



IAPD Report

GARNER ALLEN MABRY IV

CRD# 3276730

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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

GARNER ALLEN MABRY IV (CRD# 3276730)

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 **10/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	05/19/2023
IA	CONCURRENT INVESTMENT ADVISORS, LLC	CRD# 323135	05/19/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **18** 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
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	GREENWOOD VILLAGE, CO	10/03/2017 - 05/26/2023
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	GREENWOOD VILLAGE, CO	10/02/2017 - 05/26/2023
B	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	11025	GREENWOOD VILLAGE, CO	11/03/2009 - 10/02/2017

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 **18** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **PURSHE KAPLAN STERLING INVESTMENTS**
Main Address: 80 STATE STREET
ALBANY, NY 12207
Firm ID#: 35747

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	05/19/2023
B	FINRA	General Securities Sales Supervisor	Approved	05/19/2023
B	Arizona	Agent	Approved	05/19/2023
B	California	Agent	Approved	05/19/2023
B	Colorado	Agent	Approved	05/19/2023
B	Florida	Agent	Approved	05/19/2023
B	Hawaii	Agent	Approved	05/22/2023
B	Idaho	Agent	Approved	05/08/2024
B	Illinois	Agent	Approved	06/30/2023
B	Maryland	Agent	Approved	05/19/2023
B	Massachusetts	Agent	Approved	05/19/2023
B	Michigan	Agent	Approved	05/19/2023
B	Nevada	Agent	Approved	05/19/2023



Qualifications

Regulator	Registration	Status	Date
B New Jersey	Agent	Approved	05/19/2023
B New York	Agent	Approved	05/19/2023
B Ohio	Agent	Approved	05/19/2023
B Texas	Agent	Approved	05/19/2023
B Utah	Agent	Approved	05/29/2024
B Virginia	Agent	Approved	05/10/2024
B Washington	Agent	Approved	06/13/2024

Branch Office Locations

5445 DTC Parkway
Suite 1100
Greenwood Village, CO 80111

Employment 2 of 2

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

Regulator	Registration	Status	Date
IA Colorado	Investment Adviser Representative	Approved	05/19/2023
IA Texas	Investment Adviser Representative	Restricted Approval	06/21/2023

Branch Office Locations

CONCURRENT INVESTMENT ADVISORS, LLC
5445 DTC Parkway
Suite 100
GREENWOOD VILLAGE, CO 80111





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 2 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	05/11/2010
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	03/18/2010

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Futures Managed Funds Examination (S31)	Series 31	03/15/2001
 General Securities Representative Examination (S7)	Series 7	09/10/1999

