



YOUR GUIDE TO MEMBERSHIP ↘

Emerald Benefits Guide

Your best life starts here.



SUPPORT WITHOUT THE STRINGS

XYPN Makes it Possible

XYPN was founded by financial planners for financial planners. Their goal: **make it possible for fee-only advisors to launch, run, and scale the independent firm of their dreams with complete autonomy.** To do so, they built the only advisor support system that provides everything you need to succeed—including a support network of collaborative peers—and guarantees 100% ownership of your business, client relationships, data, and brand.

Today, XYPN offers a full-scale partnership built for independent advisors ready to grow confidently, profitably, and sustainably. From compliance and technology to back-office and client support services, we provide the end-to-end tools, resources, education, expertise, and support that power long-term success.

The most impactful contribution to your success, though, is also what sets XYPN membership apart—we call it the power of the network: access to **over 2,000 advisors** working together for each other's gain. Imagine getting plugged into a network of collaborative peers eager to share best practices, insights from the frontline, and the support that it takes to elevate you and your firm. Here, you're independent but never alone.

Your success is our mission. Whether you're starting out or evolving a mature practice, join us.

“XYPN’s staff seamlessly creates a safe, friendly, and encouraging environment for us. It’s clear they are obsessed with members’ success—it’s quite an empowering feeling.”

Matthew Sexton, CFP®, CIMA®, ChSNC
CLEAR HARBOR ASSET MANAGEMENT
XYPN MEMBER SINCE 2019



3:1

“Community” ranks as the top member benefit 3:1

YOUR FIRM, YOUR TERMS

The XYPN Experience

We are on a mission to help make your dream firm possible.

Partner with XYPN and expect:

Full Autonomy

With XYPN you get **end-to-end support without any of the strings**. It's *your* firm to run on *your* terms. Your firm and its value always belong to you. You can exit or transition between membership options at any time.

You own and control 100% of your:

- | | |
|-----------------|------------------------|
| → Business | → Service model |
| → Brand | → Client relationships |
| → Fee structure | → Data & revenue |

Affordable Transparency

Affordable pricing means **the most ROI for you and your clients**. Know what to expect with pricing designed to increase *your* bottom line, not ours.

Know what to expect with pricing that's:

- | | |
|---------------|---------------|
| → Affordable | → Simple |
| → Competitive | → Transparent |

 **\$520/MO**

Access everything included with XYPN Membership plus exclusive, members-only discounts with XYPN partners. Need more support? Scale to suit your evolving needs with easy-to-add-on services, tools, and solutions.

I'm ready! →

True Support

True independence takes true support. XYPN has your back with all the proven resources, tools, expertise, guidance, and advocacy you need to confidently build a thriving, compliant, and purpose-driven dream firm.

Count on ongoing, real-time support, including:

- **Clean and compliant bookkeeping** that's efficient & industry-friendly

- **Proactive compliance support** to keep you audit-ready and worry-free
- **Expert investment management** that allows you to deliver client-first portfolios
- **Ready-to-use tool kits** to accelerate your workflow and free up your time
- **State and SEC-level advocacy** in the fight to advance fiduciary, fee-only advice

The XYPN Experience

Trusted Expertise

Entrepreneurship and all of its responsibilities can feel overwhelming. **Enjoy the peace of mind** that comes with having a team of experts with you every step of the way. Count on their due diligence to provide you with best-fit technology and support services that ease those burdens.

Rely on our experts for:

- **Vetted tech** that works as hard as you do
- **Proven practice management pathways** to launch, grow, and scale your RIA your way
- **Top-tier, compliant services** built for independent advisors
- **Real-time guidance, coaching, and strategic insights** that help you navigate challenges and seize opportunities

Connection

Find your fit when you plug into XYPN's network of collaborative advisors and team of friendly specialists. You may be independent, but you're never alone when you **connect with your support system, eager to help you grow and succeed.**

Experience the power of the network at:

- XYPN LIVE & Retreats
- Local Meet-Ups & XYPN Socials
- Virtual Events
- Mastermind & Working Groups



Confidence

Navigate any complexity boldly, backed by a complete toolkit of resources, education, and guidance to manage your business, elevate your client experience, and deliver your best advice—every time.

