Concorde

Investment Services -- Asset Management -- Insurance Agency

Grow Your Financial Services Business With Concorde

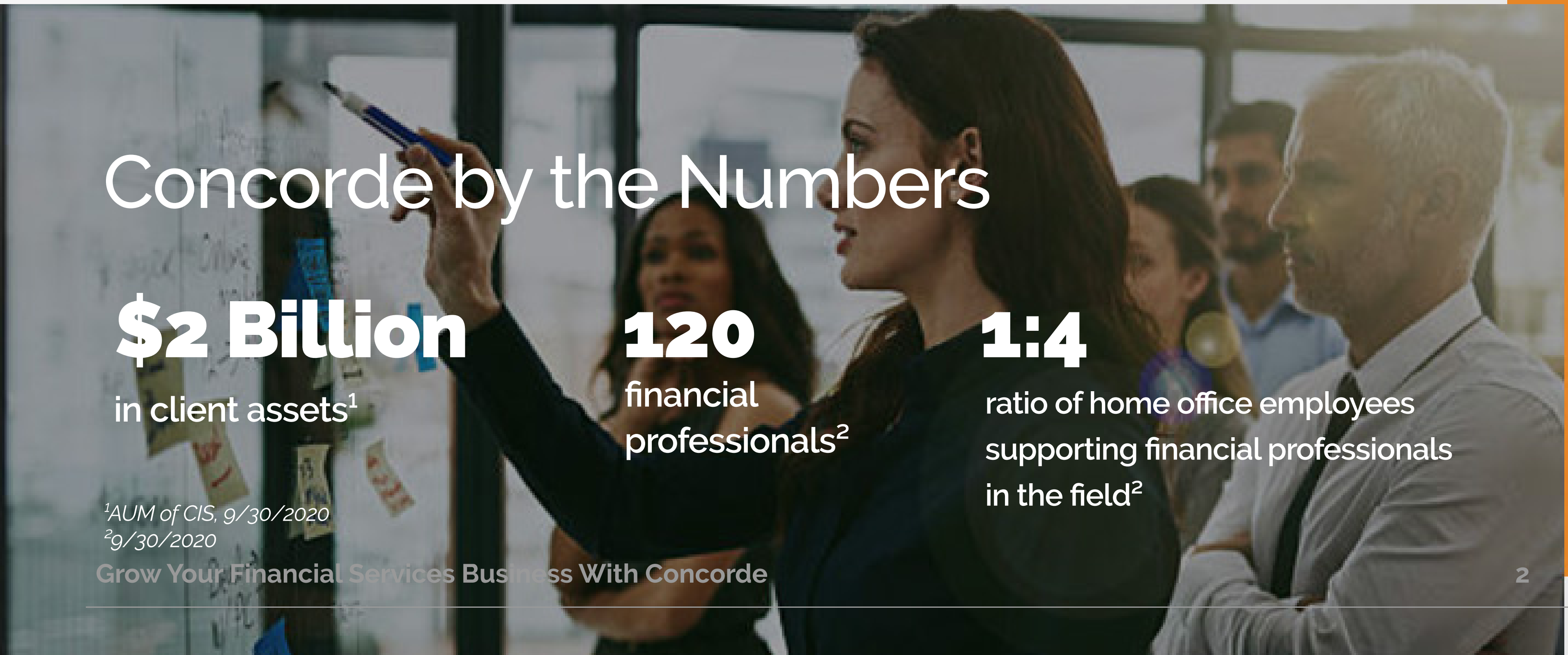
Who is Concorde?

Concorde is an integrated financial services firm with full-service products, technology, and alternative investments. The cornerstone of our structure, culture and business operations is the concept of **entrepreneurs serving entrepreneurs.**

We believe that financial professionals perform at their very best when given:

- Access to a broader array of investment products (including alternatives)
- More flexibility in structuring their own practice
- Access to robust technology solutions
- Access to extensive support, including open lines of communication with management
- Ongoing educational opportunities on a variety of key topics including financial products and business operations/management
- Technical, human and logistical resources needed to efficiently scale up

At Concorde, we reject the common financial services model of trying to mold our professionals to a rigid existing business structure or boxing them in with a limited product inventory. Instead, we empower professionals like you to choose your own path forward, and do our utmost to help give you what you need to reach your ideal picture of success.



Concorde by the Numbers

$2 Billion
in client assets[1]

120
financial professionals[2]

1:4
ratio of home office employees supporting financial professionals in the field[2]

[1]AUM of CIS, 9/30/2020
[2]9/30/2020

The Concorde Advantage

Year after year, Concorde attracts entrepreneurial financial professionals. The typical Concorde professional is highly motivated and high-producing, and enjoys the challenge and freedom of building a financial services business on their own terms.

So why do these professionals choose Concorde over the countless financial services providers and broker-dealers available to them? Here are a few reasons our professionals regularly cite.