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	10/01/1999

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	10/03/2017 - 05/26/2023	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	GREENWOOD VILLAGE
B	10/02/2017 - 05/26/2023	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	GREENWOOD VILLAGE
B	11/03/2009 - 10/02/2017	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	GREENWOOD VILLAGE
IA	11/03/2009 - 10/02/2017	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	GREENWOOD VILLAGE
B	06/01/2009 - 12/01/2009	MORGAN STANLEY SMITH BARNEY	CRD# 149777	DENVER, CO
IA	06/01/2009 - 12/01/2009	MORGAN STANLEY SMITH BARNEY LLC	CRD# 149777	DENVER, CO
B	09/06/2005 - 06/01/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	DENVER, CO
IA	09/06/2005 - 06/01/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	DENVER, CO
IA	11/10/1999 - 09/08/2005	MERRILL LYNCH PIERCE FENNER & SMITH INC.	CRD# 7691	ENGLEWOOD, CO
B	09/13/1999 - 09/08/2005	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	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
05/2023 - Present	Concurrent Investment Advisors LLC	Investment Adviser Representative	Y	Greenwood Village, CO, United States
05/2023 - Present	Purshe Kaplan Sterling Investments	Registered Representative	Y	Albany, NY, United States
01/2021 - Present	Legacy Private Wealth Partners	Founding Partner	Y	Greenwood Village, CO, United States
10/2017 - 05/2023	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	GREENWOOD VILLAGE, CO, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2017 - 05/2023	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	GREENWOOD VILLAGE, CO, United States
11/2009 - 05/2023	Schwartz Mabry Private Wealth Advisory, LLC	Managing Partner	N	Greenwood Village, CO, United States
11/2009 - 10/2017	WELLS FARGO ADVISORS FINANCIAL NETWORK LLC	REGISTERED REP	Y	GREENWOOD VILLAGE, 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) Concurrent Investment Advisors, LLC d/b/a Legacy Private Wealth Partners, LLC \ Investment Related - Yes \ At registered location \ RIA \ Financial Advisor \ 5/19/2023 \ Fulltime \ During all US NYSE trading hours \ Independent Financial Advisor \
- 2) Concurrent Partners 1 \ Investment Related - No \ At registered location \ Holding Company \ Investor \ 2/5/2021 \ 0-1 Hrs \ 0-1 hours during US NYSE trading hours \ Investment into Concurrent RIA for passthrough ownership \
- 3) Fixed Insurance/Annuity \ Investment Related - Yes \ At registered location \ Fixed Insurance/Annuity \ Agent \ 5/19/2023 \ 2 hrs \ 2 Hrs During US NYSE trading hours \ Provide insurance advice based on the needs of client(s). \
- 4) Purshe Kaplan Sterling Investments, Inc.; Registered Representative; Investment related: Yes; At registered Location; Duties: Financial Advisor, Hours per month devoted to business during trading hours: 2; Hours per month devoted to business outside trading hours: 4-6; \
- 5) Schwartz Mabry Private Wealth Advisory, LLC \ investment Related - Yes \ At Registered Location \ Support Company \ Managing Director \ 11/3/2009 \ 3-5 hrs \ 0 hours \ Paying Expenses



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
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Customer Dispute	1
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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

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Wells Fargo Advisors Financial Network, LLC
Allegations:	Arbitration: Claimants allege that from 2001 through 2018, FA made unsuitable investments. Complaint: Trust attorney alleges FA made misrepresentations regarding the premium of a variable insurance policy and that the policy purchased in 2001 was unsuitable for the Trust to maintain. (12/10/2009-9/29/2017)
Product Type:	Insurance
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	The Firm cannot make a good faith determination that the damages from the alleged conduct would be less than \$5,000.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	09/24/2018
Complaint Pending?	No



Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 12/05/2018

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: [18-03962](#)

Date Notice/Process Served: 12/05/2018

Arbitration Pending? No

Disposition: Dismissed

Disposition Date: 12/24/2019

Civil Litigation Information

Type of Court: State Court

Name of Court: District Court, City and County Denver, Colorado

Location of Court: Denver, CO

Docket/Case #: 2020CV30737

Date Notice/Process Served: 03/03/2020

Litigation Pending? No

Disposition: Settled

Disposition Date: 10/30/2024

Monetary Compensation Amount: \$1,600,000.00

Individual Contribution Amount: \$0.00

Appeal Date: 05/23/2023

Type of Court: State Court

Name of Court: Colorado Court of Appeals

Location of Court: Boulder, Colorado

Docket/Case #: 2021CA162

Firm Statement
Matter was on appeal and settled: Without admitting liability and to avoid the cost of litigation, the matter was settled for \$1,600,000.00.
Litigation: On December 20, 2020, the District Court in and for the City and County of Denver, Colorado, granted Defendants' motion to dismiss.
Arbitration-On December 24, 2020, a decision was rendered by the Panel dismissing all claims in their entirety and finding in favor of the respondents.

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint: Merrill Lynch, Pierce, Fenner & Smith Incorporated and Wells Fargo Advisors Financial Network, L.L.C.

Allegations: The Customer alleges misrepresentations and unsuitable investment recommendations from October 23, 2001 until September 24, 2018.

