

XYIS APPROVED WEBSITE VERBIAGE

At [FIRM NAME], I/we believe the investment process and your portfolio should be connected to and driven by the personal goals and values of your financial plan. It should be sophisticated, yet not complicated. We also believe in the power of expertise and providing our clients access to some of the best investment minds in the business. To that point, I/we have partnered with XY Investment Solutions, LLC (“XYIS”) and gained access to their Investment Committee to construct and continuously review our portfolios.

XY Investment Solutions is exclusively designed to serve the members of XY Planning Network (“XYPN”) and is focused on delivering investment solutions for the modern advisor and client. They believe in the tenants of asset allocation and diversification, low cost, tax efficiency and discipline. They take a global view and believe in covering both the size and style spectrum with emphasis on value.

XYIS is a subsidiary of XYPN and custodies all assets at TD Ameritrade Institutional, an independent and unaffiliated custodial broker-dealer and member FINRA/SIPC. The Investment Committee boasts over 50 years of combined experience and includes industry luminary and XYPN Co-Founder Michael Kitces, XYPN Co-Founder Alan Moore, XYIS Director Brandon Moss and Mario Nardone, CFA who leads the Investment Committee:

(Pics with bios)

Michael Kitces, MSFS, MTAX, CFP® , CLU, ChFC, RHU, REBC, CASL - Co-Founder, Investment Committee

Michael E. Kitces is a co-founder of XYPN, the practitioner editor of the Journal of Financial Planning, and the publisher of the e-newsletter The Kitces Report and the popular financial planning industry blog Nerd’s Eye View.

Michael is an active writer and editor across the industry and has been featured in publications including Financial Planning, the Journal of Financial Planning, Journal of Retirement Planning, as well as The Wall Street Journal, BusinessWeek, CNBC PowerLunch, NBC Nightly News, and more.

Michael is one of the 2010 recipients of the Financial Planning Association’s “Heart of Financial Planning” awards for his dedication to advancing the financial planning profession.

Alan Moore, CFP® - Co-Founder, Investment Committee

Alan Moore is the co-founder of XYPN, a support network for advisors looking to serve next-generation clients. He is also the CEO of AdvicePay, the first and only compliant payment processor for financial advisors. He is passionate about helping financial planners start and grow their own fee-only firms to serve Gen X & Gen Y clients largely ignored by traditional firms. Alan has been recognized by Investment News as a top “40 Under 40” in financial planning, by Wealth Management as one of “The 10 to Watch in 2015” , and was the first recipient of the NAPFA Young Professional award in 2015. Alan frequently speaks on topics related to

technology, marketing, and business coaching, and has been quoted in publications including The Wall Street Journal, Forbes and The New York Times. He is also the host of XYPN Radio, one of the largest podcasts for independent financial advisors. He currently lives in Bozeman, MT so that he can hit the slopes on powder days.

Brandon Moss, CFP® - Director of XYIS, Investment Committee

A creative innovator and collaborator, Brandon Moss has had a front-row seat to the digital advice revolution, helping build one of the most innovative national RIAs on the planet. He's acquired a 360* view of the RIA landscape, from being an advisor and running his own firm to designing and integrating some of the most innovative tools in the industry. He has lead, trained, coached, onboarded, integrated, transitioned, (you name it) over 100 RIA firms/wealth management teams. Additionally, he's evaluated and consulted countless other firms. Consequently, he's an exceptional listener and comfortable in many different conversations! Occasionally, he's asked to opine on varying topics, typically Gen X+Y, innovation, client experience and technology. Beyond those topics, he's typically "winging it".

Brandon graduated from Texas Tech University's globally recognized personal financial planning program, then made it through some Executive Education at UC Berkeley's Haas School of Business. He's also perpetually in online classes trying to figure out something new. Brandon resides in the Dallas/Ft. Worth area with his wife, Shelby, and his identical, mirror-image twin boys, Will and Reese. When he's not with them, he's probably in his garage tinkering, building, or buying way too much golf equipment.

Mario Nardone*, CFA - Chief Investment Strategist, Head of Investment Committee

Mario's investment career began with ten years at Vanguard, consulting institutions and financial advisors on investment policy, portfolio construction, Exchange-Traded Funds (ETFs), and trading strategies as a member of Vanguard's Fiduciary Services and ETF Product Management units. Through a relationship with his firm, East Bay Financial Services, Mario leads the XYIS Investment Committee and provides day-to-day investment support to advisors on the XYIS platform. East Bay Financial Services provides investment management and consulting services for financial planners, nonprofits, and individuals around the world.

A CFA (Chartered Financial Analyst) Charterholder since 2003, Mario is Past President of CFA Society South Carolina and is a member of the CFA Institute and the Financial Planning Association. His approach to investments and the industry has been featured in Investment News, NAPFA Advisor Magazine, Charleston Regional Business Journal, The Post & Courier, and The Northeast Pennsylvania Business Journal.

Carrie Frye - Director of Operations

Carrie Frye joined the XYPN team in February of 2017 after spending over five years working as Vice President of Operations for a boutique financial planning and wealth management firm in San Diego, CA. She makes good use of this experience in her role as Platform Manager for XYIS.

Carrie is dedicated to providing an exceptional solution for advisors. Instrumental in the launch

of the XYIS platform, she knows the ins and outs like no other. From the time she walks advisors through the onboarding process, it's clear she understands the unique challenges they face in financial planning.

Connor Cavigli - Client Service Manager

Connor leads the charge to provide exceptional service to our clients. He earned a degree in finance from Washington State University before working for a non-profit organization in Seattle. A Montana native, he relocated to Bozeman in pursuit of less traffic and more open space. Before joining Team XYIS, he worked as an accountant and in client experience for a local tech company. He now brings his customer-first philosophy to XYIS, ensuring every user has the best experience possible.

When he's not helping our clients, he's outside with his wife, son, and dog exploring the mountains of Montana or fly fishing his way through any river he can find.

*Please note Mario Nardone is not an employee or Investment Adviser Representative of either XYIS or [FIRM NAME], and provides his services on an independent basis through his own registered investment adviser, East Bay Financial Services.

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