Culture

Concorde was founded as an organization of entrepreneurs serving entrepreneurs, and that approach infuses every level of our company.

While Concorde encourages independence in determining the structure of your own business, we realize you can't do it all. That's why Concorde places an enormous emphasis on supporting and investing in your business through key avenues like executive relationships, education, marketing and product resources.

When you call Concorde for assistance, you'll speak to an actual person -- a rarity in our industry. You'll also enjoy open lines of communication with Concorde's executive management along with extensive opportunities for growth and learning.

To make this model work, we are necessarily selective. To maintain a 1:4 ratio of home office employees supporting every four financial professionals in the field, the firm seeks to partner with and support those who fit our culture.

Flexibility & Freedom

The heart of your business revolves around providing maximum value to your clients. And in order to do that, you need the freedom to be more than just a product sales specialist.

Concorde is flexible in helping financial professionals make a difference in the lives of their clients. We do this by empowering you to choose your own business model and providing a broad list of robust product offerings to deliver tailored value to your clients.

The flexibility you enjoy as a Concorde financial professional includes:

- Broad selection of product offerings
- Diversified collection of alternative investments
- Freedom to choose whether or not to use a third party asset manager
- Access to all three lines of business: Investment Services, Asset Management, Insurance Agency

Access to Alternatives

Even a wirehouse can claim to offer alternatives. But let's be clear: having a large non-traded REIT or a single Wall Street hedge fund on your platform does not qualify as meaningful access to alternatives. Concorde provides access to a growing list of carefully selected alternative investments that help set our professionals apart from competitors vying for affluent investors' wallet share.

In-depth experience and commitment to due diligence

Our management team's deep experience with alternatives (especially real estate) along with our robust and extensive due diligence process allow us to identify what we believe are the strongest opportunities in today's market. This gives our professionals the confidence in recommending these products to their clients.

Professionals who work with Concorde have access to a variety of alternative product offerings, including:

- Delaware statutory trusts
- Qualified Opportunity Zone Funds
- Industrial, Retail & Multi-Family Real Estate
- Land Lease
- Mineral Rights
- Non-Traded REITs
- Distressed Hospitality
- Oil & Gas Rights and Drilling

Key partnership: Valeo Groupe

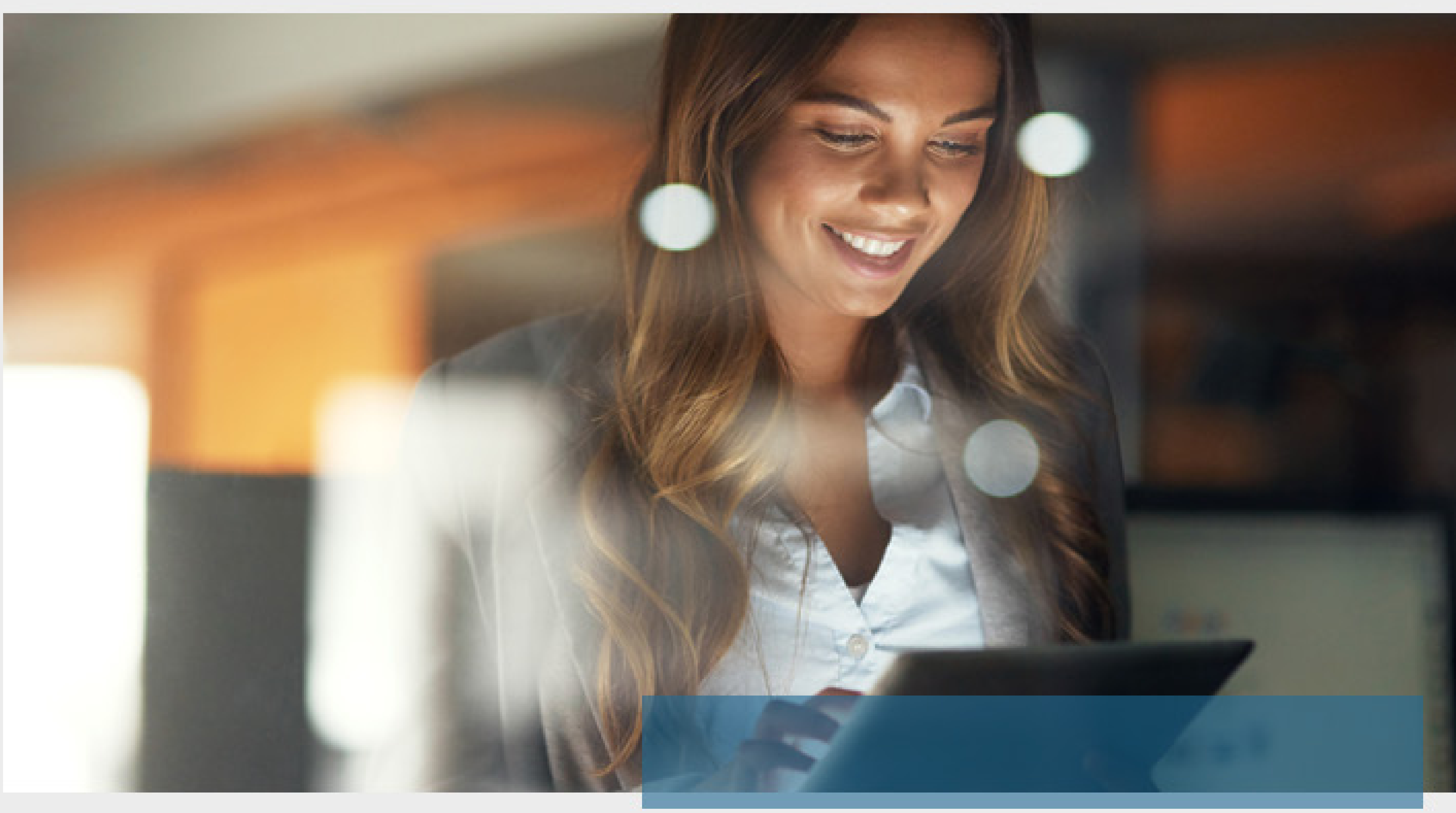
Concorde enjoys a strategic partnership with Valeo Groupe, a well-known student & senior housing developer, giving us access to exclusive housing properties in the real estate-related alternative space. This represents a distinct advantage for financial professionals working with Concorde.

