

# Nicole Treiber

XML Financial Group

One Preserve Parkway, Suite 120, Rockville, MD 20852

Main Phone: 301-770-5234 [www.xmlfg.com](http://www.xmlfg.com)

**This document provides information about Nicole Treiber 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 Nicole Treiber are available on the SEC's website at [www.adviserinfo.sec.gov](http://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 the affiliated broker-dealer, XML Securities, LLC, member FINRA/SIPC ("XML BD"), formerly Lara, May & Associates, LLC, in 2013 and XML Financial Group, in 2019 as an Associate Wealth Advisor.

## **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

## **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.