Take advantage of our Advisor Success benefits:

- **Education & Resources** to keep you current, compliant, and ahead of industry trends
- **Support Network** of peers and experts who share ideas, solutions, and encouragement
- **Expert & Peer Coaching** that delivers actionable solutions and shared wisdom to overcome challenges and achieve your goals
- **Virtual Programming** with live webinars, workshops, and expert-led roundtables
- **Growth Accelerators** to help you expand your reach, attract ideal clients, and scale with purpose
- **Practice Management Guidance** to streamline operations and integrate technology for efficiency



PICK YOUR PATH

Two Paths to Independence

Choose the fit that's right for you

Emerald

For advisors who **want *their* RIA *their way***, with hands-on control of daily operations, plus the flexibility to add or remove Support Services and Tool Kits as your needs evolve—so you always have the right support at the right time.

Full Control with Scalable Support

Emerald members unlock XYPN's complete suite of benefits, plus the flexibility to customize your RIA experience with à la carte support services, solutions, and tool kits. Add or remove tech and back office support to fit your RIA's evolving needs at your own speed.

It's the freedom to build your RIA, your way, with right-fit support when you want it.

Sapphire

For advisors who prefer the **structure of tucking under a corporate RIA as an IAR**—paired with built-in support that lifts back-office burdens, so you can spend less time on what drains you and more time on what drives you.

[DISCOVER SAPPHIRE →](#)



FIND YOUR FIT

Chat with a Success Strategist today.

[I'm ready! →](#)

[DISCOVER EMERALD ↓](#)

Included Membership Benefits

BEST-IN-CLASS TECH TOOLS

 AdvicePay  ARCHIVE

 Capitact  Elements®

 fpPATHFINDER  holistiplan

 ORION  RightCapital

 smartria®  Wealthbox

COMPLIANCE SUPPORT

- Step-by-step ADV update guidance
- Smartria
- Weekly Office Hours
- Members-Only Compliance Forum
- Compliance Education
- How-To Guides and Templates



SUPPORT NETWORK

- Mastermind Groups
- Members-only Forums
- Network Directory
- XYPN LIVE
- Virtual Networking Events
- Local Meet-Ups & XYPN Socials

EDUCATION & RESOURCES

- [NAPFA membership](#)
- Kitces.com Membership
- XYPN Academy
- Expert & peer-led programming
- Bob Veres' *Inside Information*
- CFP®, CPA, IAR, and Ethics CE Credits & Scholarships
- Drop-in Compliance, Bookkeeping, Investment & Business Management Office Hours
- Resource library with guides, workbooks, blogs, podcasts, webinars, templates, plans, e-books

GROWTH ACCELERATORS

- Find An Advisor Portal
- Group & Peer Coaching
- Member-to-member referrals
- Media Referrals
- XYPN LIVE & XYPN Retreats



ADVOCACY

- Ongoing advocacy at both the state and SEC levels to champion the interests of independent, fee-only financial planners
- Strong relationships with SEC & state-level regulators

Emerald Member Add-On Services & Solutions

COMPLIANCE MANAGEMENT

- RIA Registration
- Compliance program establishment & first-year support
- Ongoing established and new firm compliance & audit support
- Compliance consulting

BOOKKEEPING

- QuickBooks discount
- New firm setup & training
- Expedited financials for firm registration
- Account setup & onboarding
- Monthly bookkeeping
- Balance sheet review
- QuickBooks training and ongoing resources

INVESTMENT MANAGEMENT

Choose supported portfolio management with Orion's custom-built platform or turnkey support with our TAMP that includes:

- Diverse model options to fit a range of client needs
- Automatic portfolio maintenance, including rebalancing and drift monitoring
- Tax-smart strategies to help minimize client tax burdens
- Comprehensive back-office support

EDUCATION

Peer, group, and 1:1 coaching and discounted access to:

- Digital Asset Council of Financial Professionals (DACFP) training & designation
- Kaplan education

LAUNCH KITS

Get expert help to launch the tools and systems your firm needs.

