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XY PLANNING NETWORK

SAPPHIRE BENEFITS

Membership 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.

3:1

"Community" ranks as the top member benefit 3:1

> "Sapphire helps me focus on serving clients and growing my business. It's like having an extra employee who takes care of the stuff you don't want to do, with a cost that scales perfectly as your company grows, without the employment headaches."
>
> **Ryan Johnson, CFP®, BFA™**
> HUNDRED FINANCIAL PLANNING
>
> XYPN MEMBER SINCE 2023

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

Affordable Transparency

Affordable pricing means **the most ROI for you and your clients**. Enjoy access to a comprehensive platform of benefits, services, solutions, and products for a **flat $1,500/month platform fee plus 80% advisor payout** based on gross revenue.

Know what to expect with pricing that's:

- → Transparent
- → All-inclusive
- → Simple
- → Competitive

Confidence

Good financial planning often requires solving complex client situations. **Advise your clients with confidence,** knowing you are equipped with a complete toolkit of resources to level up your solutions, services, and business for optimal client experience.

Take advantage of our Advisor Success benefits:

- → Education & resources
- → Coaching
- → Support network
- → Virtual programming
- → Growth accelerators
- → Practice management

YOUR FIRM, YOUR TERMS

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:

→ Plug & Play Technology
→ Compliance & Investment Management
→ Compliant Financials & Bookkeeping

True Support

Whether you are starting, growing, or scaling your firm, we are committed to your long-term success. **Experience unparalleled support** with every tool, resource, and solution needed to elevate your firm, your client experience, and fee-only fiduciary financial planning as a whole.

Real support in real time, including:

→ Back Office & Client Support
→ Transition & Onboarding
→ State and SEC-Level Advocacy

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.**

Feel the power of the network at:

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

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 Solutions and Tool Kits as your needs evolve—so you always have the right support at the right time.

Sapphire

For advisors who prefer the structure of tucking under a corporate RIA—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.

FIND YOUR FIT

Chat with a Success Strategist today.

I'm ready! →

Be your own boss without the business burdens

Sapphire member firms **unlock XYPN's comprehensive Member Benefits, plus the power of a plug-and-play RIA affiliation model**. With built-in compliance, technology, and back-office support, fee-only financial planners enjoy the freedoms of independence without the business burdens.

DISCOVER SAPPHIRE ↓

XYPN MAKES IT POSSIBLE

XYPN Membership Benefits

BEST-IN-CLASS TECH TOOLS

- AdvicePay
- Elements
- eMoney
- fpPATHFINDER
- Hadrius
- ORION ADVISOR TECH
- PreciseFP
- RightCapital
- Wealthbox

DISCOUNTED Á LA CARTE TECH

- Advisor I/O (A CION INVESTMENT GROUP COMPANY)
- Charles Schwab
- DataPoints
- gusto
- HUBLY
- MyRepChat
- YourStake

SUPPORT NETWORK

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

EDUCATION & RESOURCES

- → Behind The Advisor
- → XYPN Academy
- → Expert & peer-led programming
- → Kitces.com Membership
- → NAPFA membership
- → Bob Veres' Inside Information
- → CFP®, CPA, IAR, and Ethics CE Credits & Scholarships
- → Resource library with guides, workbooks, blogs, podcasts, webinars, templates, plans, e-books

GROWTH ACCELERATORS

- → Find An Advisor Portal
- → 1:1, 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
- → SEC and state-level relationships with regulators

SAPPHIRE: SEC-REGISTERED INVESTMENT ADVISOR

Sapphire Member Benefits

PLUG & PLAY TECHNOLOGY

Pontera

box

holistiplan

COMPLIANCE MANAGEMENT

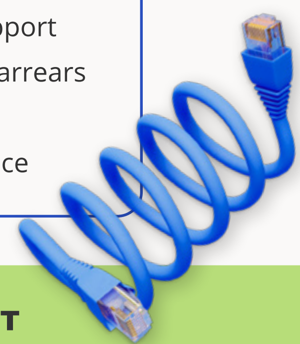
- SEC-compliant program with Chief Compliance Officer oversight
- Real-time access to the Compliance Team
- Ongoing compliance management and updates
- Digital media and ad review
- Preparation and submission of all required regulatory filings

