

# Kevin P. Peters, CLU®

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**This document provides information about Kevin Peters that supplements the XML Financial Group (XML) ADV 2A Brochure and Wrap Fee Program Brochure ("Brochures"). If you were not provided with a Brochure or if you have questions about the content of this supplement please contact Compliance at [info@xmlfg.com](mailto:info@xmlfg.com) or 703.827.2300. The Brochures and additional information about XML and Kevin Peters are available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).**

## ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kevin graduated from University of Maryland with a Bachelor of Arts and Science. Kevin is a Wealth Advisor with XML Financial Group. He is also a registered representative of the affiliated broker-dealer, XML Securities, LLC, member FINRA/SIPC ("XML BD"). Previously, he was an Executive Financial Consultant with XML Financial Group, LLC, and a registered representative with LPL Financial, LLC.

Chartered Life Underwriter, CLU® - The CLU® designation is an insurance credential awarded by the American College to individuals who meet its educational, work experience and ethical requirements. Recipients of the CLU® designation have completed five required college-level core courses and three electives, covering all aspects of insurance planning, estate and retirement issues, taxation, business insurance and risk management. Recipients are further required to have three years of full-time business experience and must adhere to the American College Code of Ethics and Procedures. In order to maintain the designation, CLU® holders must satisfy the ongoing requirements of the PACE Recertification Program, which includes 30 hours of continuing education at least every two years.

## ITEM 3 DISCIPLINARY INFORMATION - None

## ITEM 4 OTHER BUSINESS ACTIVITIES

**BROKER AGENT:** Kevin 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:** Kevin is the President and owner of Benefits Insurance Group, LLC, DBA Lifestyle Life, an unaffiliated insurance agency. In such capacity, Kevin recommends, on a fully-disclosed commission basis, the purchase of insurance products. Kevin 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 with the affiliated broker-dealer. 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. Agents must meet training criteria and suitability standards. A conflict of interest exists to the extent that XML refers XML clients to Kevin for insurance products and services. Kevin receives insurance commissions for the insurance products sold. This creates a conflict of interest as there is an incentive for business to be placed under LifestyleLife versus another agency where he will not receive compensation. XML seeks to ensure that all

recommendations are made in the best interests of clients regardless of any additional compensation earned. Please discuss any questions regarding insurance products, the compensation and conflicts of interest.

Refer this individual's Other Business Activities listed in the IAPD Detailed Report available on <https://adviserinfo.sec.gov>.

**ITEM 5 ADDITIONAL COMPENSATION** - None

**ITEM 6 SUPERVISION**

XML's investment advisor supervisory system includes, but is not limited to, principal approval of advisory agreements and amendments, email sample review, outside account review and trade monitoring. This individual's designated supervisor is Brett Bernstein, CFP®, CEO at 301.770.5234.