À LA CARTE TECH

Advisor I/O
A CIGN INVESTMENT GROUP COMPANY

DataPoints

eMoney

ENVESTNET
MoneyGuide

gusto

HUBLY

MyRepChat

Precise @FP

YourStake

CLIENT SUPPORT

Betterment
Advisor Solutions

Dimensional

Charles Schwab

BUSINESS SUPPORT

Discounted access to:

- E&O insurance
- Cyber security insurance



AFFORDABLE ACCESS

Included Membership Benefits

Choose what you need to succeed



To support the diverse needs of all of our members, we include a wide range of à la carte style benefits in membership. Access what you need, when you need it. At XYPN you're the boss—free to choose the right tools and support that fit your firm—at any phase.

FIND YOUR FIT

Chat with a Success Strategist today.

[I'M READY! →](#)



“Having all the resources under one umbrella that any RIA might need is very convenient and well worth the membership price. Early on in my firm I had no idea how to do a lot of things, but I found very quickly that I had resources here—all of the pieces of my business that I needed.”

Melissa Ellis, CFP®
SAPPHIRE WEALTH PLANNING

XYPN MEMBER SINCE 2016



BEST-IN-CLASS TECH TOOLS

Technology

Rest easy knowing our team of experts has done the due diligence to provide the ultimate tech stack for modern advisors. We've sourced and negotiated partnerships with the best-fit tech tools that help you serve your clients better.

The following RIA software is included free with XYPN

Membership. Need more support? No problem. We also offer deep discounts on higher pricing tiers:

 **AdvicePay** Payments made easy and compliant by the first payment processor designed specifically for financial advisors working on a fee-for-service basis.

 **ARCHIVE** Stay compliant with the record-keeping tool designed by financial planners for financial planners
WEBSITE + 8 SOURCES

 **Capitact** Modern, holistic performance reporting, flexible client billing, and personalized portfolio rebalancing tailored for today's financial advisors
DISCOVER STARTER

 **Elements** Diagnostic financial health tool that helps advisors deliver high-value, impactful and simple plans clients engage with easily
FIRST 5 HOUSEHOLDS

 **fpPATHFINDER** Financial Planning Flowcharts simplify your planning process, avoid errors, provide quick references, help educate your clients, and uncover more planning opportunities
ESSENTIALS

 **holistiplan** A tax planning and insights tool for financial advisors and CPAs that provides instant document review, summarization, and planning insights for key financial documents.
FIRST 15 HOUSEHOLDS

 **ORION** Enterprise-level features carefully curated and pre-configured for independent firms, backed by built-in support
40 ACCOUNTS FREE

 **RightCapital** Designed to promote interaction and collaboration between advisors and clients in real time, this revolutionary financial planning tool significantly reduces the time and cost of creating a plan.
BASIC

 **smartria** A Compliance management platform that helps financial firms streamline and simplify regulatory oversight.
BASIC

 **Wealthbox** Keep your whole team in the loop with this simple Customer Relationship Management (CRM) tool for financial advisors.
BASIC

 Want to crunch the numbers?

[CALCULATE YOUR SAVINGS →](#)



COMPLIANCE WITH CONFIDENCE

Compliance

Imagine having a dedicated team of experts who provide you with end-to-end, real-time support so you can navigate any compliance complexity with ease and wear your CCO hat with confidence. From RIA registration to regulatory exam prep to ADV updates and all the practical know-how in between, we're with you every step of the way.

Together, we can automate key processes and establish systems that reduce time spent managing records and filings so you can spend your time doing what you want to do, not what you have to do.

