



IAPD Report

ALAN NEIL LICHTENSTEIN

CRD# 1877017

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.



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

ALAN NEIL LICHTENSTEIN (CRD# 1877017)

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 **09/02/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CONCORDE INVESTMENT SERVICES, LLC	CRD# 151604	06/12/2015
IA	CONCORDE ASSET MANAGEMENT, LLC	CRD# 140367	05/16/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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
B	J.P. TURNER & COMPANY, L.L.C.	43177	PORT JEFFERSON, NY	01/18/2011 - 06/19/2015
B	ALTERNATIVE WEALTH STRATEGIES, INC.	130933	MELVILLE, NY	09/12/2006 - 05/04/2010
B	EQUITY SERVICES, INC.	265	HAUPPAUGE, NY	01/30/2003 - 09/15/2006

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
Regulatory Event	3
Customer Dispute	1



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 13 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 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
 FINRA	General Securities Representative	Approved	06/12/2015
 Alabama	Agent	Approved	09/03/2025
 Arizona	Agent	Approved	05/07/2019
 California	Agent	Approved	06/12/2015
 Connecticut	Agent	Approved	06/12/2015
 Florida	Agent	Approved	06/12/2015
 Louisiana	Agent	Approved	12/13/2021
 New Jersey	Agent	Approved	06/12/2015
 New York	Agent	Approved	06/12/2015
 North Carolina	Agent	Approved	05/13/2019
 Oregon	Agent	Approved	09/08/2025
 Pennsylvania	Agent	Approved	06/15/2015
 South Carolina	Agent	Approved	02/15/2017



Qualifications

Regulator	Registration	Status	Date
B Texas	Agent	Approved	09/17/2021

Branch Office Locations

61 Route 25A
Setauket, NY 11733

Employment 2 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 New Jersey	Investment Adviser Representative	Approved	05/17/2017
IA New York	Investment Adviser Representative	Approved	02/23/2021

Branch Office Locations

CONCORDE ASSET MANAGEMENT, LLC

61 Route 25A
Setauket, NY 11733



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 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	10/15/1988

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	05/12/2017
B Uniform Securities Agent State Law Examination (S63)	Series 63	09/22/1988

PROFESSIONAL DESIGNATIONS

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

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	01/18/2011 - 06/19/2015	J.P. TURNER & COMPANY, L.L.C.	CRD# 43177	PORT JEFFERSON, NY
B	09/12/2006 - 05/04/2010	ALTERNATIVE WEALTH STRATEGIES, INC.	CRD# 130933	MELVILLE, NY
B	01/30/2003 - 09/15/2006	EQUITY SERVICES, INC.	CRD# 265	HAUPPAUGE, NY
B	09/27/1989 - 01/28/2003	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	09/27/1989 - 12/10/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ
B	04/03/1989 - 08/21/1989	ROBERT TODD FINANCIAL CORP.	CRD# 7423	NEW YORK, NY
B	11/29/1988 - 12/21/1988	J. T. MORAN & CO., INC.	CRD# 15655	
B	10/19/1988 - 11/30/1988	BLINDER, ROBINSON & CO., INC.	CRD# 5096	

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
10/2015 - Present	Concorde Asset Management, LLC	Investment Advisor Representative	Y	Livonia, MI, United States
06/2015 - Present	CONCORDE INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	TROY, MI, United States
06/2008 - Present	CHARLES RUTENBERG REALTY	LICENSED REAL ESTATE SALESPERSON	Y	NEW YORK, NY, 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) CHARLES RUTENBERG REALTY.255 EXECUTIVE PLAZA,SUITE 104,PLAINVIEW NY 11803.REAL ESTATE SALES PERSON.REAL ESTATE SALES.1-5 HRS A WEEK SPENT AT OTHER BUSINESS DURING TRADING HRS.1-5 HRS A WEEK



Registration & Employment History

OTHER BUSINESS ACTIVITIES

SPENT DURING NON-TRADING HRS.LISTING/SELLING RESIDENTIAL REAL ESTATE/COMMERCIAL REAL ESTATE.COMMISSION ONLY(VARIES)CRRLI.COM.START DATE 06/2008

2) FORTITUDE INVESTMENT GROUP, LLC.SETAUKEET NY, 11733 REGISTERED REP, FINANCIAL, DBA FOR BROKERAGE ACTIVITIES. START 01/2011.

