

Robert "Rob" D. Kantor

XML Financial Group

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

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Rob graduated from University of Maryland with a B.S. in Business Management. Rob is the Chief Investment Officer and Co-founder of XML Financial Group ("XML"). He is also a Registered Representative and CEO of the affiliated broker-dealer, XML Securities, LLC, member FINRA/SIPC ("XML BD"). Previously, he was a Registered Representative with Purshe Kaplan Sterling Investments. Prior to that he was a Financial Advisor and Registered Representative with LPL Financial, LLC.

ITEM 3 DISCIPLINARY INFORMATION -None

ITEM 4 OTHER BUSINESS ACTIVITIES

BROKER AGENT: Rob is a registered representative with XML BD. This enables him to effect securities transactions for a commission in his capacity as a broker agent. He is able to offer brokerage services to both clients and non-clients of XML. When acting in the capacity as a broker agent, he 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: Rob is also a licensed insurance agent. He is able to offer insurance products through XML BD, which is also an insurance agency, or through an unaffiliated 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 he receives in his capacity in providing investment advisory services through XML or securities transactions through XML BD. 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.

- Managing Partner of BR Financial Associates, LLC, an entity created to hold his Focus stock and earnings payouts.
- Pursuant to a management agreement between Focus and BR Financial Associates Management Company ("Management Company"), the Management Company has agreed to provide persons to serve as officers XML who, in such capacity, will be responsible for the management, supervision and oversight of XML. Rob is a member of the Management Company.
- Managing Member of 5 Hole, LLC, a private equity investment vehicle created for personal and related assets. Clients of XML are not solicited to invest in this LLC.
- Member of KS Realty, LLC, a residential rental property partnership. This is not made available to investors.

ITEM 5 ADDITIONAL COMPENSATION

In lieu of receiving advisory fees or commissions, Rob receives a management fee based on the combined XML and XMLBD company financials. Rob may directly or indirectly receive earn-out or other compensation from the parent company, Focus Financial Partners, LLC.

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.