FLEXIBILITY

- Partner committed to your long-term success who doesn't lock you into a long-term contract
- Transition help should you move to Emerald or exit membership

CLIENT & BACK OFFICE SUPPORT

- Investment operations support
- Client & monthly billing in arrears
- Account opening
- Paperwork and maintenance

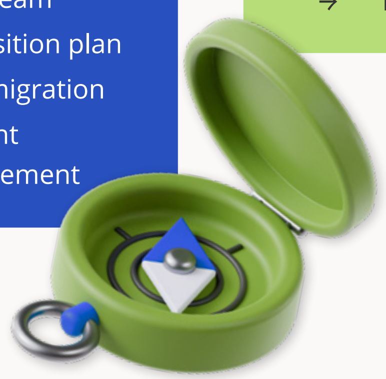


INVESTMENT MANAGEMENT

- Streamlined asset management program
- Rebalancing
- Trade execution
- Assistance with Portfolio Construction
- Full custodial relationship management

TRANSITION & ONBOARDING

- High-touch support from your Transition Team
- Customized transition plan
- Tech setup and migration
- Client and account transition management



BUSINESS SOLUTIONS & SUPPORT

- E & O Insurance
- LLiS
- 1:1 & Group Coaching

LONG TERM INVESTMENT IN YOUR SUCCESS

Powerful Partner on Your Side

As a Sapphire member, you don't have to choose between independence and support. Sapphire is a long-term partnership—one fully invested in helping you build, grow, and manage your dream firm. We are so much more than a short-term lift during launch. We offer end-to-end support throughout your firm's journey.

To get you there, we become your operational engine, so you can focus on what drives you, not what drains you.

Our partnership includes:

→ MAXIMUM FLEXIBILITY

Enjoy the flexibility of a partner who's committed to your long-term success but does not demand long-term contractual commitments from you. We sign a non-compete agreement to not compete against you, not the other way around!

Should you choose to transition elsewhere or become an Emerald Member, we have a seamless transition process because we are the only support platform that guarantees your clients, your data, and your revenue are yours to take with you—at any time.

→ GROWTH ACCELERATORS

Enjoy set it and forget it lead gen with XYPN's CFP® designated Find an Advisor search portal. Access growth guidance your way: join Office Hours, drop-in, group and 1:1 coaching, or peer-led programming where you gain more than advice—you plug into the collective wisdom of a community learning and growing together.

→ CLIENT & BACK-OFFICE SUPPORT

Tap into expert operational support and curated guidance to help you streamline your business, take time off, and plan for the future. From client onboarding to billing, technology setup, and back-office operations, we provide the infrastructure and systems so you can stay focused on serving clients and growing your firm.

FIND YOUR FIT

Chat with a Success Strategist today.

I'm ready! →

BEST-IN-CLASS TECH TOOLS

Technology

Running a modern RIA requires the latest technology. Rest easy knowing our team of experts has done the due diligence for you. Many top tools are included in the price of membership, and several others are available at generous discounts. Check out the vendors below that make up the ultimate tech stack for financial planners.

Charles Schwab

Offer your clients the trusted custody, trading, and support services Schwab's custodial platform offers, featuring no minimum AUM and discounted trading with certain funds exclusively for XYPN members.

Wealthbox

Keep your whole team in the loop with this simple Customer Relationship Management (CRM) tool built for financial advisors. It's the central hub for storing client data, but it goes beyond just record-keeping. Easily kick off workflows and assign tasks to your service team, so nothing falls through the cracks and everyone stays aligned.

