

Customer Agreement

This agreement sets forth the terms pursuant to which Concorde will accept, open, and maintain one or more accounts for you (whether designated by name, number or otherwise, and whether brokerage or non-brokerage) for the purchase, sale, or carrying of securities, options, contracts relating thereto, and or other property (collectively, "property").

1. PROVISIONS IN THE EVENT OF FAILURE TO PAY OR DELIVER: Whenever I (we) do not, on or before the settlement date, pay in full for any security purchased for my (our) account, or deliver any security sold for my (our account), Concorde Investment Services LLC (Concorde), or its clearing broker-dealer, Pershing LLC (Pershing), or RBC (RBC), is authorized (subject to the provisions of any applicable statute, rule, or regulation) to do the following:
 - A. Until payment or delivery is made in full, to pledge, re-pledge, hypothecate, or re-hypothecate, without notice, any or all securities which Concorde, Pershing, or RBC may hold for me (either individually or jointly with others), separately or in common with other securities or commodities or any other property, for the sum then due or for a greater or lesser sum and without retaining in Concorde's, Pershing's, or RBC's possession and control for delivery a like amount of similar securities.
 - B. To sell any or all securities which Concorde, Pershing, or RBC may hold for me (either individually or jointly with others), to buy in any or all securities required to make delivery for my account, or to cancel any or all outstanding orders or commitments for my account.
2. LIQUIDATION OF COLLATERAL: If I fail to make any payment or deliver any property to Concorde when due, or fail to maintain in any account collateral of sufficient value to meet Concorde's then-current requirements, or otherwise fail to discharge any obligation to Concorde; or should I die; or should Concorde for any reason deem it necessary for its protection, Concorde is authorized to sell any securities or other property held in any account of mine, or otherwise effect settlement or cancel any outstanding orders to satisfy any such requirement or obligation, or to close out my accounts, in whole or in part. Any such sale, purchase, settlement, or cancellation may be made at Concorde's judgment and discretion, and at Concorde's prevailing commission rates on the exchange or other market where such business is then usually transacted, at public auction, or at private sale without advertising the same and without any notice, prior to tender, demand or call. Concorde may purchase the whole or any part of such securities free from any right of redemption.
3. GENERAL PROVISIONS: I shall be liable for any deficiency in any account of mine, including any fines, assessments or other costs leveled against Concorde by any exchange, clearinghouse or regulatory authority resulting from my failure to deliver or otherwise make available any property sold by Concorde at my direction. It is further understood that any notice, prior to tender, demand, or call from Concorde, Pershing, or RBC shall not be considered a waiver of any provision of this agreement. I shall include any person executing this agreement.
4. SUCCESSORS: This agreement and its provisions shall be continuous, and shall inure to the benefit of Concorde, and any successor organizations or assigns, and shall be binding upon me and/or my estate, executors, administrators, and assigns of my account.
5. AUTHORITY TO TRANSACT BUSINESS: Each of the parties who executes this agreement in a representative or fiduciary capacity represents and warrants to Concorde that he/she has the authority to enter into and operate under this agreement on behalf of his/her principal, and for the risk and in the name of principal. If this agreement is signed in a representative capacity by more than one person, and unless written notice to the contrary is provided to Concorde before the transaction of any business in the account, each such person represents and warrants that any one of them, acting alone, may transact such business.
6. INTEREST IN ACCOUNT: No one except me has an interest in any of my accounts with Concorde unless such interest is revealed in the title of such account, and in any case, I have the interest indicated in such title.
7. ORDERS AND STATEMENTS: Reports of the execution of orders and statements of my account shall be conclusive if not objected to in writing, the former within two days, and the latter within ten days, after such reports and statements have been sent to me via mail or otherwise.
8. EXTRAORDINARY EVENTS: Concorde shall not be liable for loss or delay caused directly or indirectly by war, natural disasters, government restrictions, exchange, or market rulings, or other conditions beyond Concorde's control.
9. JOINT ACCOUNTS: If this is a joint account, unless we notify Concorde otherwise and provide such documentation as Concorde may require the brokerage account(s) shall be held jointly with rights of survivorship (payable to either or to the survivor of us). Each joint tenant irrevocably appoints the other as attorney-in-fact to take all actions on his or her behalf and to represent him or her to act upon in all respects in connection with this Agreement. Concorde shall be fully protected in acting but shall not be required to act upon the instructions of either of us. Each of us shall be liable, jointly and individually, for any amounts due to Concorde pursuant to this Agreement, whether incurred by either or both of us.
10. ADDRESS: Communications may be sent to me at my current address, which is on file at Concorde's home office, or at such address as I may hereafter provide to Concorde in writing. All communications so sent, whether by mail, telegraph, messenger, or otherwise, shall be deemed given to me personally, whether actually received or not.
11. RECORDING CONVERSATIONS: I understand and agree that for our mutual protection, Concorde may electronically record any of our telephone conversations.
12. NO MODIFICATIONS: This agreement may be amended only by a writing signed by Concorde. Concorde's decision to waive or delay application of any of its rights under this agreement (including specifically Concorde's right regarding liquidation of collateral) shall not prevent Concorde from enforcing its terms as written at a later date.
13. DISCRETIONARY TRADING NOTICE OF AUTHORIZED TRADES: No employee or representative of Concorde is authorized to effect trades for me without my express approval, unless expressly agreed to in a separate grant to discretionary authority signed by me and by Concorde. I agree to bring any unauthorized activity to the attention of Concorde immediately. My failure to immediately bring any unauthorized activity to Concorde's attention shall ratify and adopt such activity and shall preclude me from claiming that the transaction was unauthorized.
14. CAPACITY; NOTICE OF CHANGED CIRCUMSTANCES: I represent that, unless Concorde has been notified in writing to the contrary, that I, if a natural person, have reached the age of majority; and that I am not insolvent. I agree to promptly notify Concorde in writing of any changes in circumstances affecting the foregoing representations.
15. LIMITS ON TRANSACTIONS: Concorde may limit the number of securities, options or contracts related thereto that I will place, buy, sell or hold for my account and reserves the right to cease accepting orders for additional securities, options, or contracts related thereto from me at any time.