Technology

Entrepreneurs are visionaries and risk takers, not data entry technicians. A common complaint among financial professionals is spending too much time *in* their business instead of *on* their business.

Concorde provides a full suite of technology tools that help increase operational efficiency and free up time for you to focus on serving your clients and growing your business. These tools include:

- Contact relationship management (CRM)
- Data aggregation and reporting
- Wealth and portfolio management solutions
- Compliant paperless process system
- Document management and workflow solutions
- Transition and training assistance
- Industry news
- Online commissions
- Online trading
- Research tools
- Compliant web-based file sharing storage



Choose Your Path Forward

Greater flexibility and opportunity for growing your business

Concorde's three lines of business -- **Investment Services, Asset Management** and **Insurance Agency** -- provide a greater opportunity for you to expand your knowledge base, grow your practice and capture even more value.

As an entrepreneur you shouldn't be boxed in and contained. Instead of telling you which products to sell, we give you the freedom to make those decisions based on what you feel is suitable for your clients and for your business. Whether that means offering products from all three of our divisions or focusing exclusively on one or two of them, Concorde gives you the flexibility to decide how to structure your services.

Concorde Investment Services

Concorde is a national securities broker-dealer with FINRA, licensed in all 50 states to provide a full range of financial services. Those services are provided on an independent basis, ensuring that—in contrast with bank-owned, insurance-owned or wirehouse operators—Concorde is not beholden to any outside entities.

Unlike many financial services firms, Concorde does not focus on encouraging our financial professionals to sell specific products. Instead, we focus on providing access to diversified investment options and give our professionals the freedom and resources they need to provide financial solutions that help meet the financial goals and objectives of their clients.

Concorde Insurance Agency

Many financial professionals overlook insurance as an asset class. Concorde gives you the opportunity to capture the value that insurance can add to your business.

Our holistic insurance solution includes:

- Life insurance
- Fixed or indexed annuities
- Long-term care insurance
- Disability insurance
- Advanced sales concepts (premium financing/captive insurance agencies)

Furthermore, Concorde provides extensive resources, training and support for professionals at all levels of insurance sales experience, from beginner to advanced. These include regular updates, concept training, and point-of-sale assistance. Our insurance experts are dedicated to helping you find new and alternative ways to add value through our range of insurance products.

We estimate that 10% of Assets Under Management come from insurance revenue embedded in your practice **If you're not generating that revenue with your clients, somebody else will.**

Concorde Asset Management

Concorde Asset Management offers a flexible, multi-custodian model that ensures that financial professionals are not locked into a single, captive custody group. As an independent financial advisor partnered with Concorde, you have the freedom to choose the products and services you offer to your clients. And with approximately 250 or more different strategies available, Concorde's platform allows you to create customized portfolios based on individual client needs.

Representatives of Concorde Asset Management have access to technology infrastructure and solutions to help improve efficiencies and provide enhanced value to clients. From financial/succession planning stages, to asset portfolio and practice management, to ongoing performance reporting on the back end—Concorde Asset Management will help you get your time back, without the need to spend more.

About Concorde

Headquartered in Michigan, Concorde Holdings, Inc. is the parent company of Concorde Investment Services, LLC, a national securities broker-dealer registered with FINRA to solicit securities products in all 50 states and several territories. Concorde Asset Management, LLC, an SEC-registered investment adviser, and Concorde Insurance Agency, Inc., which is insurance licensed to solicit insurance products in over 30 states, are also subsidiaries of Concorde Holdings, Inc.

Click here for more information about joining Concorde.

Concorde