



IAPD Report

CRAIG WEINSTEIN

CRD# 4167923

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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

CRAIG WEINSTEIN (CRD# 4167923)

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 **12/10/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	05/22/2023
IA	CONCURRENT INVESTMENT ADVISORS, LLC	CRD# 323135	05/23/2023

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	Walnut Creek, CA	09/27/2019 - 05/26/2023
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	WALNUT CREEK, CA	09/27/2019 - 05/26/2023
B	LPL FINANCIAL LLC	6413	WALNUT CREEK, CA	10/05/2012 - 10/14/2019

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	3



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

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	05/23/2023
IA Texas	Investment Adviser Representative	Restricted Approval	06/19/2023

Branch Office Locations

CONCURRENT INVESTMENT ADVISORS, LLC
1444 N Main St
STE D
Walnut Creek, CA 94596

Employment 2 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	05/22/2023
B FINRA	Invest. Co and Variable Contracts	Approved	05/22/2023
B FINRA	Operations Professional	Approved	05/22/2023
B Arizona	Agent	Approved	05/22/2023



Qualifications

Regulator	Registration	Status	Date
B California	Agent	Approved	05/22/2023
B Florida	Agent	Approved	05/22/2023
B Hawaii	Agent	Approved	05/24/2023
B Idaho	Agent	Approved	05/22/2023
B Louisiana	Agent	Approved	05/22/2023
B Nevada	Agent	Approved	05/22/2023
B New Jersey	Agent	Approved	05/22/2023
B New Mexico	Agent	Approved	05/22/2023
B New York	Agent	Approved	05/22/2023
B North Carolina	Agent	Approved	05/22/2023
B Ohio	Agent	Approved	05/22/2023
B Oregon	Agent	Approved	05/22/2023
B Texas	Agent	Approved	05/22/2023
B Utah	Agent	Approved	05/22/2023
B Virginia	Agent	Approved	05/22/2023
B Washington	Agent	Approved	05/22/2023
B Wyoming	Agent	Approved	05/22/2023

Branch Office Locations

1501 N. Broadway



Qualifications

Suite 230
Walnut Creek, CA 94596



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 0 principal/supervisory exams, 5 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	05/22/2023
Operations Professional Examination (S99TO)	Series 99TO	05/22/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	06/19/2001
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/25/2000

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	10/25/2006
Uniform Securities Agent State Law Examination (S63)	Series 63	06/19/2000

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	09/27/2019 - 05/26/2023	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	Walnut Creek, CA
B	09/27/2019 - 05/26/2023	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	WALNUT CREEK, CA
B	10/05/2012 - 10/14/2019	LPL FINANCIAL LLC	CRD# 6413	WALNUT CREEK, CA
IA	05/02/2017 - 09/27/2019	STRATEGIC WEALTH ADVISORS GROUP	CRD# 283824	Walnut Creek, CA
IA	10/05/2012 - 08/21/2017	LPL FINANCIAL LLC	CRD# 6413	WALNUT CREEK, CA
B	01/03/2011 - 10/08/2012	WELLS FARGO ADVISORS, LLC	CRD# 19616	CONCORD, CA
IA	01/03/2011 - 10/08/2012	WELLS FARGO ADVISORS, LLC	CRD# 19616	CONCORD, CA
B	12/04/2006 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	CONCORD, CA
IA	12/04/2006 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	CONCORD, CA
IA	11/06/2006 - 11/30/2006	WM FINANCIAL SERVICES, INC.	CRD# 599	ANTIOCH, CA
B	03/19/2004 - 11/30/2006	WM FINANCIAL SERVICES, INC.	CRD# 599	ANTIOCH, CA
B	08/28/2000 - 03/04/2004	CITICORP INVESTMENT SERVICES	CRD# 23988	LONG ISLAND CITY, 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	Purshe Kaplan Sterling Investments	Registered Representative	Y	Albany, NY, United States
04/2023 - Present	Concurrent Investment Advisors LLC	Investment Adviser Representative	Y	Walnut Creek, CA, United States
10/2019 - Present	Laurus Financial Group LLC	Support Company/DBA	Y	Walnut Creek, CA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position (Owner)	Investment Related	Employer Location
09/2019 - 04/2023	CONCURRENT ADVISORS	FINANCIAL ADVISOR	Y	WALNUT CREEK, CA, United States
09/2019 - 04/2023	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC.	IAR	Y	WALNUT CREEK, CA, United States
09/2019 - 04/2023	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	WALNUT CREEK, CA, United States
05/2017 - 09/2019	Strategic Wealth Advisors Group	Investment Adviser Representative	Y	Sacramento, CA, United States
10/2012 - 09/2019	LPL FINANCIAL, LLC	FINANCIAL ADVISOR	Y	ORINDA, CA, 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 Investment Advisors d/b/a Laurus Financial Group Address: 1444 N. Main Street, Walnut Creek, CA, 94596, United States Activity Type: RIA Position/Title: Independent Contractor Investment Related: Yes, Start Date: 10/01/2019 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 81+ Description of duties: Wealth Management
- (2) Name of Business: GBS Insurance and Financial Address: 1444 N. Main Street, Walnut Creek, CA, 94596, United States Activity Type: Non-variable Insurance Position/Title: Agent Investment Related: Yes Start Date: 07/29/2022 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: They are an outside GA and will only utilize them to offer additional fixed Insurance solutions, such as IUL and immediate annuities sales.
- (3) Name of Business: Fixed Insurance Address: 1444 N Main St STE D, Walnut Creek, CA, 94596, United States Activity Type: Fixed Insurance/annuity Position/Title: Agent Investment Related: Yes Start Date: 4/13/2023 Hours per month devoted to this business: 5 Hours per month devoted to this business during trading hours: 5 Description of duties: Provide insurance advice based on the needs of client(s).
- (4) Name of Business: Strategic Capital Solutions Wealth Management Address: 1444 N. Main Street, Walnut Creek, CA, 94596, United States Activity Type: Support Company - Owner Position/Title: Officer - CEO Investment Related: No Start Date: 06/20/2019 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: use this s corp as LLC owner