Customer Agreement (Continued)

16. **COMMISSIONS AND FEES:** I agree that commissions and fees will be charged to my account in accordance with Concorde's policy. Commission and fee amounts may be changed from time to time by Concorde without notice to me. Such fees may include, but are not limited to: annual check writing and debit card fees, wire fees, check stop payment fees, returned check fees, ACH return fees, security transfer and redemption fees, reorganization processing fees, trade confirmation fees, outgoing account transfer fees, margin extension fees, margin debit interest, IRA annual maintenance fees, IRA termination fees, amounts charged to produce year end statements and account reports, paper surcharge fees, foreign security transaction fees, initial document review and ongoing annual service fees for special products, including but not limited to limited partnerships, mail courier fees, bank charges and/or transaction charges related to processing. These charges are assessed against your account and may consist of both charges that Concorde pays to Pershing, RBC, or other third parties as well as additional charges that Concorde assesses for these account services. Concorde may also mark up any other charges passed through by Pershing, RBC, or other third parties but not specifically identified above. I agree that if payment is not made by settlement date for securities purchased by me in a cash account, to the extent provided by law, a late charge may be imposed at the maximum rate of interest permitted by law from the settlement date to the date of payment.
17. **CASH PAYMENTS:** Concorde may receive cash payments from Pershing, RBC or other custodians or sponsors in the form of rebates and incentives for distribution assistance (including asset levels maintained in certain money market sweep funds), and participation credits (monthly margin debit interest, free credit interest rebates and account inactivity fee rebates) on certain account balances. Concorde may also from time to time receive special incentives from Pershing, RBC or other custodians or sponsors for its participation in temporary marketing programs. Examples of prior programs include incentives to increase the number of incoming account transfers and retirement account openings. Because Concorde receives rebates and incentives from Pershing, RBC or other custodians or sponsors as described above, Concorde has a financial interest in recommending that you allocate a portion of your assets to money market sweep funds. Concorde may also participate in temporary marketing programs for which it receives rebates in incentives from Pershing, RBC or other custodians or sponsors, and therefore may have a financial interest in recommending to your products or services within the temporary marketing program. You should understand that you may choose to allocate your assets to money market sweeps that do not produce a cash incentive for Concorde, and you may choose not to participate in any temporary marketing program.
18. **ATTORNEY'S FEES:** Any expense, including costs and attorney's fees, incurred by Concorde in collection of a deficit from me or in enforcing Concorde's rights under this agreement, shall be borne by me.
19. **RATIFICATION OF PRIOR TRANSACTIONS:** All transactions and dealings with Concorde before execution of this agreement are hereby ratified by me and I hereby agree that all such transactions and dealings are subject to all terms and provisions of this agreement as if they had taken place after the execution hereof. However, Concorde is not liable for the recommendations for purchases of the sale of investment products prior to the account being transferred to Concorde.
20. **WAIVER OF JURY TRIAL:** EACH OF THE PARTIES HERETO IRREVOCABLY WAIVES ANY AND ALL RIGHT TO TRIAL BY JURY IN ANY LEGAL PROCEEDING ARISING OUT OF OR RELATING TO THIS AGREEMENT OR THE TRANSACTIONS CONTEMPLATED HEREBY.
21. By opting into e-delivery, you specifically agree to receive, obtain, and/or submit any and all Concorde and sponsor documents and information electronically. These documents and information will be collectively known as "Electronic Communications," and will include, but not be limited to, any and all current and future required notices and/or disclosures concerning the services provided by Concorde, accounts held with Concorde or investments held in your accounts, as well as such documents, statements, data, records and other communications regarding such services, accounts and/or investments. You are acknowledging that you are able to access and obtain these Electronic Communications, disclosures, documents, or records that are delivered on devices that you maintain. You accept Electronic Communications provided by Concorde as reasonable and proper notice for the purpose of fulfilling any and all rules and regulations, and agree that such Electronic Communications fully satisfy any requirement that communications be provided to you in writing or in a form that you may keep. You understand that you will need to elect for e-delivery of communications with other custodians/vendors separately.
