Wealth Planning

Investment Management

Insurance for Family and Business

XML FINANCIAL GROUP

TRUE INDEPENDENCE.™

WWW.XMLFG.COM

Our Story

Because we knew we could do better for our clients…

As two established Financial Advisors from Merrill Lynch, we set out on a mission in 2004 to create a boutique independent financial services firm we could be proud of. We sought to provide advice and guidance to our clients without the questionable pressures a large firm could bring. We looked for a platform that offered investments that were appropriate for our clients and not what was on the hot stock list for the day.

We also knew, that as entrepreneurs, we would be able to relate better to our clients, many of whom ran successful companies and built their wealth through their own hard work. We knew that we could differentiate ourselves from the herd of advisors that weren't willing to step away from the big brands, because we believed in ourselves and the quality of advice and guidance we bring to each client relationship.

Most importantly, we could build an infrastructure that served our needs, which ultimately allows us to serve our clients' needs. On that foundation, the XML Financial Group was born. To further solidify our independence, XML became an SEC registered investment advisor in 2016.

TRUE INSIGHT

We knew that we could differentiate… because we believed in ourselves and the quality of advice and guidance we bring to each client relationship.

Top Reasons to Use XML

Why You Should Trust Your Investments with XML Financial Group…

XML is an **independent wealth management firm**, that seeks to place your interests first and to provide advice based on your unique financial needs.

When it comes to planning tomorrow's prosperity, why settle for a cursory meeting and cookie-cutter asset management? With XML Financial Group, you get much more. **We take a personal interest in your success, listen to your concerns and provide caring guidance so you can make educated decisions about your money**. XML Financial Group can be the right partner for your financial planning needs. With more than four decades of combined money management experience, our team is experienced at informing and guiding families and small business owners of all ages and backgrounds through the financial decision-making process.

The financial consultants at XML Financial Group begin by helping you identify your dreams and goals, and then we work closely with you to help create your plan. We'll help you make financial decisions and implement your plan to help you on the path to financial success.

Our clients are an integral part of the XML Financial Group family. To ensure that every client's financial situation is aligned with their goals, our wealth management team works with participants every step of the way. Working with other client advisors, like attorneys, CPAs, etc., XML Financial Group strives to ensure that each client's financial lifestyle is consistent with his or her long-term plans.

Building **professional and personal relationships** with all clients allows us to have a proactive and hands-on service model, where attention is paid to the many details associated with our clients' financial lives.

The XML Financial Group believes in **the power of one firm**, striving to maintain the highest standards of service for our clients. Through teamwork and collaboration, our financial consultants carefully examine various scenarios before making recommendations to clients. By providing disciplined, interlocked and principled advice, the XML Financial Group helps clients address their financial goals.

Our Philosophy

XML Financial Group is an independent financial services and wealth management firm. The financial consultants at XML provide clients with an experience that addresses asset titling and estate planning needs, philanthropic planning, tax planning strategies, comprehensive insurance planning, retirement planning (including plan design and forecasting), and traditional investment management.

Disciplined

At XML Financial Group, we don't do short-term stock trades and we don't time the market. We generate most of our revenue from asset management fees rather than commissions, thus striving to mitigate conflicts of interest. The XML philosophy is designed to address long-term objectives taking into account a practical approach to our clients' day-to-day needs.

Interlocked

Understanding that additional advisors in your life are beneficial to the overall process and success of a plan, the XML Financial Group encourages and often facilitates collaboration with your CPA, attorney and other trusted advisors. Creating a strong line of communication between all parties greatly improves the experience for you and, more importantly, the chance of successfully reaching realistic goals. This comprehensive approach begins with:

- *A thorough assessment of your current financial state*
- *Identification of financial goals, risks and time horizons*
- *Plan development*
- *Plan supervision*
- *A customized communication schedule to suit your needs*

Principled

We do not sell proprietary investments. Keeping your best interests first, regardless of potential financial gain, is our number one priority. Our ability to use multiple custodians compliments that philosophy and translates to the delivery of:

- *Personalized guidance*
- *Access to independent research*
- *Broad investment offerings*
- *Competitive pricing*
- *True independence*

Managing Partners

Brett Shane Bernstein, CFP®

Brett is a Managing Partner and co-founder of XML Financial Group. He serves as the firm's head of the financial planning department and manages the operations of the firm. Previously, he was a Vice President and Senior Financial Advisor at Merrill Lynch, where he was designated Producing Sales Manager for a complex that managed over $5 billion in assets. Brett was named one of the Top Board Presidents of the Year two years in a row by BoardRoom magazine for his service as President of Lakewood Country Club. BoardRoom magazine annually recognizes the world's top private club presidents for their outstanding work, their understanding of the industry and role and responsibilities of the club's board of directors (January 31, 2012/January 31, 2013).

Education and Philanthropy

Brett received a bachelor of science degree in finance from the University of Maryland's Robert H. Smith School of Business and continued his education at Georgetown University. He earned his CFP® designation in 2003. He is a certified Ethics Instructor for the Certified Financial Planner Board of Standards, Inc. Board of Examiners and has previously volunteered his time to write certification exam questions. Brett is a four-time President of the Board of Directors for Lakewood Country Club and has been its membership chairman and Vice President. He is the President of the So What Else Charity, was the Vice Chairman of the GW Cancer Institute Advisory Board, and has previously served on the EagleBank Foundation Golf Committee.

