

This brochure supplement provides information about Antonio Ramirez that supplements the Concert Investment Advisory, LLC., brochure. You should have received a copy of that brochure.

Please contact CONCERT INVESTMENT ADVISORY, LLC. if you did not receive the CONCERT INVESTMENT ADVISORY, LLC. brochure or if you have any questions about the contents of this supplement.

Additional information about Antonio Ramirez is also available on the SEC's website at www.adviserinfo.sec.gov

Concert Investment Advisory, LLC.

Form ADV Part 2B – Individual Disclosure Brochure for

Antonio "Tony" Ramirez

Investment Advisor Representative

Capitio Plaza

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San Juan, Puerto Rico 00907
626-755-3613
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Item 2: Educational Background and Business Experience

Name: Antonio Ramirez - CRD 2973343

Born: 1976

Education Background and Professional Designations

California State University Los Angeles - Studies in Sociology

Business Background:

01/2018 - Present	Concert Investment Advisory, LLC.	Investment Advisor Rep
10/2017 – Present	The Benchmark Company, LLC	Registered Rep.
10/2016 – 10/2017	Sowell Management Services	Registered Rep.
04/2016 - 04/2018	Concert Wealth Management	Investment Advisor Rep
09/2014 - 03/2016	Private Advisory Group	Investment Advisor Rep
10/2010 - 03/2016	RP Capital, LLC	Registered Rep
10/2010 - 12/2014	Strategic Capital Group	Investment Advisor Rep
05/2007 - 5/2010	Strategic Advisors, Inc	Investment Advisor Rep
11/2006 - 5/2010	Fidelity Brokerage, LLC	Registered Rep
08/2004 - 07/2006	Churchill Management Group	Investment Advisor Rep
11/1998 - 04/2004	TD Waterhouse Investor Services	Registered Rep
10/1997 - 06/1998	Kennedy Cabot and Co.	Registered Rep

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisor.

Item 4: Other Business Activities

Tony Ramirez is a registered securities representative of Benchmark Co, a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA"), and the Securities Investor Protection Corporation ("SIPC"). In this capacity Tony Ramirez may recommend securities, advisory, or other products, and receive commissions and other compensation if products are purchased through any firms with which Mr. Ramirez is affiliated. Thus, a potential conflict of interest may exist between the interests of Mr. Ramirez and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Mr. Ramirez, or effect any transactions through Mr. Ramirez if they decide to follow their recommendations.

Item 5: Additional Compensation

Refer to Other Business Activities above.

Item 6: Supervision

As a representative of CONCERT INVESTMENT ADVISORY, LLC., Mr. Ramirez's activities are supervised and monitored by himself as the President and/or Chief Compliance Officer of CONCERT INVESTMENT ADVISORY, LLC., and includes monitoring communications with clients, review of client account activity, review and approval of new client agreements, and training and guidance on appropriate advice and recommendations provided to clients. Mr. Ramirez's contact information is on the cover page of this disclosure document.