Product Type: Insurance
Other: Variable Universal Life Insurance Policy

Alleged Damages: \$4,821,833.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 09/24/2018

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 11/18/2018

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: [18-03962](#)

Date Notice/Process Served: 12/04/2018

Arbitration Pending? No

Disposition: Dismissed

Disposition Date: 12/21/2019

Civil Litigation Information

Type of Court: State Court

Name of Court: District Court, Denver County, Colorado

Location of Court: Denver, Colorado

Docket/Case #: 2020CV30737

Date Notice/Process Served: 03/03/2020

Litigation Pending? No

Disposition: Dismissed

Disposition Date: 12/20/2020

Firm Statement In September 2018, Plaintiffs filed a FINRA Arbitration against me involving the same investment, a VUL policy purchased in October 2001, and the same set of



facts that are alleged in the State Court Complaint. A Motion to Dismiss was filed and was fully briefed. After oral argument, the Arbitration Panel dismissed the arbitration against me. Plaintiffs filed the State Court action seeking a second bite from the same apple. The VUL transaction occurred more than 19 years ago. The purchase recommendation was suitable at the time it was made and the VUL was the subject of regular ongoing communications with the client, by telephone, in person, and in writing, over the course of the following 17 years. Plaintiffs also received statements directly from the insurance company throughout this period. On December 20, 2020, the State Court dismissed the case against me.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INC. AND WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC

Allegations: The customer alleges variable life insurance was guaranteed.

Product Type: Insurance
Other: VARIABLE UNIVERSAL LIFE INSURANCE POLICY

Alleged Damages: \$4,821,833.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 09/24/2018

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 11/18/2018

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: [18-03962](#)

Date Notice/Process Served: 12/04/2018

Arbitration Pending? No

Disposition: Dismissed

Disposition Date: 12/21/2019

Civil Litigation Information

Type of Court: State Court

Name of Court: District Court, Denver County, Colorado



Location of Court: Denver, Colorado

Docket/Case #: 2020CV30737

Date Notice/Process Served: 03/03/2020

Litigation Pending? No

Disposition: Settled

Disposition Date: 10/30/2024

Monetary Compensation Amount: \$1,600,000.00

Individual Contribution Amount: \$0.00

Appeal Date: 02/02/2021

Type of Court: State Court

Name of Court: Colorado Court of Appeals

Location of Court: Boulder Colorado

Docket/Case #: 2021CA162

Broker Statement

In September 2018, Plaintiffs filed a FINRA Arbitration against myself, my business partner, Merrill Lynch, and Wells Fargo, involving a VUL insurance policy purchased in October 2001. A Motion to Dismiss was filed and was fully briefed. After oral argument, the Arbitration Panel dismissed the arbitration against me. Plaintiffs then filed the State Court action seeking a second bite from the same apple. The same set of facts that were alleged in arbitration were submitted to the State Court. The VUL transaction occurred more than 22 years ago. The purchase recommendation was suitable at the time it was made. The VUL insurance policy was the subject of regular ongoing communications with the client, by telephone, in person, and in writing, over the course of the following 17 years. Plaintiffs also received statements directly from the insurance company throughout this period. On December 20, 2020, the District Court in and for the City and County of Denver, Colorado, granted Defendants' motion to dismiss. Not to be denied, the Plaintiff filed an appeal to the courts decision on February 2, 2021. Soon after on April 16, 2021, Plaintiffs were ordered to pay all Defendants' attorney fees and costs. Plaintiffs again appealed the decision of the court. On September 15, 2022 the appeal court affirmed in part and reversed in part the appeal. On October 30, 2024, parties entered into an agreement solely for the purpose of avoiding possible future expenses, burdens, or distractions of litigation, and in no way constitutes an admission by any Defendant of any liability of any kind to any Plaintiff or of any wrongdoing on the part of Wells Fargo, Mabry, Schwartz, or Schwartz Mabry.



End of Report

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