IAPD Report

GARY LANE GLOVER

CRD# 1647229

Section Title

IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page http://www.nasaa.org/IAPD/IARReports.cfm

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association http://www.nasaa.org

Report Summary

GARY LANE GLOVER (CRD# 1647229)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **06/22/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CONCORDE INVESTMENT SERVICES, LLC	CRD# 151604	01/05/2016
IA	CONCORDE ASSET MANAGEMENT, LLC	CRD# 140367	01/13/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.
Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	STERNE AGEE ASSET MANAGEMENT, INC.	130888	JOHN'S CREEK, GA	11/21/2011 - 01/12/2016
B	STERNE AGEE FINANCIAL SERVICES, INC.	18456	John's Creek, GA	11/18/2011 - 01/12/2016
IA	MORGAN KEEGAN & COMPANY, INC.	4161	ALPHARETTA, GA	06/04/2008 - 11/01/2011

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Criminal	1
Customer Dispute	3
Judgment/Lien	3

Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.
This individual is currently registered with **2** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CONCORDE ASSET MANAGEMENT, LLC**
Main Address: 3909 RESEARCH PARK DRIVE
SUITE 200
ANN ARBOR, MI 48108
Firm ID#: 140367

	Regulator	Registration	Status	Date
IA	Georgia	Investment Adviser Representative	Approved	01/13/2016
IA	South Carolina	Investment Adviser Representative	Approved	03/29/2019

Branch Office Locations

CONCORDE ASSET MANAGEMENT, LLC
Lawrenceville, GA

Employment 2 of 2

Firm Name: **CONCORDE INVESTMENT SERVICES, LLC**
Main Address: 3909 RESEARCH PARK DRIVE
SUITE 200
ANN ARBOR, MI 48108
Firm ID#: 151604

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/05/2016
B	FINRA	General Securities Sales Supervisor	Approved	01/05/2016
B	FINRA	Investment Banking Representative	Approved	01/05/2016
B	Georgia	Agent	Approved	01/11/2016
B	South Carolina	Agent	Approved	01/12/2016

Qualifications

Branch Office Locations

Lawrenceville, GA

Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 3 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
B	General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	06/14/1991

General Industry/Product Exams

	Exam	Category	Date
B	Investment Banking Registered Representative Examination (S79TO)	Series 79TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	11/16/2005
B	General Securities Representative Examination (S7)	Series 7	04/18/1987

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	08/11/1995
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/07/1987

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	11/21/2011 - 01/12/2016	STERNE AGEE ASSET MANAGEMENT, INC.	CRD# 130888	JOHN'S CREEK, GA
B	11/18/2011 - 01/12/2016	STERNE AGEE FINANCIAL SERVICES, INC.	CRD# 18456	John's Creek, GA
IA	06/04/2008 - 11/01/2011	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	ALPHARETTA, GA
B	05/30/2008 - 11/01/2011	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	ALPHARETTA, GA
IA	12/02/2003 - 06/04/2008	H&R BLOCK FINANCIAL ADVISORS, INC.	CRD# 5979	DULUTH, GA
B	10/10/2003 - 06/04/2008	H&R BLOCK FINANCIAL ADVISORS, INC.	CRD# 5979	DULUTH, GA
IA	05/30/2008 - 06/02/2008	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	ALPHARETTA, GA
IA	04/05/1991 - 10/14/2003	MERRILL LYNCH PIERCE FENNER & SMITH INC.	CRD# 7691	DULUTH, GA
B	04/21/1987 - 10/14/2003	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2016 - Present	Concorde Asset Management, LLC	Investment Adviser Representative	Y	Livonia, MI, United States
01/2016 - Present	Concorde Investment Services, LLC	Registered Representative	Y	Livonia, MI, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

1. DBA GLOVER WEALTH MANAGEMENT, LLC | : 1009 Pinfeather Court, Lawrenceville, GA 30043| NATURE OF BUSINESS: FINANCIAL PLANNING, RETAIL BROKERAGE| INVESTMENT RELATED| MANAGING DIRECTOR| DUTIES: FINANCIAL PLANNING AND RETAIL BROKERAGE| START DATE: 8.6.2014| HOURS DEVOTED TO BUSINESS: 180 HOURS/MONTH| HOURS DEVOTED TO BUSINESS DURING MARKET HOURS: 8 HOURS/DAY.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

