

Timothy Haber



8500 Station Street – Suite 300G
Mentor, Ohio 44060
(440) 358 - 0605

This Brochure Supplement provides information about Timothy Haber, Independent Investment Advisor Representative, which supplements the Valmark Advisers, Inc. (“Valmark”) Form ADV Part 2A Brochure. Please inform Timothy Haber at the contact information listed above if you did not receive Valmark’s Form ADV Part 2A Brochure or if you have any questions about the contents of this supplement. Additional information about Valmark and Timothy Haber is available on the SEC’s website at www.adviserinfo.sec.gov and FINRA’s website at www.finra.org/brokercheck.

Educational Background and Business Experience

Timothy Haber

Date of Birth: 4/24/1941

Education:

- University of Wisconsin

Examinations and Professional Designations:

- CLU, ChFC
- Series 1/GS – General Securities Representative
- Series 63 – Uniform Securities Agent State Law Exam

Business Experience: [Title – Company – Date]

07/1988 - Present Minnesota Mutual Life – Insurance Agent
09/2007 – 04/2018 Concord Advisors – Advisor
11.1997 – Present ValMark Advisers, Inc. – Investment Adviser Representative
11/1997 – Present ValMark Securities, Inc. – Registered Representative
05/1982 – Present Haber Financial Services Agency, Inc. – President
04/2018 – Present Grand River Capital, LLC - Advisor

ChFC® – Chartered Financial Consultant®

The ChFC® designation is issued by the American College. To earn the professional designation, candidates must complete six core courses and two elective courses and successfully pass a proctored final exam for each course. Candidates must also have at least 3 years of full-time business experience within the 5 years preceding being awarded the designation. Every 2 years, 30 hours of continuing education credits are required.

CLU® – Chartered Life Underwriter®

The CLU® designation is offered and recognized by the American College. Candidates must complete five core and three elective courses, and successfully pass a proctored exam for each course. Additionally, 3

years of full-time business experience within the 5 years preceding the awarding of the designation is required. Every 2 years, 30 hours of continuing education credits are required.

Disciplinary Information

Registered Investment Advisers are required to disclose material facts regarding any investment related legal or disciplinary events, including issues involving criminal or civil actions, findings resulting from administrative proceeding before the SEC, a self-regulatory body or any other federal or state regulatory authority that would be material to your evaluation of each supervised person providing investment advice.

Timothy Haber has no disciplinary record that would impact a client's evaluation of the practice.

Other Business Activities

Timothy Haber is a Registered Representative of Valmark Securities, Inc., a broker dealer under common ownership and management of Valmark Advisers, Inc.

Timothy Haber is also an insurance agent affiliated with Executive Insurance Agency, Inc., an agency under common ownership and management of Valmark Advisers, Inc.

Additional Compensation

As a Registered Representative of an affiliated broker dealer, Valmark Securities, Inc., Timothy Haber is eligible to receive normal commissions associated with securities sales.

Timothy Haber is also eligible to receive insurance commissions surrounding the sales of insurance products sold through the affiliated insurance agency, Executive Insurance Agency, Inc.

Supervision

Timothy Haber is an independent investment advisor representative. However, before accepting and implementing investment strategies recommended, supervisory principals at the Valmark home office review and approve of the investment strategies. Accounts are reviewed periodically, usually at least annually by the independent advisor. The home office compliance team also periodically reviews accounts and strategies. These initial and ongoing reviews are under the direction of OSJ Principal Chris Finefrock who may be reached at 330-576-1234 to discuss questions or concerns in connection with the internal compliance program.