

Nicole Treiber

XML Financial Group

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This document provides information about Nicole Treiber that supplements the XML Financial Group (XML) ADV 2A Brochure and Wrap Fee Program Brochure (Brochures). If you were not provided with a Brochure or if you have any questions about the contents of this supplement please contact Compliance at 703.827.2300. The Brochures and additional information about XML and Nicole Treiber are available at www.finra.org/brokercheck and/or on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Nicole graduated in 2011 with an Associate degree in Psychology from Palm Beach State College. Nicole joined XML Financial Group in 2019. She is a Wealth Advisor and continues to be a registered representative with the affiliated broker-dealer, XML Securities, LLC, member FINRA/SIPC ("XML BD"), formerly Lara, May & Associates, LLC, since 2013.

ITEM 3 DISCIPLINARY INFORMATION None

ITEM 4 OTHER BUSINESS ACTIVITIES

BROKER AGENT: Nicole is a registered representative with XML BD. This enables her to effect securities transactions for a commission in her capacity as a broker agent. She is able to offer brokerage services to both clients and non-clients of XML. When acting in the capacity as a broker agent, she will receive compensation based on the sale of securities and brokerage products including, but not limited to, mutual fund share classes that pay sale charges and distribution or service ("trail") fees, transaction commissions, markup and markdowns on principal trades in bonds and other compensation as detailed in the Reg BI Disclosure document. This creates a conflict of interest as there is an inherent incentive to recommend brokerage products and effect transactions based on the broker agent's compensation. Please discuss any questions regarding brokerage compensation and the related conflicts of interest with this professional. Visit <https://www.xmlfg.com/brokerage-services/> to view the Reg BI Disclosure and additional disclosures and policies

INSURANCE AGENT: Nicole is also a licensed insurance agent. She is able to offer insurance products through XML BD, our affiliated insurance agency, or a non-affiliated insurance agency. She is able to offer these services to clients and non-clients of XML. An insurance agent will receive a commission on insurance products sold in accordance with the product's respective commission schedule. The commission schedules typically allow for varied methods of commission payouts. The insurance commissions compensation received is separate from, and in addition to, the compensation she receives in her capacity in providing investment advisory services through XML. This creates a conflict of interest as there is an inherent incentive to recommend insurance products based on the compensation rather than the client's need. The affiliated insurance agency will receive a portion of the insurance commission. This creates a conflict of interest as there is an incentive to place business through XML BD versus an unaffiliated insurance agency where it will not receive compensation. The agents must meet training criteria and suitability standards which are reviewed as part of the agency's application review process. Please discuss any questions regarding insurance products, compensation and conflicts of interest with this professional.

ITEM 5 ADDITIONAL COMPENSATION None

ITEM 6 SUPERVISION

XML's investment advisory supervisory system includes, but is not limited to, principal approval of new account applications and program agreements, email sample review, outside account review and trade monitoring. This individual's designated supervisor is Brett Bernstein, CFP®, CEO at 301.770.5234.