The compliance support included for Emerald Members:

- **Weekly Office Hours:** Enjoy real-time access to your team of compliance experts, ready to tackle the questions keeping you up at night
- **Access to Members-Only Compliance Forum:** Can't make drop-in hours? Drop an email for a quick response from your Compliance team!
- **Compliance Education:** Via webinars and XYPN Academy
- **How-To Guides and Templates:** Audit-proof your policies, procedures, and client management regulations—from step-by-step ADV update guide to a Compliance Manual/Standard Operating Procedures (SOP) template, and all of the social media policies in between

FIND YOUR FIT

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I'm ready! →

“XYPN Compliance team was a critical resource during the initial registration process. From the templates to the open office hours, they were there every step of the way. The Compliance team had a thorough understanding not just of the paperwork that was needed, but the timeline and work-style personalities of the regulators in many states to be able to communicate expectations during the approval process. The templates and resources were extremely helpful in expediting registration and increased my confidence in my compliance program and the initial registration process. XYPN Compliance is an invaluable resource and I would highly recommend them for new firms.”



Cassandra Smalley, CFA, CFP®

CASSANDRA SMALLEY WEALTH MANAGEMENT

XYPN MEMBER SINCE 2022



FIND YOUR PEOPLE

Support Network

Being part of a vibrant community can be one of the most important contributions to your success. That's why it's been a core focus from our beginning. Connecting you with your place and your people and having meaningful opportunities to learn, share, and feel supported are the greatest resources we can offer. Imagine having access to **over 2,000 like-minded advisors** all working for each other's gain and growth!

You may be independent, but you're never alone when you plug into the Network:

- Experience XYPN membership come together at **XYPN LIVE**, hailed as "far and away the best conference out there for fee-only advisors."
- Match with a **mastermind/study group** that has been called the "gift that keeps giving for personal and professional growth" and "impact acceleration at its best!"
- Tap into **members-only forums** to find solutions and support from your peers
- Attend **virtual events** offering peer and expert-led insights & solutions
- Level up your experience in every way at **local meet-ups, XYPN Socials, and virtual networking events**
- Join the conversation on our **VIP Facebook page** where stories, challenges, recommendations, and supportive shoulders are shared
- Benefit from a **culture of diversity, equity, and inclusion** within our Network and the industry.

"I'm part of the Student Loan Study Group, which has connected me to a wealth of information and people. We've not only learned about student loans from studying and experts; we've shared real-life case studies. It's a great way to increase your experience without having to actually work with all those cases yourself. It's like speed learning. And the people in the group are great advisors to have in my network."



Tara Unverzagt, CFP®
SOUTH BAY FINANCIAL PARTNERS
XYPN MEMBER SINCE 2019

23%

XYPN members who identify as female

XYPN members who identify as BIPOC

11%



PATH TO SUCCESS

Education & Resources

Whether you are starting, running, or scaling your firm, **our proven training tracks, ongoing education, and resource tools can provide a clear path to your success.** Designed to act as the **ultimate GPS for your firm**, they serve as part map, part turn-by-turn guidance, and part course-correction. Together we'll navigate from wherever you are to wherever you want to be in the most efficient, tested way.

Imagine having access to all the navigational tools you need to steer your business to sustainable success while keeping you up-to-date and compliant:

- **End-to-end on-demand education:** From the Launch Sequence in XYPN Academy to ongoing practice management programming, you'll find training tracks, courses, webinars, and resources designed to keep you current, confident, and always moving forward.
- **Streamlined processes and workflows to drive efficiencies:** We've done the leg work to give you a leg up no matter what firm phase you are in—from pre-launch to growing and scaling!
- **Drop-in Office Hours:** Access the expertise you need when you need it. Tap our bookkeeping, compliance, investment, and business management experts for real-time answers and solutions
- **Group & Peer Coaching:** plug into the collective wisdom of a community learning and growing together to move from blocked to bankable
- **CFP®, CPA, IAR, and Ethics Continuing Education Credits** through XYPN Academy and Kitces.com (featuring over 30 hours of on-demand continuing education credits!)
- **Resource library** with blogs, podcasts, webinars, templates, plans, books—everything you need to inspire and run your financial planning business
- **Carefully curated content sessions at XYPN LIVE** where the brightest minds in our industry have gathered to help you level up your firm and knock out some CE credits

“Honestly, (most critical to my success) was becoming a member of XYPN. Knowing that I wasn't alone in the process and struggle of launching was priceless. The knowledge base inherent in the team and other members is invaluable. It would have taken a lot of time to personally vet different technology vendors or figure out some of the processes on my own. I could have done it, just not as easily. Add on top of that the discounts available for key components of the business and access to platforms... and it's tough to beat.”