- 1. Right to Receive Paper Documents:** You have the right to have any document provided in paper or non-electronic form. If you want a paper copy of any document, you may indicate that you do not consent to receive the documents in an electronic form and they will be provided to you in either a PDF format for printing and signing or hard-copy format to sign by hand, and email to my registered representative or newbusiness@concordeis.com, or mail to my registered representative or Concorde at 19500 Victor Parkway, Suite 550, Livonia, Michigan 48152. Customers are encouraged to password protect electronic files sent through email or contact their Representative or Concorde regarding other methods for secure transfer of documents signed by hand.
 - 2. Right to Withdraw Consent:** You have the right **at any time** to withdraw your consent to sign electronic documents with electronic signature by contacting Concorde through the Contact Us link **provided** on our websites or by contacting your Registered Representative directly. The legal validity and enforceability of the electronic documents, signatures and deliveries used prior to withdrawal of consent will not be affected. In other words, all prior electronic signatures shall be fully valid and enforceable. **If you do not choose to withdraw your consent then it will be valid so long as your accounts are held with Concorde.**
 - 3. Changes to Your E-Mail Address:** You should keep Us informed of any change in your electronic or e-mail address. Please contact Us as promptly as possible at Concorde through the Contact Us link on our websites regarding any such changes or by contacting your Registered Representative directly.
 - 4. Minimum Hardware and Software Requirements:** The following hardware and software are required to access (open and read) and retain (save) the electronic documents:
Operating Systems: Windows 98, Windows 2000, Windows XP or Windows Vista; or Macintosh OS 8.1 or higher.
Browsers: Internet Explorer 5.01 or above or equivalent
Needed Software/Electronic Document Formats: Adobe Acrobat Reader or equivalent for PDF files; Word program for Word files
 - 5. Your Ability to Access Disclosures:** By consenting to e-delivery, you acknowledge that you can access and retain the electronic documents.
 - 6. Consent to Electronic Signatures and Documents:** By consenting to e-delivery, you are providing electronic consent to the use of electronic delivery of documents.

Customer Agreement (Continued)

Definitions of Investment Objectives

- **CAPITAL PRESERVATION:** An investment strategy where the primary goal is to preserve capital and prevent loss in a portfolio.
- **INCOME:** The account generally seeks current income (such as dividends and interest) and preservation of capital (the amount invested); little emphasis on growth (capital appreciation). Typical investments include money market funds, bonds and some dividend-paying stocks. Some risk of loss of capital.
- **GROWTH & INCOME:** The account generally seeks both current income and growth in value through capital appreciation. Typical investments include bonds and dividend paying stocks. Greater risk of loss of capital and volatility of returns than accounts with an income objective.
- **LONG-TERM GROWTH:** The account generally seeks growth in value over an extended period, primarily through capital appreciation; little emphasis on current income. Typical investments include stocks that pay low or no dividends. Greater risk of loss of capital and volatility of returns than accounts with an income or growth & income objective, but with the potential for higher returns.
- **SHORT-TERM TRADING:** The account generally seeks returns on the amount invested through frequent, speculative trades in stocks and other investments. A high-risk strategy that can result in very volatile gains and losses, and in loss of all or most of the capital invested.
- **SPECULATION:** Trading in an asset or a strategy of trading assets, which has a significant risk of losing most or all of the initial outlay, in expectation of a substantial potential gain.

