True Independence

Wealth Planning | Investment Management | Insurance for Family and Business

XML

Financial Group

Serving Main Street with Independent Advice

OUR STORY

Because we knew we could do better for our clients . . .

In 2004 three established Financial Advisors from a large Wall Street firm set out on a mission to create a boutique independent financial services firm they could be proud of. They sought to provide advice and guidance to their clients without the questionable pressures a large firm may bring. They looked for a platform that offered products for no other reason than because they were best in class.

The partners also knew that as entrepreneurs, they'd be able to relate better to their clients, many of whom run successful companies and built their wealth through their own hard work. They knew that they could differentiate themselves from the herd of advisors that aren't willing to step away from big brands because they believed in themselves and the quality of advice and guidance they brought to each client relationship.

Most importantly, they could build an infrastructure that served their needs, which ultimately allows them to serve their clients' needs. On that foundation, the XML Financial Group was born.

XML

Financial Group

XML Financial Group is an independent financial services and wealth management firm. After nearly forty years of combined experience with one of the largest financial services firms, the founders of XML deliver a first class experience that addresses asset titling and estate planning needs, philanthropic planning, tax planning, comprehensive insurance planning, retirement planning (including plan design and forecasting), and traditional investment management.

Using an open architecture allows the team at XML Financial Group to reach across product platforms and address the most unique financial circumstances with unbiased advice. Guidance is built on a disciplined foundation that incorporates three key cornerstones and philosophies:

DISCIPLINED

At XML Financial Group our professionals do not trade stocks, time the market, or waiver from recommended allocations and managers. As financial advisors affiliated with LPL Financial, we generate most of our revenue from asset management fees rather than commissions, thus many potential conflicts of interest are removed. While there are always appropriate times to reevaluate portfolios and other plan strategies, the XML philosophy is designed to address long-term objectives taking into account a practical approach to the client's 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 the client 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 client needs

PRINCIPLED

The XML Financial Group does not sell proprietary products: ever. Consistently keeping the client's best interests first, regardless of potential financial gain, is our number one priority. Our use of an independent broker/dealer compliments that philosophy and translates to the delivery of:

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

The XML Insurance Group

The XML Insurance Group is an independent insurance brokerage firm, not a captive agent for one firm. We specialize in both family and business insurance including:

- Life Insurance
- Health Insurance
- Disability Income Insurance
- Long-Term Care Insurance
- Group Benefits

THE EXECUTIVE TEAM

MANAGING PARTNER

BRETT SHANE BERNSTEIN, CFP®

Brett Bernstein is a Managing Partner and co-founding Partner of the XML Financial Group. Mr. Bernstein serves as the firm's Chief Operating Officer, head of operations, and leads the firm's estate and trust transactions. Previously, he was a Senior Financial Advisor at Merrill Lynch, where he was designated Sales Manager for a complex that managed over $5 billion in assets.

EDUCATION AND PHILANTHROPY

Mr. Bernstein 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 where he completed his Certified Financial Planner™ designation. He is a volunteer for the Certified Financial Planner Board of Standards, Inc. Board of Examiners. Brett serves as the membership chairman and is the Vice President of the Board of Directors for Lakewood Country Club; he is a member of the EagleBank Foundation Golf Committee; and he is Vice Chairman of the GW Cancer Institute Advisory Board.

MANAGING PARTNER

MICHAEL PATRICK JACOBS, CFP®

Michael Jacobs is a Managing Partner and co-founding Partner of the XML Financial Group. Mr. Jacobs serves as the firm's Chief Financial Officer and plays a pivotal role in its merger and acquisition activity. Previously, Michael was a Senior Financial Advisor at Merrill Lynch. Mr. Jacobs also served as Vice President of Classic Industries, Inc., a manufacturer of precision medical devices.

EDUCATION AND PHILANTHROPY

Mr. Jacobs received a bachelor of science degree with a dual major in finance and accounting from Loyola College in Baltimore and furthered his education at the College for Financial Planning where he earned his Certified Financial Planner™ designation. He is also a graduate of Gonzaga College High School. Michael holds several board seats for organizations including: the Mental Health Association of Montgomery County, Gonzaga College High School Development Committee, and the Planned Giving Council for Catholic University. He is a graduate of Leadership Montgomery and an active parishioner at Blessed Sacrament in Chevy Chase.

MANAGING PARTNER

ROBERT D. KANTOR, ARPC

Robert Kantor is a Managing Partner and co-founding Partner of the XML Financial Group. Mr. Kantor serves as the firm's Chief Compliance Officer. He also serves as the head of the firm's investment committee, which drives asset allocation strategies and investment securities selection. Previously, he was a Senior Financial Advisor at Merrill Lynch, where he specialized in custom retirement plan design. He also served on the Advisory Counsel to Management and was a founder of the Charity Giving Committee.

EDUCATION AND PHILANTHROPY

Mr. Kantor 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. Rob serves as the Golf Chairman for both the Amity Club of Washington and Lakewood Country Club. He has served as a Lakewood Country Club board member and sits on the Board of the National Capital Area Alzheimer's Association.