2. Concorde Asset Management, LLC. Registered Investment Advisory Firm. Investment Advisor Representative. Investment related. John Creek, GA. 21-40 hours per month during business hours, 6-10 hours per month outside normal business hours.
3. Concorde Insurance Agency; John Creek, GA. Insurance Agent; provide insurance services to clients when appropriate. No client conflict.
4. Rotary International, Non investment related, local service chair, organizing local events vets, women shelters, addiction recover, suicide prevention. Foundation chair, writing grants, mathcing district and internation grants, volunteer. Start date 03/05/2024, 6-10 hours/month during non business hours. 1-5 hours/month during business hours.

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending, on appeal,* or *final*.
    - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
    - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated, settled* or *otherwise resolved*.
    - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
    - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Criminal	1
Customer Dispute	3
Judgment/Lien	3

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	BEXAR COUNTY (SAN ANTONIO, TX) THEFT $20
Charge Date:	12/11/1981
Charge Details:	1 COUNT OF THEFT $20 A BOTTLE OF PERFUME FROM A DEPARTMENT STORE. JUDGE REDUCED THE CHARGE TO DISORDERLY CONDUCT AND DEFERRED ADJUDICATION. I PAID A FINE AND 6 MONTHS PROBATION. INCIDENT HAPPENED IN SAN ANTONIO, TX.
Felony?	No
Current Status:	Final
Status Date:	12/28/1981
Disposition Details:	PAID A FINE AND 6 MONTHS PROBATION
Broker Statement	I WAS SHOPPING WITH MY WIFE AND TWO BABIES. A SACK TORE, PERFUME FELL OUT. I WENT BACK T THE STORE AND GOT ANOTHER BOTTLE WITHOUT PAYING. SHOWED RECEIPT, EXPLAINED SITUATION, GOT CHARGED. JUDGE REDUCED CHARGE.

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Ameriprise Financial Services, Inc.
Allegations:	Claimants allege that in 2006, they invested $737,000 in two unsuitable TIC investments, The Enclave at Deep River Plantation Apartments and 116 Defense Highway, Annapolis Maryland. Claimant requests compensatory and/or rescission damages of $800,000, plus punitive damages in the amount of $2.4 million.
Product Type:	Other: Tenants-in-Common Investment
Alleged Damages:	$800,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA MD
Docket/Case #:	15-02046
Filing date of arbitration/CFTC reparation or civil litigation:	08/12/2015

Customer Complaint Information

Date Complaint Received:	08/12/2015
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	On 8/12/2015, claimants dismissed the court case with prejudice and filed a FINRA arbitration case.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES, INC.
Allegations:	CLAIMANTS ALLEGE THAT IN 2006, THEY INVESTED $737,000 IN TWO UNSUITABLE TIC INVESTMENTS, THE ENCLAVE AT DEEP RIVER PLANTATION APARTMENTS AND 116 DEFENSE HIGHWAY, ANNAPOLIS

	MARYLAND. CLAIMANT REQUESTS COMPENSATORY AND/OR RESCISSION DAMAGES OF $800,000, PLUS PUNITIVE DAMAGES IN THE AMOUNT OF $2.4 MILLION.
Product Type:	Other: TENANTS-IN-COMMON INVESTMENT
Alleged Damages:	$800,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA MD
Docket/Case #:	15-02046
Filing date of arbitration/CFTC reparation or civil litigation:	08/12/2015

Customer Complaint Information

Date Complaint Received:	08/12/2015
Complaint Pending?	No
Status:	Settled
Status Date:	11/30/2016
Settlement Amount:	$50,000.00
Individual Contribution Amount:	$0.00
Broker Statement	on 08/12/2015, claimants dismissed the court case with prejudice and filed a FINRA arbitration case. On 11/30/2016, Ameriprise Financial Services, Inc. settled this matter in order to avoid the costs associated with arbitration.