Definitions of Investment Strategies

- **BUY AND HOLD:** A passive strategy whereby investments are purchased and held for a long period of time, regardless of fluctuations in the market. An investor who employs a buy and hold strategy is not concerned with short-term price movements and technical indicators.
- **ASSET ALLOCATION:** A strategy focused on maximizing gains while minimizing risks in an investment portfolio. Asset allocation involves dividing a portfolio's assets on a percentage basis among different broad categories of investments, including stocks, bonds, and cash.
- **DOLLAR COST AVERAGING:** A passive strategy whereby a fixed dollar amount of a particular investment is purchased on a regular schedule, regardless of the share price.
- **HEDGING:** A strategy that seeks to either reduce exposure to market risk and volatility or to lock in profits by purchasing two securities with negative correlations.
- **TRADING ON MARGIN:** A strategy using borrowed money to purchase securities.
- **RETIREMENT:** A strategy focused on wealth accumulation/wealth distribution to achieve an investor's retirement goals. Investments used for this strategy include but are not limited to employer sponsored plans (401(k)s, profit sharing plans, money purchase plans, etc.), IRA's, annuities and life insurance products.
- **DIVERSIFICATION:** A strategy whereby a wide variety of asset classes are purchased to smooth out unsystematic risk (credit risks, company risks, etc.) events, so that the positive performance of some investments will neutralize the negative performance of others.
- **EDUCATIONAL SAVINGS:** A strategy focused on wealth accumulation to achieve an investor's educational savings goals. Investment vehicles used for this strategy include but are not limited to 529 Plans and Education/Coverdell Savings Accounts.
- **INCOME GENERATION:** A strategy focused on purchasing investments that pay high level of current income from dividends and interest.
- **TAX ADVANTAGED INVESTING:** A strategy based on investing in securities that are either exempt from taxation, tax-deferred or offers other types of tax benefits. Examples of tax advantaged investments are municipal bonds, partnerships, UITs and annuities.
- **NO SPECIFIC STRATEGY BEING USED**

Business Continuity Planning

Customer Disclosure

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.

Customer Agreement (Continued)

Contacting 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. In the event of a significant business disruption affecting our Home Office telephone service, we will also post alternative telephone contact numbers on our 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
 P.O. Box 2065
 Jersey City, NJ 07303
 (201) 413-3635
 Attn: Customer Support

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

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

Privacy Policy

| FACTS | PRIVACY POLICY - WHAT DOES CONCORDE INVESTMENT SERVICES, LLC ("CONCORDE") DO WITH YOUR PERSONAL INFORMATION? |
|-------|---|
| WHY? | Concorde Investment Services, LLC and its affiliates are committed to safeguarding your confidential information. Except as described in this Notice and as may be required or permitted by law, Concorde does not share your Customer information with non-affiliated third parties. Please read this notice carefully to understand what we do. |
| WHAT? | <p>Concorde collects and develops personal information about you. The term "Customer Information" means any type of personally identifiable information provided by you or gathered about you that is not generally publicly known. The essential purpose for collecting Customer Information is to provide and support the financial products and services you obtain from Concorde. The categories of Customer Information collected by Concorde depends upon the scope of the engagement with your Concorde investment representative (hereinafter referred to as "Representative") and are generally described below.</p> <p>As a financial institution, Concorde collects and develops Customer Information to provide financial products and services. Customer information Concorde collects includes:</p> <ul style="list-style-type: none"> • Information we receive from you on applications or other forms and specifically including your name, address, Social Security number, income, income tax rate, net worth, financial objectives, risk tolerance and the names of beneficiaries. • Information we receive or obtain from other sources, including: <ul style="list-style-type: none"> ○ Information collected and developed by issuers of securities, insurance products or services you own, to issue, administer and process transactions relating to these products or services. ○ For products involving the extension of credit, information about your creditworthiness and credit history that we may obtain from unaffiliated consumer reporting agencies. ○ Information about your financial products and services transactions with Concorde. • If you apply for insurance products through Concorde, we may collect health information that you provide to us. |