Elements®

Focusing on simplicity and client-centric insights, Elements delivers a streamlined financial monitoring system that helps advisors communicate value clearly and consistently, making ongoing planning conversations easy and impactful.

fpPATHFINDER

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

ORION ADVISOR TECH

Built to streamline portfolio management and performance reporting, Orion empowers advisors with a comprehensive suite of tools that enhance client engagement, automate workflows, and deliver a unified wealth management experience.

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.

AdvicePay

Payments made easy and compliant by the first payment processor designed specifically for financial advisors working on a fee-for-service basis. Advisor pays processing fees for transactions.

eMoney

A robust financial planning and client portal solution, eMoney offers dynamic cash flow modeling, real-time data aggregation, and engaging client-facing tools that elevate transparency and foster long-term advisor-client relationships.

box

A secure cloud content platform tailored for financial professionals, Box facilitates seamless document sharing, collaboration, and compliance, enabling firms to work more efficiently while maintaining strict data security standards.

holistiplan

Designed to simplify tax planning for advisors, Holistiplan uses OCR technology to quickly analyze tax returns and generate actionable insights, turning complex tax data into clear strategies within minutes.

Pontera™

This compliance-forward platform allows advisors to manage and trade held-away accounts, like 401(k)s and 403(b)s, safely and securely, unlocking greater oversight and alignment across all client assets without taking custody. Advisor Pays Pontera BPS Fee.

Compliance

Compliance doesn't have to be a stressful burden—and with Sapphire, it isn't. We don't just help you meet regulatory expectations, we lift them off your plate entirely. Our full-service compliance solution is built for independent advisors who want to focus on doing what they love—not worrying about filings, records, audits, or regulation updates.

Feel confident and supported with your Chief Compliance Officer and expert team managing your entire compliance program. Imagine knowing that if a regulator ever contacts you, the only thing you need to do is to loop us in. That's it. We handle the rest.

This isn't just guidance—it's protection, peace of mind, and the freedom to focus on your firm—not the regulatory burdens required to run it.

Investment Management

Give your clients the confidence of working with a team that puts flexibility and transparency first. Sapphire's in-house portfolio management and trading teams partner directly with you to support your firm's unique approach.

You'll operate on our investment platform with the freedom to:

- → Leverage our in-house models
- → Access third-party strategies through a model marketplace
- → Bring custom strategies, we'll help you think through implementation

Rebalancing, trade execution, and custodial coordination are all handled by experienced professionals who know your business and care about getting it right.

> "Sapphire has transformed how I operate my practice. By handling the compliance and operational aspects, I can dedicate more time to what matters most: serving my clients. The transition was smooth, and the ongoing support has been exceptional."

Brian Muller, AAMS®
MOMENTUS WEALTH ADVISORS
XYPN MEMBER SINCE 2023

23% XYPN members who identify as female

XYPN members who identify as BIPOC 11%

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 toward 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 ADVISORS
XYPN MEMBER SINCE 2019

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-correct. 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**: XYPN Academy offers training tracks, courses, webinars, and resources

→ **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 Coaching**: Get answers, chat directly—or just listen in—to find solutions that guarantee to level up your firm

→ **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

> "I love being a part of a community of financial planners that are changing the industry! I've realized a lot of value in collaborating with others in XYPN to share ideas, templates, and best practices."
>
> **Katie Brewer, CFP®**
> YOUR RICHEST LIFE PLANNING
>
> XYPN MEMBER SINCE 2014

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

THE TRANSITION PROCESS

Seamless Transition

No matter where you're transitioning from—a broker-dealer, RIA, or Emerald—we've created a smooth transition process to Sapphire, providing the flexibility needed to fit your firm's goals as your firm evolves and grows.

Your dedicated Transition & Onboarding Manager will set you up for success from day one, crafting a customized transition plan, handling your tech setup, managing client and account transitions, and providing highly personalized support—all faster than you can say "dream firm."