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	CUSTOMER ALLEGES LACK OF DIVERSIFICATION.
Product Type:	Equity - OTC
Alleged Damages:	$1,000,000.00

Customer Complaint Information

Date Complaint Received:	11/05/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	11/05/2002
Settlement Amount:	

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD NO. 02-05417
Date Notice/Process Served:	11/05/2002
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	09/16/2004
Firm Statement	THE ARBITRATION PANEL REQUIRED CLAIMANTS TO PAY RESPONDENTS $6,330.56 AS A DISCOVERY SANCTION. CLAIMANTS LATER AGREED TO SETTLE THEIR CLAIMS AGAINST MERRILL LYNCH AND MR. GLOVER IN EXCHANGE FOR THE RETURN OF THIS PAYMENT AND RESPONDENTS' AGREEMENT TO FOREGO ANY FURTHER SANCTIONS DUE TO BE RECOVERED. NEITHER MR. GLOVER NOR MERRILL LYNCH WAS REQUIRED TO MAKE ANY FURTHER PAYMENT TO CLAIMANTS RELATING TO THE SETTLEMENT.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH
Allegations:	CUSTOMER ALLEGES LACK OF DIVERSIFICATION.
Product Type:	Equity - OTC
Alleged Damages:	$1,000,000.00

Customer Complaint Information

Date Complaint Received:	11/05/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	11/05/2002
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD-DR NO. 02-05417
Date Notice/Process Served:	11/05/2002
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	09/16/2004

Monetary Compensation Amount:	$0.00
Individual Contribution Amount:	$0.00
Broker Statement	PER MERRILL LYNCH 1-5-05 FILING-THE ARBITRATION PANEL REQUIRED CLAIMANT TO PAY RESPONDENT $6330.56 AS A DISCOVERY SANCTION. CLAIMANT LATER AGREED TO SETTLE CLAIMS AGAINST MERRILL AND MR. GLOVER IN EXCHANGE FOR RETURN OF THIS PAYMENT & RESPONDENT'S AGREEMENT TO FOREGO ANY FURTHER SANCTIONS DUE TO BE RECOVERED. NEITHER MR. GLOVER NOR MERRILL WAS REQUIRED TO MAKE FURTHER PAYMENT RELATING TO THE SETTLEMENT.

Disclosure 3 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH
Allegations:	CUSTOMER ALLEGES UNSUITABLE ADVISE. CUSTOMER FURTHER ALLEGS THEY WERE NOT ADVISED OF THE RISKS ASSOCIATED WITH MARGIN DEBT. NO SPECIFIC DAMAGE ALLEGED.
Product Type:	Equity Listed (Common & Preferred Stock)
Other Product Type(s):	EQUITY-OTC
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	08/16/2001
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 3

Reporting Source:	Individual
Judgment/Lien Holder:	Georgia Department of Revenue
Judgment/Lien Amount:	$30,212.33
Judgment/Lien Type:	Tax
Date Filed with Court:	05/29/2018
Date Individual Learned:	07/20/2018
Type of Court:	State Court
Name of Court:	Georgia Department of Revenue
Location of Court:	Lawrenceville, GA, Gwinnett County
Docket/Case #:	160302756
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 3

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	$64,734.00
Judgment/Lien Type:	Tax
Date Filed with Court:	10/31/2016
Date Individual Learned:	05/26/2017
Type of Court:	n/a
Name of Court:	n/a
Location of Court:	n/a
Docket/Case #:	BK4724PG53
Judgment/Lien Outstanding?	Yes

Disclosure 3 of 3

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$47,556.49
Judgment/Lien Type:	Tax
Date Filed with Court:	09/09/2014
Date Individual Learned:	09/09/2014
Type of Court:	State Court
Name of Court:	SUPERIOR COURT

Location of Court:	GWINNETT COUNTY, GA
Docket/Case #:	[SSN]
Judgment/Lien Outstanding?	Yes

End of Report

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