Customer Agreement (Continued)

| | |
|--|---|
| HOW? | All financial companies need to share customers' personal information to run their everyday business. In the following section, we list the reasons Concorde can share your customers' personal information; the reasons Concorde chooses to share; and whether you can limit this sharing. |
| DOES CONCORDE SHARE YOUR PERSONAL INFORMATION? | |
| Yes. To administer, manage and service customer accounts, process transactions and provide related services for your accounts, it is necessary for us to provide access to Customer Information within Concorde and to certain non-affiliated companies. Concorde restricts access to Customer Information to our Representatives and employees who need the information to perform their job responsibilities. Concorde maintains agreements, as well as physical, electronic, and procedural security measures that comply with federal regulations to safeguard your Customer Information. | |
| REASONS WE CAN SHARE YOUR PERSONAL INFORMATION | |
| We may share Customer Information we gather with: <ul style="list-style-type: none"> • Entities that perform services for use or function on our behalf (including check printing services, clearing broker/dealers, investment companies and insurance companies). • Third-party administrators and vendors for the purposes of providing current and future information on your account (such as transaction history, tax information and performance reporting). • Financial institutions with whom we have entered into a networking or joint marketing agreements to provide you with valuable financial products or services. <p>Concorde recognizes the right of each customer to select a broker-dealer representative to provide brokerage and insurance products and services. Your Customer Information may be shared with your Representative and his/her new firm during the transfer of your Representative's securities registration to another firm. The information to be shared may include Confidential Information in the custody of your Representative as well as other information in our possession or in the possession of certain non-affiliated third parties who perform services for your account that we believe are necessary to transfer your account, including your address, telephone number, email address, account number and type, transaction history, tax reporting information and other information relating to your account.</p> <p>Your Customer Information may also be shared with certain entities that are owned, controlled by or affiliated with your Representative. In addition, in the event your Representative (or his/her estate) agrees with an unaffiliated representative to sell all or some portion of his/her securities or insurance business, your confidential Customer Information may be shared with the acquiring representative and his/her firm.</p> <p>To the extent you provide health information to Concorde for the purpose of making application for insurance products, such information will not be disclosed to non-affiliated companies for any purpose, except:</p> <ul style="list-style-type: none"> • To underwrite or administer your insurance policy or related claims; • As required by law; or • As authorized by you | |

| |
|--|
| FORMER CLIENTS |
| If you close an account with Concorde, we will continue to operate in accordance with the principles stated in this Notice. |
| CAN YOU LIMIT THIS SHARING? |
| Yes. You may prevent disclosure of your Customer Information by instructing Concorde not to provide your Customer Information in these instances by calling Concorde at 248-824-6710, by email at optout@concordeis.com , or by writing us at: 19500 Victor Parkway, Suite 550, Livonia, Michigan 48152. You may prevent this disclosure now or at any later time. In addition, you may contact us to revoke, or withdraw, your instruction to not share your Customer Information. |
| KEEPING UP TO DATE WITH OUR PRIVACY NOTICE |
| We may make changes to this policy at any time and will inform you of changes, as required by law. To receive the most up-to-date Privacy Notice, you may call us at 248-824-6710 or write us at: 19500 Victor Parkway, Suite 550, Livonia, Michigan 48152. |

Customer Agreement (Continued)

