

FACTS

BUSINESS CONTINUITY PLANNING – WHAT STEPS DOES CONCORDE TAKE IN THE EVENT OF A BUSINESS DISRUPTION?

WHY?

Concorde Investment Services, LLC, and its affiliates (“Concorde” or the “firm”) have developed a Business Continuity Plan on how we will respond to events that could significantly disrupt our business. Since the timing and impact of disasters and disruptions is un-predictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

HOW?

We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm’s books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank, and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to process business.

Our clearing firms (referenced above) back up their own important records in geographically separate areas. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firms that their objective is to restore their own operations and be able to complete existing transactions and accept new transactions and payments within four hours (Pershing) and promptly (RBC). Your orders and requests for funds and securities could be delayed during this period.

Significant business disruptions can vary in their scope; affecting only our firm Home Office, the city where we are located, a single branch office of our firm, all branch office locations in a specific geographic district, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our Home Office, we will transfer our operations to a local site when needed and expect to recover and resume business within three hours. In a disruption affecting our business district, city, or region, we will transfer operations to sites outside of the affected area and recover and resume business within four hours. In either situation, we plan to continue conducting business, transfer operations to our clearing firm(s) if necessary and notify you through our investment representatives or through our recruiting website. If a significant business disruption is so severe that it prevents us from conducting business, we will assure our customers prompt access to their funds and securities via our clearing firms.

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CONTACT US

If after a significant business disruption, you cannot contact us as you usually do [through your Concorde representative or via our Home Office telephone number (248) 824-6710, you should call our alternative number (804) 615-5756. Although the firm does not currently maintain a “customer”-oriented web site, in the event of a significant business disruption affecting our Home Office telephone service, we will also post alternative telephone contact numbers on our recruiting website at: www.concordeis.com.

If you cannot access us through any of those means, you should contact the clearing firm responsible for carrying your account. Our clearing firms’ addresses, and telephone numbers are:

Pershing, LLC Services
P.O. Box 2065
Jersey City, NJ 07303
(201) 413-3635
Attn: Customer Support

RBC Correspondent
(a division of RBC Capital Markets, LLC)
60 South 6th Street Attn: Customer Support
Minneapolis, MN 55402
(888) 462-1816
Attn: Customer Service

Our custodian addresses and telephone numbers are:

TD Ameritrade Institutional
7801 Mesquite Bend Drive
Suite 112
Irving, TX 75063
(866) 381-7360
Attn: Customer Support

Charles Schwab & Co., Inc.
958 Summit Park Drive
#500
Orlando, FL 32810
(877) 774-3892
Attn: Customer Support

Please note that our custodians' activities on your behalf will be limited to liquidating orders, cash disbursements from check and wire requests, and security (ACAT) transfers. Pershing requires these requests in writing and transmitted via facsimile to: (201) 413-5368 or through the postal service and mailed to:

Pershing, LLC
P.O. Box 2065
Jersey City, NJ
07303-2065

FOR MORE INFO

If you have questions about our business continuity planning, you may contact us at:

Concorde Investment Services, LLC
19500 Victor Parkway
Suite 550
Livonia, MI 48152
(248) 824-6710
Attn: Chief Compliance Office