3) VARIOUS INSURANCE COMPANIES, 18 WADE DR LAKE GROVE, NY 11755. AGENT - MARKET AND SELL INSURANCE (LIFE, HEALTH, DISABILITY, LONG TERM CARE, P & C INSURANCE). NOT INVESTMENT RELATED.

4) ESTATE PLANNING TEAM, 45110 CLUB DRIVE, STE B, INDIAN WELLS, CA 92210. MEMBER MARKETING AND TRUST REFERRAL. MYDSTPLAN.COM/FORTITUDEGROUP. ALICHENSTEIN@FORTITUDEINVESTMENTS.COM. NOT INVESTMENT RELATED.

5) ALLDEB MARKETING LLC. NON INVESTMENT RELATED. CONTINUING PROFESSIONAL EDUCATION SPONSOR. LAKE GROVE, NY. INSTRUCTOR. PROVIDE CONTINUING EDUCATION CREDIT COURSES TO NY CPA'S. 1-5 HOURS/MONTH DURING TRADING HOURS.

6) CONCORDE ASSET MANAGEMENT, LLC., 61 ROUTE 25A SETAUKEET, NY 11733 INVESTMENT RELATED. START DATE, OCTOBER 2015. INVESTMENT ADVISORY SALES AND SERVICE.

7) Concorde Insurance Agency, 61 Route 25A Setauket NY,11733. Investment Related. Insurance broker, marketing/sales of life, health, disability, LTC, P&C insurance and annuities.1-5 hours during market hours, 1-5 hours outside market hours.

8) Lichtenstein, Alan, 18 Wade Dr. Lake Grove, NY 11755. Not investment related. Notary Public. Duties include Notarizing documents. Hours worked 1-5 during trading hours and 1-5 outside business hours.

9) Alan Lichtenstein, Licensed Insurance Agent, Investment related, 18 Wade Drive, Lake Grove NY 11755, 1099 independent agent for various insurance companies, I offer product lines including Fixed Annuities, Fixed and Variable Life Insurance, LTC and Disability. This business is processed through Alpine Brokerage Group and compensation is paid to me directly from the various insurance companies or through Concord Insurance Agency. Start date 01/13/2017, 1-5 hours/month during non trading hours, 1-5 hours/month during trading 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
Regulatory Event	3
Customer Dispute	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 3

Reporting Source:	Individual
Regulatory Action Initiated By:	The New York State Department of Financial Services
Sanction(s) Sought:	Monetary Penalty other than Fines Other: Stipulation
Date Initiated:	06/17/2025
Docket/Case Number:	2025-0238S
Employing firm when activity occurred which led to the regulatory action:	Concorde Investment Services, LLC
Product Type:	No Product
Allegations:	On July 16, 2025, without admitting or denying the findings, Lichtenstein entered into a settlement agreement with The New York State Department of Financial Services, wherein Lichtenstein consented to the entry of findings that in August 2022, he certified to the State of New York that he had personally completed 15 hours of insurance CE credits required to renew his license in November 2022 to sell various insurance products, including securities such as variable annuities, when another individual completed the CE training on his behalf.
Current Status:	Final
Resolution:	Stipulation and Consent



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

Resolution Date: 07/16/2025

Sanctions Ordered: Monetary Penalty other than Fines

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$7,500.00

Portion Levied against individual: \$7,500.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 07/16/2025

Was any portion of penalty waived? No

Amount Waived:

Disclosure 2 of 3

Reporting Source: Regulator

Regulatory Action Initiated By: Maryland

Sanction(s) Sought: Revocation

Date Initiated: 07/16/2024

Docket/Case Number: 2024-0278

URL for Regulatory Action:

Employing firm when activity occurred which led to the regulatory action: Concorde Investment Services, LLC

Product Type: No Product

Allegations: On June 11, 2024, without admitting or denying the findings, Lichtenstein entered into an Acceptance, Waiver and Consent ("AWC") with FINRA wherein Lichtenstein consented to the entry of findings that in August 2022, Lichtenstein certified to the State of New York that he had personally completed 15 hours of insurance CE credits required to renew his license in November 2022 to sell various insurance products, including securities such as variable annuities. Lichtenstein knew that he had not completed the required CE that were completed by another person on his behalf in August 2022. Lichtenstein agreed to a one-month suspension from associating with any FINRA member in all capacities and to the payment of a fine in the amount of \$5,000.