| REQUIREMENTS OF LAW | |
|---|--|
| FEDERAL | In November 1999, Congress enacted the Gramm-Leach-Bliley Act (“GLBA”). GLBA requires financial institutions, including broker-dealers, investment advisers, and investment companies to adopt policies and procedures designed to protect the privacy of Customer Information. To the extent a financial institution discloses Customer Information to non-affiliated third parties other than as permitted or required by law, customers must be given the opportunity and means to “opt out” (or prevent) such disclosure. |
| STATE | <p><u>Opt-Out State</u> If you live in a state that permits you to opt out (or, prevent) disclosure of your Customer Information, and you do not wish for us to share your Customer Information with those entities owned, controlled by or affiliated with your Representative, or if your Representative should sell his/her securities business to an unaffiliated representative or transfer his/her securities registration to another firm, you have the right to opt out of such disclosure. If you wish to prevent sharing of your Customer Information, please call Concorde at 248-824-6710, by email at optout@concordeis.com, or in writing at: 19500 Victor Parkway, Suite 550, Livonia, Michigan 48152.</p> <p><u>Opt-In State</u> If you live in a state which requires your affirmative consent to authorize the sharing of your Customer Information, the Representative’s new firm, Concorde and/or your Representative will seek your written instruction as required under applicable state law to authorize disclosure of your confidential Customer Information before that data is shared.</p> <ul style="list-style-type: none"> • Your Customer Information may also be shared with certain entities that are owned, controlled by or affiliated with your Representative. • In addition, in the event your Representative (or his/ her estate) agrees with an unaffiliated representative to sell all or some portion of his/her securities or insurance business, your confidential Customer Information may be shared with the acquiring representative and his/her firm. • You may prevent disclosure of your Customer Information by instructing Concorde not to provide your Customer Information in these instances by calling Concorde at 248-824-6710, by email at optout@concordeis.com, or by writing us at: 19500 Victor Parkway, Suite 550, Livonia, Michigan 48152. You may prevent this disclosure now or at any later time. In addition, you may contact us to revoke, or withdraw, your instruction to not share your Customer Information. |
| INFORMATION NOTICE FOR CALIFORNIA RESIDENTS FOR CONCORDE INVESTMENT SERVICES, LLC. AND CONCORDE ASSET MANAGEMENT, LLC. | |
| WHAT IS THIS NOTICE? | The California legislature enacted the California Consumer Privacy Act of 2018 (“CCPA”)—a law that relates to personal information about California residents. This Notice is provided on behalf of Concorde Investment Services, LLC. And our affiliate, Concorde Asset Management, LLC. (collectively “Concorde”) to advise you of types of personal information that Concorde may collect about you that may be covered by the CCPA and the purposes for which we collect such information. We are providing this notice broadly to California residents as a courtesy and considering the CCPA’s requirements. However, only limited personal information Concorde collects is covered by the CCPA considering our business and the Act’s exceptions. For instance, information collected, processed, sold, or disclosed pursuant to the federal Gramm-Leach-Bliley Act (“GLBA”) and implementing regulations, and the California Financial Information Privacy Act, is exempted from nearly all provisions of the CCPA, including the rights of access, deletion, and opt out. As a general matter, those laws apply to nonpublic personal information about individuals who obtain financial products or services from us primarily for personal, family, or household purposes. |

Customer Agreement (Continued)

| | |
|---|---|
| <p>INFORMATION WE COLLECT AND HOW WE USE THE INFORMATION</p> | <p>We may collect the following categories of personal information that may be covered by the CCPA and use it for the following purposes:</p> <p>Types of Personal Information:</p> <ul style="list-style-type: none"> • Contact information and other personal identifiers, such as name, postal address, email address, phone number, unique personal identifier, account name, registration numbers, tax identification number, Social Security number, passport number, and other similar identifiers • Commercial and financial information, such as records of personal property or financial accounts, products or services, other purchasing or consuming histories or tendencies, information on investments, investment objectives, risk tolerance, time horizon, assets, income, expenses, net worth, tax status, holdings, account balances, transaction history, investment experience • Internet or electronic activity information and device and online identifiers, such as IP address, online identifier or device IDs, or other similar identifiers, information regarding interaction with a website or application, browsing history, calls and emails sent and received • Professional or educational information, such as information about your employment and background • Demographic and family information, such as date of birth, sex, marital status, such as whether a client is related to someone who is employed in the securities industry, information about related parties to an account, dependents, and beneficiaries, citizenship • Audio and visual information, such as voicemail, or other telephone recordings (e.g., for our support lines) • Professional, such as information about your employment or businesses • Other information you make available to us, such as in an email or phone call • Inferences drawn from personal information to create a profile about an individual reflecting, for instance, preferences, characteristics, behaviors, and aptitudes, such as credit history and risk tolerance <p>Our Uses of Personal Information</p> <ul style="list-style-type: none"> • Offering and providing products and services, including opening accounts, communicating with you, providing investment recommendations, making suitability determinations, marketing our products and services to you, and connecting you with other products and services • Operating our business, including ensuring the security and sufficiency of our networks, systems, products, services, applications, facilities; improving our products and services; managing risk; and securing accounts, property, and resources • Complying with applicable regulatory and legal requirements (for example, client identification program, and know your customer requirements); protecting our rights, property, and the safety of our employees or others; responding to lawful requests; and other legitimate business and commercial purposes (including in connection with a sale, merger or consolidation, or other transfer of assets) |
| <p>WHERE TO FIND MORE INFORMATION</p> | <p>If you are a Concorde client, you will also receive our Privacy Notice, as required by federal law, which provides information about how we collect, share, and protect your personal information and provides information about opting out of such sharing. Please note that you may interact with a representative, other financial institutions, or other third parties (sometimes referred to as non-affiliates), and direct us to share information with such third parties as we provide products or services to you. Concorde may not control the data practices of such third parties, and we recommend you review any applicable third-party privacy policies for information about their data practices.</p> |