Jennifer Harper, CFP®

BRIDGE FINANCIAL PLANNING

XYPN MEMBER SINCE 2019

Need a co-pilot? Our Membership team is here to help guide you!





POWERFUL PARTNERS ON YOUR TEAM

Advocacy

Everyone deserves trusted financial advice. And you deserve to be able to provide it. That's why **XYPN fights for the fiduciary standard of excellence and the establishment of regulation in the consumer's best interest.**

Spearheaded by XYPN co-founder Michael Kitces, we continue to fight to update public policy to establish financial planning as a recognized profession and to separate from the reputable financial products manufacturers and distribution intermediaries who fulfill an essential but separate mission. Continuing to support and advocate for the fiduciary standard is part of our mission.



“XYPN is an organization that stands for the right things. The value in supporting that—and that vision—is something you can’t put a price tag on.”



Patrick King, CFP®

PRANA WEALTH

XYPN MEMBER SINCE 2017



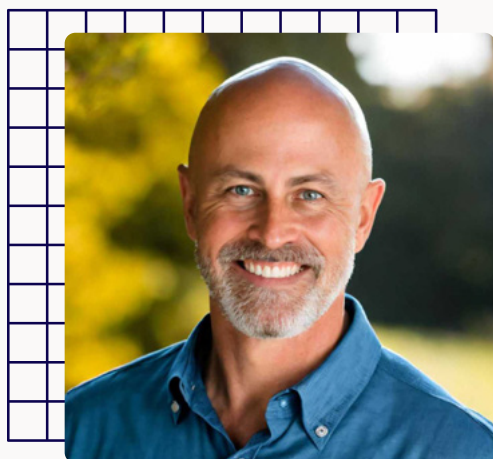
ADD-ON SUPPORT FOR EVERY FIRM PHASE

Services, Tool Kits & Discounted Solutions

Customized, scalable support that your clients will thank you for

With great freedom comes great responsibility. No one understands better than we do what it takes to build and scale your independent RIA while serving your clients in the best possible way.

So whether you're streamlining operations, boosting profitability, or scaling your services, you'll find the support you need at XYPN to create more value—and impact—for the clients who count on you.



“A huge thank you to XYPN for being my backbone—your tech, bookkeeping, and consulting support have been instrumental in my growth. I'm stronger because of you. 💪”

John Gugle, CFP®, CDFA®, CRPC®

GUGLE WEALTH ADVISORY

XYPN MEMBER SINCE 2024

 **FIND YOUR FIT**

Chat with a Success Strategist today.

I'M READY! →

SUPPORT SERVICES

Scalable support designed to move with you

Free yourself from the behind-the-scenes heavy lifting with Support Services built to keep your firm running smoothly so you can stay focused on what you love, not what you don't. As your business grows and evolves, our scalable solutions grow with you, giving you the freedom and confidence to deliver greater value to every client you serve.

Bookkeeping

Your path to clean, compliant and stress-free financials starts with our team of experts who know your world inside and out, including the regulations in your state required to keep you compliant and audit-ready.

"Thanks for staying on top of my bookkeeping. In my 17 years of practice, I have never felt as confident about the accuracy of my books as I have since working with XYPN."



Kevin Jacobs, CFP®
STEP BY STEP FINANCIAL

Compliance

Wear your Chief Compliance Officer hat with confidence knowing your expert compliance support team is available every step of the way—from RIA Registration to establishing and managing your ongoing compliance program.

"This whole program is next level. You can't get this level of help and support in setting up a business anywhere else."