Current Status: Final

Resolution: Consent



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

Resolution Date: 03/26/2025

Sanctions Ordered: Other: Respondent agrees not to apply or reapply for registration as a broker-dealer, agent, investment adviser or investment adviser representative with the State of Maryland.

Reporting Source: Individual

Regulatory Action Initiated By: State of Maryland

Sanction(s) Sought: Revocation

Date Initiated: 07/16/2024

Docket/Case Number: 2024-0278

Employing firm when activity occurred which led to the regulatory action: Concorde Investment Services, LLC

Product Type: No Product

Allegations: On June 11, 2024, without admitting or denying the findings, Lichtenstein entered into an Acceptance, Waiver and Consent ("AWC") with FINRA wherein Lichtenstein consented to the entry of findings that in August 2022, Lichtenstein certified to the State of New York that he had personally completed 15 hours of insurance CE credits required to renew his license in November 2022 to sell various insurance products, including securities such as variable annuities, when another individual completed the CE training on his behalf. Lichtenstein agreed to a one-month suspension from associating with any FINRA member in all capacities and to the payment of a fine in the amount of \$5,000.

Current Status: Final

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

Resolution Date: 03/26/2025

Sanctions Ordered: Revocation

Disclosure 3 of 3

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA



Sanction(s) Sought:	Other: N/A
Date Initiated:	06/24/2024
Docket/Case Number:	2023079718101
Employing firm when activity occurred which led to the regulatory action:	Concorde Investment Services, LLC
Product Type:	No Product
Allegations:	Without admitting or denying the findings, Lichtenstein consented to the sanctions and to the entry of findings that he certified to the State of New York that he had personally completed 15 hours of continuing education required to renew his state insurance license when, in fact, another person had completed that continuing education on his behalf.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/24/2024
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No
(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?	



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension
Capacities Affected: All capacities
Duration: One month
Start Date: 07/15/2024
End Date: 08/14/2024

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$5,000.00
Portion Levied against individual: \$5,000.00

Payment Plan:
Is Payment Plan Current: No
Date Paid by individual: 07/08/2024
Was any portion of penalty waived? No

**Amount Waived:****Reporting Source:** Individual**Regulatory Action Initiated By:** FINRA**Sanction(s) Sought:** Other: N/A**Date Initiated:** 06/24/2024**Docket/Case Number:** Docket/Case Number: 2023079718101**Employing firm when activity occurred which led to the regulatory action:** Concorde Investment Services, LLC**Product Type:** No Product**Allegations:** Without admitting or denying the findings, representative consented to the sanctions and to the entry of findings that he certified to the State of New York that he had personally completed 15 hours of continuing education required to renew his state insurance license when, in fact, another person had completed that continuing education on his behalf.**Current Status:** Final**Resolution:** Acceptance, Waiver & Consent(AWC)**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?****Resolution Date:** 06/24/2024**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)
Suspension**Sanction 1 of 1****Sanction Type:** Suspension**Capacities Affected:** All capacities**Duration:** One month**Start Date:** 07/15/2024**End Date:** 08/14/2024**Monetary Sanction 1 of 1****Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)**Total Amount:** \$5,000.00**Portion Levied against individual:** \$5,000.00**Payment Plan:****Is Payment Plan Current:****Date Paid by individual:**



Was any portion of penalty waived? No

Amount Waived:



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 1

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: ALTERNATIVE WEALTH STRATEGIES, INC.
Allegations: CUSTOMER TRANSACTED A 1031 EXCHANGE INTO A TIC INVESTMENT. INVESTMENT ISN'T DOING WELL, NOW, SO CUSTOMER IS CLAIMING THAT SHE WASN'T AN ACCREDITED INVESTOR, INSPIRE OF THE INVESTMENT EXPERIENCE AND THE FORMS WHICH SHE HAD COMPLETED AND SIGNED TO THE CONTRARY.
Product Type: Direct Investment(s) - DPP & LP Interest(s)
Alleged Damages: \$125,000.00

Customer Complaint Information

Date Complaint Received: 05/09/2008
Complaint Pending? Yes
Settlement Amount:
Individual Contribution Amount:



End of Report

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