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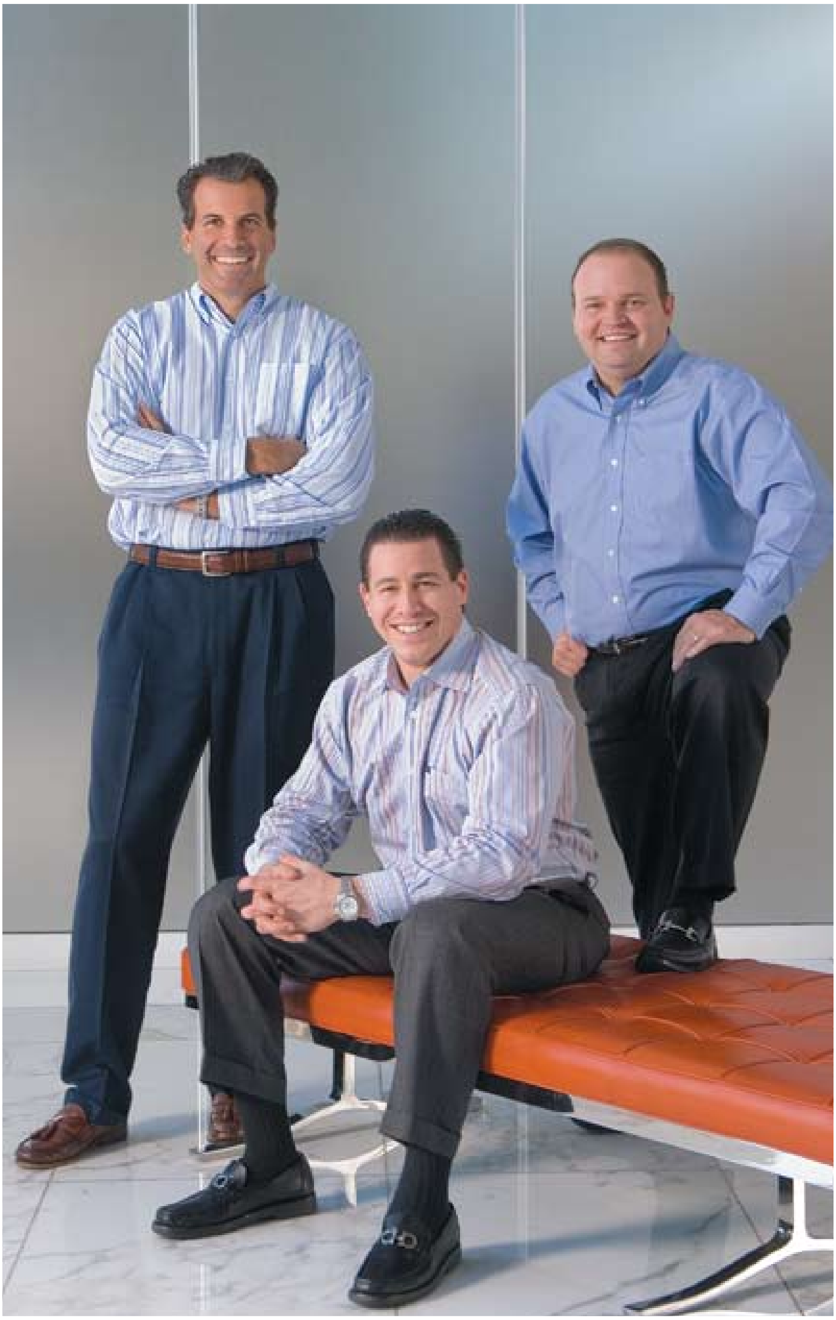


MANAGING PARTNERS

XML

Financial Group

Securities and Advisory Services offered through LPL Financial | Member FINRA/SIPC

ABOUT LPL FINANCIAL

Committed to our independence every step of the way

Superior technology, support and service were our priorities when selecting a broker/dealer. We knew that in order to deliver a first class client experience, our professionals needed to affiliate with a broker/dealer that is reputable and cutting–edge. After an extensive due diligence search, LPL Financial was the standout broker/dealer of choice. While the XML Financial Group continues to monitor and analyze the independent broker/dealer industry, LPL Financial continues to deliver their part of the equation with high standards.

Most importantly, however, is how LPL Financial is different. It is not an investment bank. It does not provide loans to hedge funds or other speculators. Unlike other types of brokerage firms, LPL Financial does not maintain an inventory of investments, which means that their liquidity does not decline with the decrease of securities' values. Simply stated, their platform is a technology and service partner to advisors and financial institutions as opposed to a traditional wirehouse business model that takes on additional risks.

