

# CONCORDE

## Financial Resources LLC

1728 Winkler Street • Wilkesboro, NC 28697

336.838.4100 • 866.266.2670 • 336.838.3033 Fax

### Who We Are

Concorde Financial Resources is a local and independent firm that provides investment, insurance, and financial planning services to individuals and small business. Jim Faw and Wade Sanders started this business in 2001, combining their unique skills and experience. Both have spent their working careers in Wilkes County and have close to 40 years of combined professional experience.

### What We Do

We help clients achieve investment goals: retirement planning and IRA rollovers, education planning, tax planning, long term investment strategies, and risk management through insurance and annuities. Since we are independent, we can offer a comprehensive menu of investment choices, without proprietary or “in-house” product obligations.

### Our Office

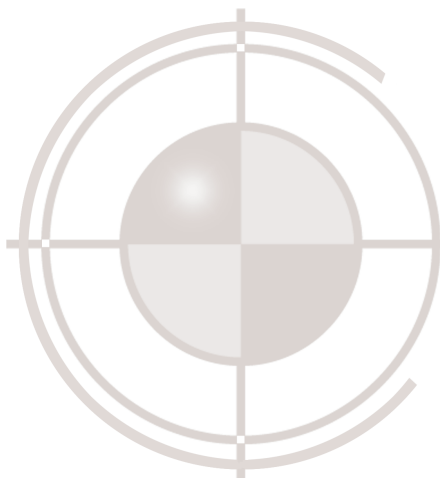
We are located in the Winkler Mill shopping center in Wilkesboro, across the street from Wal-Mart. **Cathy Ferguson** runs our office, administration and all compliance/regulatory oversight and has been a valued employee since inception. Cathy is a licensed broker and a Series 24 Registered Principle. Our clients' investments are held by Pershing, LLC, the largest clearing and custody broker dealer in the world, a subsidiary of the Bank of New York (BNY Mellon) – the oldest bank in America. Our broker-dealer is Westminster Financial Securities, a FINRA member, located in Vandalia, Ohio.

### Our Qualifications

Our experience, education, and licenses enable us to bring a unique and comprehensive perspective to financial goals, plans, and strategies.

**Jim Faw** is a CPA, licensed broker, and Certified Financial Planner®. He has years of broad business experience, serving on the boards of Wilkes Regional Hospital, Wilkes Smart Start, Wilkes Physician Network, Wilkes YMCA, Wilkes County Airport, and Great State Bank.

**Wade Sanders** worked 20 years in management with Lowe's, and began his financial career 15 years ago. He is a licensed broker, Certified Financial Planner®, and licensed life, health, and annuity insurance agent. Concorde is registered with the Securities and Exchange Commission as a Registered Investment Advisor.



### What We Believe

Our careers and our reputations have been built on hard work, integrity, and trust. Our mission statement and governing principles guide our business practices.

### MISSION STATEMENT

The mission of Concorde Financial Resources is to provide prudent, objective, and comprehensive financial advice solely in the best interests of our clients. As a fiduciary, Concorde has a duty to act with utmost integrity in serving each of our clients, in pursuit of their financial goals.

### GOVERNING PRINCIPLES

#### Integrity

We will offer and provide professional services with integrity.

#### Objectivity

We will be objective in providing professional services to clients.

#### Competence

We will provide services competently and maintain the necessary knowledge and skill to continue to do so in those areas in which the designee is engaged.

#### Fairness

All professional services will be performed in a manner that is fair and reasonable to clients, partners, employees, and employers; and, disclose conflicts of interests in providing such services.

#### Confidentiality

We will not disclose confidential client information without the specific consent of the client unless in response to proper legal process, to defend against legal or regulatory charges of wrongdoing, or in connection with a civil suit between the supervised person and client.

#### Professionalism

Conduct in all matters shall reflect positively on the business entity and the profession.

#### Diligence

We will act diligently in providing professional services. Diligence is the providing of services in a reasonable, prompt and thorough manner, including the proper planning for and supervision of the rendering of professional services.

**Securities Offered Through Westminster Financial Securities, Inc., member FINRA/SIPC, 865 South Dixie Drive Vandalia, OH 45377**

Investments in securities and insurance products are not FDIC insured, are not bank guaranteed, and may lose value.