David Salehi
SALEHI WEALTH MANAGEMENT

Investment Management

Our TAMP and Orion portfolio management tools were designed to enable every advisor to offer investment management supported by experts who care as much about your clients as you do.

"With XYPN Invest, I never have to worry about one of the most critical aspects of my job, investment management. They make the complex simple, so I can worry less about managing investments and focus more on engaging with my clients."



Ashley Foster, CFP®
NXT:GEN FINANCIAL PLANNING



TOOL KITS

Power up your progress

Ready to spend more time on what fuels you—and less on what frustrates you? Our right-fit Tool Kits give new and established firms the systems, strategies, and tech they need to simplify back-office operations, remove stress, and accelerate progress.

With streamlined solutions in place, you'll free your time, sharpen your focus, and reach your goals faster.

Launch Kits

Essential Kit

\$3,425

Hit the ground running with the essentials you need to start strong.

- RIA Registration
- Books Set Up & Quickbooks Discount
- Exclusive Swag



KICK-START TECH SETUP

INCLUDED IN POWER KIT AND LAUNCH KIT

Get expert help to launch the tools and systems your firm needs.

Power Kit

Most Popular

\$10,033

Set yourself up for success faster with the power to focus more on your clients from day one.

- Standard Compliance Foundations
- Books Set Up & Quickbooks Discount
- Kick-Start Tech Setup
- Marketing & Branding Group Coaching Intensive
- Exclusive Swag

Platinum Kit

\$15,059

Looking for the most support right away? Focus on what you do best and let us do the rest.

- Enhanced Compliance Foundations
- Books Set Up & Quickbooks Discount
- Kick-Start Tech Setup
- Marketing & Branding Group Coaching Intensive
- Two 1-on-1 Coaching Calls
- Exclusive Swag



Price displayed reflects Credit Cards payment method. **Save 3% on any kit with ACH payment.**



EXCLUSIVE ACCESS & DISCOUNTS

Elevate and streamline with tools, training & support

Unlock advisor tech tools, solutions and resources that prime your practice, boost your planning power, and help you deliver the client experience you've always envisioned.

À LA CARTE TECH

Power up your practice with discounted tools



Content marketing platform and coaching system for financial advisors



Client money mindset with behavioral assessments



Robust financial planning and client portal solution



Interactive goals-based planning solution



Payroll, HR, and benefits simplified



Process management system designed to provide efficiency and visibility to your firm



Compliant texting made easy



Data gathering software for financial advisors



A suite of AI-powered assistants that transform scattered documents, meeting notes, and portfolio data into a synchronized practice

COACHING

Move from blocked to bankable

→ 1:1 Business Coaching

BUSINESS SUPPORT

Manage risk with discounted insurance providers

Access discounted E&O and cyber security insurance from our partners at Starkweather and Shepley (underwritten by industry-leader Markel).

CLIENT SUPPORT

Build a better experience for your clients with end-user solutions



No minimum AUM custody, trading, and support services



Custodian and portfolio management



Investment firm focused on research-driven strategies for financial advisors

EDUCATION

Stay current and compliant with access to industry education

- Digital Asset Council of Financial Professionals (DACFP) training & designation
- Kaplan education



The Power of Niche

How Cathy Curtis Grew a Highly Profitable & High-Touch Solo Practice

About Cathy

Cathy Curtis, founder and solo advisor of [Curtis Financial Planning](#), has dedicated her career to serving women, particularly breadwinning women. Based in Oakland, California, she has always preferred the personal connection of 1:1 client work, making it her favorite part of running her firm.

“Clients recognize value and are willing to pay for it. The key is to show them the tremendous value you're adding to their lives, whether it's through tax planning, investment management, or personalized financial advice.”

EXPLORE CATHY'S EMERALD MEMBER STORY ↗

[Read more →](#)

CHALLENGE

Cathy faced the challenge of growing her independent RIA while maintaining high-touch service, navigating client acquisition, structuring fees, and balancing her passion for investing with efficient practice management.