Robert D. Kantor, ARPC

Rob is a Managing Partner and co-founder of XML Financial Group. He oversees the firm's compliance obligations as well as heading up the firm's investment securities selection. Previously, he was Vice President and a Senior Financial Advisor at Merrill Lynch, where he specialized in custom retirement plan design. In addition, he also served on its Advisory Council to Management and was a founder of the Charity Giving Committee.

Education and Philanthropy

Rob received a bachelor of science degree in business management from the University of Maryland's Robert H. Smith School of Business and continued his education through the Society of Administrators and Record Keepers earning the title of Accredited Retirement Plan Consultant in 2004. Rob has served as a board member for both Lakewood Country Club and the National Capital Area Alzheimer's Association. He has also chaired the golf committees for both the Amity Club of Washington and Lakewood Country Club.

TRUE INSIGHT

We take a personal interest in your success, listen to your concerns and provide caring guidance so that you can make educated decisions about your money.

XML In The Media

Recognition as top advisors

Five Star Professional
Brett Bernstein, CFP® and Rob Kantor, ARPC, were selected as 2016 and 2015 Washington D.C. Five Star Wealth Managers. The award is based on 10 objective criteria associated with providing quality services to clients such as credentials, experience, and assets under management among other factors. Wealth managers do not pay a fee to be considered or placed on the final list.

Inc. 5000
XML Financial Group made the 2014 Inc. 5000 list of the fastest-growing private companies in America for the fourth consecutive year. This award is based on several factors to include; revenue growth as well as internal employee growth.

NABCAP Premier Advisor
XML was recognized as one of the National Association of Board Certified Advisory Practices (NABCAP) Premier Advisors for 2014. NABCAP is an unaffiliated, nonprofit organization created to identify top practitioners and through the process help reform the public's perception of the industry and its professional membership. Advisors are invited and/or nominated to participate by submitting an online questionnaire. The multi-step verification process utilizes independent resources to assess the accuracy and truthfulness of the information submitted by participating advisory practices. NABCAP attempts to identify top advisors regardless of size, firm or affiliation.

Financial Times Top 400 Financial Advisors
Rob Kantor was named to Financial Time's list of Top 400 Financial Advisors in 2016 and 2013. The list is based in large part on data gathered from and verified by broker-dealer home offices and as identified by the Financial Times. The data reflect each advisor's performance in six primary areas, including assets under management, asset growth, compliance record, experience, credentials and on-line accessibility.

Washington Business Journal
XML was named as one of Washington's Premier Wealth Advisors in the Washington Business Journal in 2011. The list of companies was selected by NABCAP an independent, non-profit that seeks to identify top practitioners, using an objective questionnaire assessing 20 categories of practice management.

Registered Rep. Top 100
Rob Kantor was awarded Top 100 Independent Advisors in America by Registered Rep. in August 2009 based on advisory and brokerage assets under management.

Certain awards were received prior to XML registering with the SEC as an investment adviser firm on October 1, 2016. Awards and recognitions are provided for informational purposes only and should not be used as the basis for retaining the investment management services of XML Financial Group. Awards and recognitions by rating services, companies and/or publications do not guarantee any client experience or results from XML Financial Group, nor do they represent a current or past endorsement of XML Financial Group or its advisors. Rankings published by magazines and others are generally based solely on information prepared and/or submitted by the firm or its advisors. None of the awards mentioned above take into account investment performance or client experience. Past performance does not guarantee future results.

XML Philanthropy

Community Involvement That Makes a Difference

Our dedication to our client base can be seen in all that we do. At XML Financial Group, we possess a broad sense of responsibility to our community and those less fortunate. That is why partners and staff serve on numerous charitable boards, devoting their time and providing guidance to organizations seeking to improve.

The XML Financial Group is proud to support the following charities and organizations:

American Cancer Institute
American Diabetes Association
American Heart Association
Amity Club of Washington
American Red Cross
Bullis School
Children's Hospital
EagleBank Foundation
Georgetown Preparatory School
Kingman Boys and Girls Club
Maccabi USA
Make-A-Wish Foundation
Operation Homefront
Prader Wili Foundation
So What Else
St. Elizabeth's Church
Temple Beth Ami
The Fuccile Foundation Fuce 5K
Metuchen Family Fun Run/Walk
The TJ-JL Foundation
The GW Cancer Institute

Disclosure

XML has prepared this material for the purpose of providing general information regarding its investment advisory services. The information contained herein should not be construed as personalized investment advice and should not be considered as a solicitation to buy or sell any security or engage in a particular investment strategy. Any subsequent, direct communication by XML with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration where the prospective client resides. For information pertaining to the registration status of XML, please contact XML or refer to the Investment Adviser Public Disclosure website (www.adviserinfo.sec.gov).

This presentation should not be regarded as a complete analysis of the subjects discussed. All expressions of opinion reflect the judgment of the authors as of the date of publication and are subject to change without prior notice.

For additional information about XML, including fees and services, send for our disclosure statement as set forth on Form ADV using the contact information herein. Please read the disclosure statement carefully before you invest or send money.

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