

**FORM ADV PART 2B**

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**BROCHURE SUPPLEMENT**

**Taylor Wade**

**MBL Wealth, LLC**  
**301 S. McDowell Street, SUITE 1100**  
**CHARLOTTE, NC 28204**  
**704-333-8461**

Brochure Date: March 4, 2024

This brochure supplement provides information about Investment Advisory Representatives (IARs) of MBL Wealth, LLC (“MBL Wealth”) – a Registered Investment Advisor (“RIA”) that supplements the MBL Wealth brochure. You should have received a copy of this brochure. Please contact a member of the MBL Wealth Compliance team at 704-333-8461 if you did not receive MBL Wealth’s brochure or if you have any questions regarding this supplement.

Additional information about our Investment Advisory Representatives is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Educational Background and Business Experience (Item 2)**

Taylor Wade is registered as an Investment Advisor Representative with MBL Wealth and was born in 1992.

### **Education**

Mr. Wade graduated with Bachelor of Arts degrees in Communication and Psychology from Queens University of Charlotte. He actively holds the CFP®, and AAMS® designations.

### **Professional Designations**

#### **Certified Financial Planner® (CFP®)**

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards. In order to maintain the certification candidates must complete 30 hours of continuing education every two years.

#### **Accredited Asset Management Specialist (AAMS®)**

The Accredited Asset Management Specialist designation (AAMS) is issued by the College for Financial Planning to investment professionals who complete its 12-module AAMS® Professional Education Program, pass an examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the AAMS® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

### **Business Background**

<b>From</b>	<b>To</b>	<b>Name</b>	<b>Position</b>
06/2021	Present	MBL Wealth, LLC	Wealth Strategy Associate
07/2021	Present	M Holdings Securities, Inc.	Registered Representative
08/2020	06/2021	The American College of Financial Services	Student
01/2015	09/2020	Wells Fargo Clearing Services, LLC	Registered Representative
07/2014	09/2020	Wells Fargo Clearing Services, LLC	Financial Advisor
05/2011	08/2013	Ocean Watersports	First Mate

### **Disciplinary Information (Item 3)**

We must disclose any legal or disciplinary event that would be material to you when evaluating Mr. Wade. We have no such legal or disciplinary history to report to you.

**Other Business Activities (Item 4)**

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Mr. Wade is also licensed as a Registered Representative of M Securities, Inc., a broker/dealer. When a broker/dealer client account is established, the Registered Representative may sell variable life insurance, variable annuities and general securities for a commission. Comparable commissionable products sold through the broker/dealer vary in the percentage of compensation paid to the representative based upon the product sold. This presents a conflict of interest because some products pay a higher rate of commission than others, and the Registered Representative may be motivated to sell a product based upon the compensation involved and not based upon the best product for you. We mitigate this conflict of interest by disclosing it here and reviewing the suitability of any such recommendations.

Mr. Wade is also associated with an entity by the name of MBL Advisors Inc., an insurance agency and benefit consulting firm. This organization is affiliated with MBL Wealth, LLC. Insurance products and administrative services offered and sold through this entity are not securities related. Over 130 of such independently owned entities are associated as Member Firms of M Financial, M Holdings Securities, Inc.'s parent company.

Every two years, the cumulative investment advisory fees, commissions from securities-related insurance products and commissions-related to non-securities related insurance products are totaled, and M Financial Member Firms with the highest amount of sales are allowed to choose individual Investment Advisory Representatives/Registered Representatives to attend a complimentary structured educational, professional and vacation program. No incentive exists, related to this program, to offer one product over another as all product sales and investment advisory fees provide equal credit to the potential reward.

Acting in dual capacities (insurance agency and financial advisor) and receiving compensation as such creates a conflict of interest in that Mr. Wade could recommend purchasing insurance products based on compensation received rather than on the needs of the client. We manage this conflict of interest by requiring Mr. Wade to assure that the issuing insurer reviews the potential sale of any products for the purpose of determining adherence to applicable insurance suitability standards, requiring Mr. Wade seek prior approval of any outside employment activity so that we may ensure that any conflicts of interest in such activities are properly disclosed and fully disclosing to a client when a particular transaction will result in the receipt of commissions or other associated fees. Insurance products may be available through other channels and as a client you are not obligated to purchase products recommended by our representatives.

In all cases, we acknowledge our duty to act in the client's best interest.

If your advisor is appropriately licensed, they may conduct sales of insurance products that are not securities-related in addition to providing various professional, technical, and administrative functions to help support the independent operation of their Member Firm.

**Additional Compensation (Item 5)**

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Mr. Wade does not receive any economic benefits for providing advisory services outside of his regular compensation.

**Supervision (Item 6)**

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Stephen Marciniak is the Chief Compliance Officer of MBL Wealth, LLC. The firm administers supervision through the application of its written supervisory policies and procedures. If you have questions regarding the supervisory procedures of the firm, you may contact Stephen Marciniak, Chief Compliance Officer, by phone at 704-333-8461 or email at [info@mbl-advisors.com](mailto:info@mbl-advisors.com).