RESULTS

By leveraging XYPN's networking, technology, and benchmarking insights on the power of niching, she grew her solo RIA to \$120M AUM, serving 70+ households, all while strengthening client relationships through ongoing education and innovative strategies.



FAQs

What's required to join Emerald?

XYPN members agree to the following standards to qualify for membership:

- **Fee-Only:** Members must operate on a fee-only basis. We follow the CFP Board's definition of Fee-Only: "A certificant may describe his or her practice as "fee-only" if, and only if, all of the certificant's compensation from all of his or her client work comes exclusively from the clients in the form of fixed, flat, hourly, percentage or performance-based fees."
- **Provide Services Virtually As Needed:** Members must be able to accommodate clients with mobility/accessibility considerations. Physical location should not limit one's access to financial planning.
- **Fee-for-Service** (Retainer, Subscription, Hourly, Flat-Fee offering): XYPN members must offer financial planning services to clients without requiring a certain asset level as part of their fee model. Note: Advisors may offset planning fees with AUM.
- **Good standing with BrokerCheck:** Each member is screened via BrokerCheck for approval into the Network. No member is approved if they have a regulatory fine, arbitration or settlement in excess of \$10,000. Please review this article for more information.

Note: The CFP® designation is required to be listed in the Find-An-Advisor search tool.

How can I join Emerald?

Becoming an Emerald Member is simple. For just \$520 per month, you'll unlock the foundation you need to build your dream practice while maintaining the flexibility to grow on your terms. Plus, you'll have the freedom to add specialized Solutions and Kits as your practice grows and evolves.

- Click "Join the Network" below to begin your application
- Complete your profile and membership information
- Select Emerald Membership during the enrollment process
- Gain immediate access to your core benefits and community

Do I need the CFP® designation to join XYPN?

No, you do not! XYPN believes in the CFP® designation and views it as a certification that all financial planners should obtain. However, the only member benefit that requires CFP® certification is the ability to be listed on our Find-An-Advisor profile.

[JOIN THE NETWORK →](#)



Do I have to be a fiduciary?

Yes! All XYPN members sign a fiduciary oath. Members also sign a compliance terms of service and an agreement regarding their fee-only transition; specifically, this agreement states that as an XYPN member, the advisor:

- Must not sell any new products immediately as of joining
- Must eliminate all trails within 12 months
- Must not hold out as fee-only at any point, including during the 12-month period, while still receiving trails (and also acknowledges no member can be listed on the XYPN website while receiving any trails)

What is XYPN's relationship to Schwab?

Our relationship with Schwab allows financial advisors who are members of XYPN to access Schwab's custodial platform—without the pressure or obligation to meet asset minimums.

XYPN members instantly receive access to the platform and are under no commitment to increase their assets under management while with the custodian. Members also receive dedicated service and business development support with direct phone access to Schwab support staff.

These materials have been independently produced by XYPN. XYPN is independent of, and has no affiliation with, Charles Schwab & Co., Inc. or any of its affiliates ("Schwab"). Schwab is a registered broker-dealer and member SIPC. Schwab has not created, supplied, licensed, endorsed, or otherwise sanctioned these materials nor has Schwab independently verified any of the information in them. XYPN members provide investment advice, while Schwab maintains custody of assets in a brokerage account and will effect transactions for your clients' account on your instruction.

Another advisor at my firm wants to join XYPN—is there a discount for that?

Absolutely! Two or more advisors at the same firm may save by signing up for a multi-advisor Membership. Full benefits are available for each additional member added to the primary Membership.

Can advisors outside the US join XYPN?

XYPN reviews international memberships on a case-by-case basis, and in some situations, we may not be able to approve the application if it presents significant logistical challenges.

Members must have both a U.S. bank account and a U.S. mailing address (this does not need to be a place of business).

Questions? [Contact our Success Strategists.](#)

Can I use a credit card to pay for my XYPN membership?

To maintain the lowest possible membership fees, we exclusively process ACH payments. Credit card transactions have substantial transaction costs.

MAKE IT POSSIBLE

Your best life starts here.

Connect with us! →