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	3

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 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES, INC.

Allegations: Former customer alleges FAs violated the Financial Advisors Act and Regulation Best Interest by purchasing certain securities and a long term care insurance policy which generated allegedly undisclosed fees and commissions. Former customer also alleges these products were purchased without authorization to the extent they were purchased outside of the FAs' advisory relationship with the former customer and that the FAs failed to disclose that they acted as both advisor and broker. Former customer also alleges the insurance policy was unsuitable and that investments recommended for the former customer's child's 529 account also were unsuitable. Former customer further alleges her accounts were invested in a manner that exceeded the former customer's risk tolerance.

Product Type: Insurance
Mutual Fund
Other: Equities - Listed, 529 Plans

Alleged Damages: \$161,705.80

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: 06/05/2024



Complaint Pending? No

Status: Closed/No Action

Status Date: 11/15/2024

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES, INC.

Allegations: Former customer alleges FAs violated the Financial Advisors Act and Regulation Best Interest by purchasing certain securities and a long term care insurance policy which generated allegedly undisclosed fees and commissions. Former customer also alleges these products were purchased without authorization to the extent they were purchased outside of the FAs' advisory relationship with the former customer and that the FAs failed to disclose that they acted as both advisor and broker. Former customer also alleges the insurance policy was unsuitable and that investments recommended for the former customer's child's 529 account also were unsuitable. Former customer further alleges her accounts were invested in a manner that exceeded the former customer's risk tolerance.

Product Type: Insurance
Mutual Fund
Other: Equities - Listed, 529 Plans

Alleged Damages: \$161,705.80

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: 06/18/2024

Complaint Pending? No

Status: Closed/No Action

Status Date: 12/02/2024

Settlement Amount:

Individual Contribution Amount:

Broker Statement Ms. Pujari opened her accounts with Laurus Financial Group in 2020. The financial institution's policies, procedures, and disclosures were made to the client throughout the relationship reflecting the nature of both advisory services and commission-based business. Additionally, the various investment vehicles Ms. Pujari invested in had supplemental disclosures and required client signatures.

Disclosure 2 of 3

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint:	WELLS FARGO INVESTMENTS, LLC
Allegations:	CLAIMANT ALLEGED INVESTMENTS WERE NOT SUITABLE AND MISREPRESENTATIONS. DATES OF ALLEGED ACTIVITIES: 11/28/2007-2/14/2008.
Product Type:	Annuity-Variable Unit Investment Trust
Alleged Damages:	\$60,000.00
Alleged Damages Amount Explanation (if amount not exact):	INITIAL COMPLAINT ALLEGED DAMAGES OF \$47,000; ARBITRATION DAMAGES ALLEGED \$60,000.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	10-05344
Filing date of arbitration/CFTC reparation or civil litigation:	12/15/2010
Customer Complaint Information	
Date Complaint Received:	12/21/2010
Complaint Pending?	No
Status:	Settled
Status Date:	01/13/2012
Settlement Amount:	\$28,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	WITHOUT ADMITTING ANY LIABILITY, THE FIRM SETTLED THE MATTER FOR \$28,000 TO AVOID THE EXPENSE AND UNCERTAINTY OF ARBITRATION.
Disclosure 3 of 3	
Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WM FINANCIAL SERVICES, INC.
Allegations:	CLIENT ALLEGES FINANCIAL CONSULTANT RUSHED HER TO MAKE A DECISION ABOUT THE PRODUCT AND SHE DID NOT HAVE ENOUGH TIME TO READ MATERIALS PRIOR TO MAKING DECISION. CLIENT IS UNHAPPY WITH THE PRODUCT AND FEELS IT DOES NOT MEET HER NEEDS.
Product Type:	Other
Other Product Type(s):	INDEX ANNUITY



Alleged Damages: \$5,364.78

Customer Complaint Information

Date Complaint Received: 06/10/2005

Complaint Pending? No

Status: Closed/No Action

Status Date: 07/11/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement

COMPLAINT FILED IN ERROR BY BROKER/DEALER SALES MANAGER SPOKE WITH CLIENT AND DETERMINED MATTER TO BE NON-SALES PRACTICE IN NATURE. CLIENT ACKNOWLEDGED HER UNDERSTANDING OF THE PRODUCT AND THE PRODUCT APPEARS TO MEET THE CLIENT'S FINANCIAL NEEDS. CLIENT INDICATED NO ISSUES WITH WORKING RELATIONSHIP WITH REGISTERED REPRESENTATIVE.



End of Report

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