

Robert "Bob" P. Abel, CPA

XML Financial Group

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This document provides information about Bob Abel that supplements the XML Financial Group (XML) ADV 2A Brochure or Wrap Fee Program Brochure (Brochures). You should have received an XML Brochure. Please contact Compliance at 703.827.2300 if you did not receive XML's Brochures or if you have any questions about the contents of this supplement. The Brochures and additional information about XML and Bob Abel are available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Bob graduated from University of Maryland with a B.S. in Mathematics and then received his Masters of Computer Science two years later. Bob is a Wealth Advisor with XML Financial Group. Previously, he was an Financial Consultant with XML Financial Group, LLC, and a Registered Representative with LPL Financial, LLC.

CERTIFIED PUBLIC ACCOUNTANT - The Certified Public Accountant ("CPA") designation is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA. Eligibility to sit for the Uniform CPA Exam requires a U.S. bachelor's degree which includes a minimum number of qualifying credit hours in accounting and business administration with an additional 1 year study. CPAs are required to take continuing education courses in order to renew their license, and most states also require their CPAs to take an ethics course during every renewal period.

ITEM 3 DISCIPLINARY INFORMATION

None

ITEM 4 OTHER BUSINESS ACTIVITIES

Bob is a Certified Public Accountant ("CPA") with the accounting firm of Abel & Associates LLC ("Abel & Associates"). XML may recommend Abel & Associates to XML clients to render various accounting and tax preparation services. XML does not receive a fee for referrals. Bob is entitled to receive distributions relative to his ownership stake in Abel & Associates. A conflict of interest exists to the extent that the firm recommends the services of Abel & Associates and Bob receives compensation as a result. XML seeks to ensure that all such recommendations are made in its clients' best interests. Bob has an referral arrangement with XML to recommend XML's investment advisory services. He is compensated based on percentage of assets under management in accordance with this agreement. This creates a conflict of interest to recommend XML's services over that of another investment advisor of which he does not receive compensation from.

INSURANCE AGENT: Bob is also a licensed insurance agent. He is able to offer insurance products through XML BD, which is also an insurance agency, or a non-affiliated insurance agency. He 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

The 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.