Formed in 1989 through the merger of two smaller, but successful brokerage firms, Linsco (established in 1968) and Private Ledger (founded in 1973), LPL Financial sought to create a formidable alternative to Wall Street firms, one in which financial advisors could build highly competitive businesses while always doing what was right for their clients. Today, LPL Financial is the largest independent broker/dealer in the country*, serving approximately 16,000 Financial Advisors with nearly 2,700 employees.

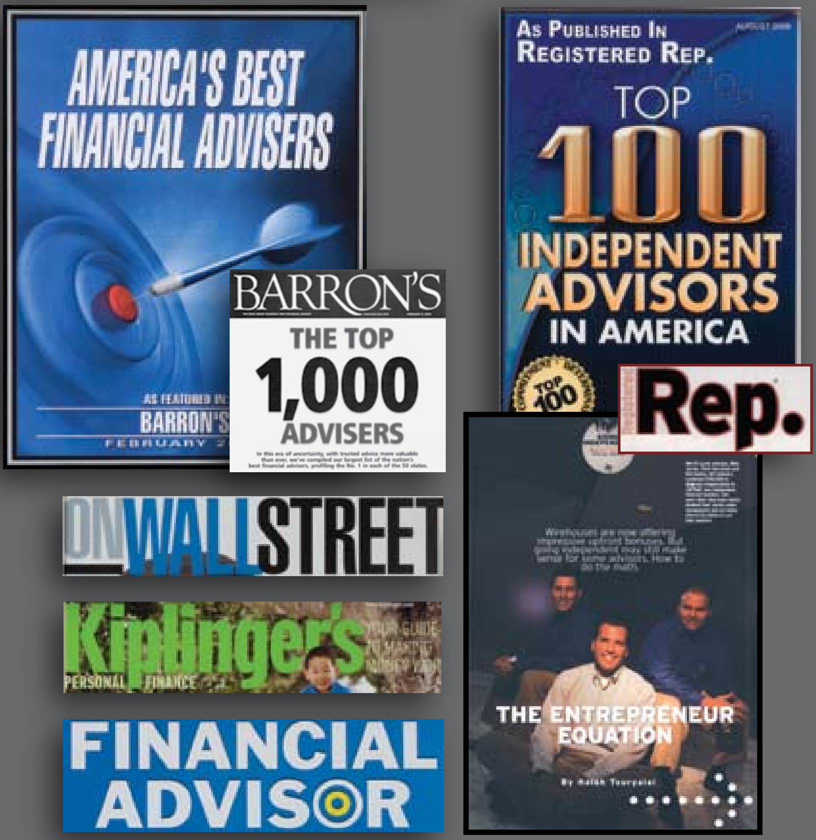
** As reported in Financial Planning magazine, June 1996-2009, based on total revenues.*

LPL Account Protection

LPL Financial's SIPC membership provides account protection up to a maximum of $500,000 per customer, of which $100,000 may be claims for cash. For an explanatory brochure visit www.sipc.org. Additionally, through London Insurers, LPL Financial accounts have additional securities protection to cover the net equity of customer accounts up to an overall aggregate firm limit of $575,000,000, subject to conditions and limitations. The account protection applies when a SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments. This extensive coverage reflects a strong commitment to serving your investment needs.

XML IN THE MEDIA

Recognition as top advisors



Kiplinger's: *Brett Bernstein was listed in the Who's Who of Maryland in Kiplinger's May 2005 issue.*

Registered Rep. Top 100: *Rob Kantor was awarded Top 100 Independent Advisors in America by Registered Rep. in August 2008 and August 2009 based on advisory and brokerage assets under management.*

On Wall Street: *Michael Jacobs was featured in an article titled, "In Their Own Words," in On Wall Street in June 2005.*

Financial Advisor: *Michael Jacobs was featured in an article titled, "Winning Over Wirehouse Brokers," in Financial Advisor in April 2005.*

Registered Rep.: *Brett Bernstein, Michael Jacobs and Rob Kantor were featured in an article titled, "The Entrepreneur Equation," in Registered Rep. in November 2006.*

Barron's: *Michael Jacobs was awarded Top 1,000 Advisors by Barron's in February 2009. Factors considered in the ranking include assets under management, revenue produced for the firm, client satisfaction, regulatory record, and philanthropic work.*

XML PHILANTHROPY

Community involvement that makes a difference

Our dedication to our client base can be seen in all that we do, but at XML Financial Group, we possess an even broader sense of responsibility to our community and those less fortunate. That is why each partner serves on numerous charitable boards, devoting his time and providing guidance to organizations looking to improve.

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

alzheimer's association®

THE GW CANCER INSTITUTE
THE GEORGE WASHINGTON UNIVERSITY

MENTAL HEALTH ASSOCIATION MHA

American Cancer Institute
American Diabetes Association
Amity Club of Washington
Blessed Sacrament
Children's Hospital
EagleBank Foundation
Georgetown Preparatory School
Gonzaga College High School
Kingman Boys & Girls Club
Maccabi USA
Make-A-Wish Foundation
Prader Wili Foundation
St. Elizabeth's Church
Temple Beth Ami

XML Financial Group

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