Description of duties: Wealth Management and processing of Insurance products (Disability and Life Insurance) (4)Name of Business: Concurrent Investment Advisors, LLC d/b/a TailorMade Wealth Counsel Address: 10030 Devereaux Drive - Suite 100, Matthews, NC, 28105, United States Activity Type: Support Company - Owner Position/Title: Officer - Vice President, Associate/Employee Investment Related: Yes Start Date: 05/20/2022 Hours per month devoted to this business: 41-80 Hours per month devoted to this business during trading hours: 41-80 Description of duties: Provide Wealth Management and Investment Advice. (5) Name of the other business - Fixed Insurance Is the business investment related - Yes Address of the other business - 10030 Deveraux Drive , Matthews, NC, 28105, Nature of the other business - Fixed / Traditional Insurance Your position, title, or relationship with the other business - Agent The start date of your relationship - 4/2022 The approximate number of hours/month you devote to the other business - 4 The number of hours you devote to the other business during securities trading hours - 4 Briefly describe your duties relating to the other business - Sales of Fixed / Traditional insurance products

(2) President; TailorMade Twenty, LLC; Investment Related: No; Holding Company for TailorMade Financial, Inc. shares.; Duties: Admin; 2023-11-10; Hours per month devoted to business during trading hours: 1; Hours per month devoted to business outside trading hours: 1; Percentage of total yearly compensation expected to be derived from the business: 85;



## Disclosure Summary

### Disclosure Information

#### What you should know about reported disclosure events:

##### (1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

##### (2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

##### (3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
  - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
  - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

##### (4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



## DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	1

### Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	EQUITABLE LIFE
<b>Allegations:</b>	CLIENT ALLEGES THE AGENT GUARANTEED INVESTMENT RESULTS AND DID NOT INFORM HER OF SURRENDER CHARGES OR TAX CONSEQUENCES OF LIQUIDATING AN ANNUITY. CLIENT REQUESTED A REFUND OF \$20,000 PLUS FEES AND TAXES.
<b>Product Type:</b>	Annuity(ies) - Variable
<b>Alleged Damages:</b>	\$20,000.00

### Customer Complaint Information

<b>Date Complaint Received:</b>	02/29/2000
<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	05/02/2000

#### Settlement Amount:

#### Individual Contribution Amount:

**Firm Statement** EQUITABLE FOUND NO BASIS TO THE CUSTOMER COMPLAINT.

**Reporting Source:** Individual



**Employing firm when activities occurred which led to the complaint:** AXA ADVISORS LLC

**Allegations:** COMPLAINANT ALLEGES MR. HUBERMAN GUARANTEED INVESTMENT RESULTS AND DID NOT INFORM HER OF SURRENDER CHARGES OR TAX CONSEQUENCES OF LIQUIDATING AN ANNUITY. MR. HUBERMAN HANDLED THE COMPLAINANT'S ACCOUNT FROM 12/1998 THROUGH 09/1999.

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$20,000.00

**Customer Complaint Information**

**Date Complaint Received:** 02/25/2000

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 05/02/2000

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** N/A



## End of Report

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