

Monthly Office Hours

January 8, 2025



 xypn invest

Welcome to the Team!



Cherry Phan
Operations Manager



Maggie Knox
Client Service Specialist



Jonathan Yokley
Client Service Specialist

February 2025 Model Change Summary



1

Tracker: Small-Cap and Mid-Cap ETFs

Two swaps into identical index funds with lower expense ratios

2

BRI: Large Blend ETF

Replacing our large-cap position with a new, less expensive fund from the same manager

Model Updates: Tracker

- Two swaps scheduled for February 1, 2025:
 - ◆ Remove IJR (6 BPS) - iShares Core S&P Small-Cap
Replace with SPSM (3 BPS) - SPDR Portfolio S&P 600 Small Cap
 - ◆ Remove IJH (5 BPS) - iShares Core S&P Mid-Cap
Replace with SPMD (3 BPS) - SPDR Portfolio S&P 400 Mid Cap

Both are identical indexes and these changes will reduce the weighted average expense ratio of the model.

- All positions in tax-deferred and non-taxable accounts will be replaced.
- All positions in taxable accounts will be reviewed for tax considerations and may be held as equivalents.
These swaps introduce the potential for wash sale violations given that they each track the same index.

Model Updates: BRI

- This swap is scheduled for February 1, 2025:
 - ◆ Remove BIBL (35 BPS) - Inspire 100
 - ◆ Replace with PTL (9 BPS) - Inspire 500

Both funds have the same christian-values filter and this change will dramatically improve the weighted average expense ratio of the model.

- All positions in tax-deferred and non-taxable accounts will be replaced.
- All positions in taxable accounts will be reviewed for tax considerations and may be held as equivalents.

Model Update Overview

- All portfolios in XYPN Invest models will be included in our review. There is no confirmation or approval needed from advisors.
- Updates are staged over several days or weeks, and begin on the date indicated.
- Client approval is not required since all are discretionary engagements.
- For advisors using Investment Policy Statements, the IPS should be updated within 30 days.

Important Dates

1

MLK Day - Closed

January 20, 2025

2

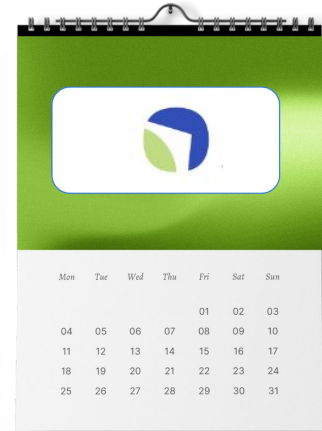
Quarterly Market Review with Mario

January 21, 2025 | 9 AM Pacific / 12 PM Eastern

3

Team Retreat - Limited Availability

January 27 - 31, 2025



Growth Award Winner

Our growth award winner is Aaron Best, founder of Best Wealth Advisory in Saint George, UT. Aaron had the highest Net New Assets in December. Congrats, Aaron!



Questions?



Disclosures



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