

Noorjahan "Noory" Enayat, CFP®

XML Financial Group

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This document provides information about Noory Enayat 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 Noory Enayat are available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Noory graduated from San Diego State University with a B.A. in Economics. She also attended Grossmont College and earned an Associates of Arts degree from San Diego Community College. Noory is a Senior Wealth Advisor with XML Financial Group. Previously, she was an Executive Financial Consultant with XML Financial Group, LLC and a Registered Representative with LPL Financial, LLC.

CERTIFIED FINANCIAL PLANNER™, CFP®

The CFP certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP certification. It is recognized in the United States and a number of other countries for its high standard of professional education; stringent code of conduct and standards of practice; and ethical requirements that govern professional engagements with clients. The CFP certification maintains rigorous standards. To attain the right to use the CFP marks, an individual must satisfactorily fulfill the following requirements:

- Education: Approved curriculum
- Examination: Comprehensive exam
- Experience: 6,000 hours experience (or 4,000 hours through the apprenticeship pathway)
- Ethics: Strict code of conduct. A CFP must provide financial planning services at a fiduciary standard of care, meaning in the best interests of their clients. Failure to comply could result in suspension or permanent revocation of their CFP certification.
- Continuing Education (CE): Completion of 30 hours of CE every two years.

To learn more about the CFP certification, please visit the CFP Board website: <https://www.cfp.net>.

ITEM 3 DISCIPLINARY INFORMATION

None

ITEM 4 OTHER BUSINESS ACTIVITIES

INSURANCE AGENT: Noory 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

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.