A Step-by-Step Overview

For Advisors Without Current Clients:

PHASE 1: INTRODUCTION (1-2 DAYS)

- → Complete the introductory questionnaire and agreement
- → Share your fee schedule and firm branding elements
- → Background review and eligibility confirmation by our team

PHASE 2: DATA GATHERING (1 WEEK)

- → Submit information for key documents (U4, ADV, client agreements)
- → Background checks and secure file-sharing setup
- → Technology migration and setup begin

PHASE 3: TRANSITION FINALIZATION (1 WEEK)

- → Review final compliance documents and client agreements
- → RIA affiliation process completion
- → Technology and custodial setup finalization

PHASE 4: TRANSITION COMPLETE

- → Complete compliance training
- → Begin working directly with Sapphire's service team for ongoing support

For Advisors With Existing Clients:

PHASE 1: INTRODUCTION (1-2 DAYS)

- → Complete the introductory questionnaire and agreement
- → Share your fee schedule and firm branding elements
- → Background review and eligibility confirmation by our team

PHASE 2: DATA GATHERING (1 WEEK)

- → Submit information for key documents (U4, ADV, client agreements)
- → Share essential client data
- → Background checks and secure file-sharing setup
- → Technology migration and setup begin
- → Client tracking system creation

PHASE 3: TRANSITION KICKOFF (1 WEEK)

- → Final review of compliance documents and client agreements
- → Completion of all compliance requirements
- → RIA affiliation process
- → Preparation of all client transition paperwork

PHASE 4: CLIENT ONBOARDING (2+ WEEKS)

- → Client notification of your new affiliation
- → Distribution of transition documents to clients
- → Regular progress updates and check-ins until transition completion

PHASE 5: TRANSITION COMPLETE

- → Complete compliance training
- → Begin working directly with Sapphire's service team for ongoing support

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

Taking Control & Focusing on What Matters

Brian Muller's Seamless Transition to Independence as a Sapphire Member

About Brian

With over 27 years of experience in the financial services industry, Brian Muller , AAMS® is passionate about helping clients make important financial decisions. Momentous Wealth Advisors is a financial advisory firm dedicated to providing personalized wealth management solutions, emphasizing independence and client-focused service.

> "I was pleasantly surprised by the level of attention and care Sapphire offered, as it allowed me to not just survive but thrive in my own firm."

CHALLENGE

After deciding to start his own independent firm, Brian searched for a solution that offered autonomy without the overwhelming compliance and operational burdens of running an RIA.

RESULTS

Brian became a Sapphire member to get the key compliance and operational support he needed, making it a breeze to transition over 50 clients while keeping his brand and independence intact.

DISCOVER SAPPHIRE

Explore Brian's Sapphire story.

Read more →

FAQs

Do I need to have my own RIA to work with Sapphire?

No! Sapphire replaces the need to register your own RIA. You'll work under our RIA as an IAR on a 1099 contractor basis.

Do I need a specific license or designation to be an IAR with XYPN Sapphire?

Advisors must hold the Series 65 or equivalent designation (e.g., CFP, ChFC, CFA).

Do I have to be fee-only?

Yes, advisors must operate on a fee-only basis as defined by the CFP Board.

Will you help me transition to fee-only?

While XYPN Sapphire does not directly assist with the transition to fee-only, we offer recommendations to organizations like LLiS and DPL to facilitate this transition.

Can I switch to Emerald if I eventually want to start my own RIA?

Yes, the transition process between Sapphire and Emerald is seamless, and XYPN will assist with the change.

Will my clients know I'm using XYPN Sapphire for support?

Your clients will be notified and aware that you are affiliated with the RIA, XY Investment Solutions, LLC in documents like the client agreement and ADV, but we continually position you as the advisor. All paperwork and technology logins come from your name and brand, and we do not communicate directly with your clients (outside of vacation/sabbatical support).

It's up to you how much you want to emphasize that partnership. Most advisors explain that they are utilizing a platform that handles operational tasks so they can focus on delivering value to clients.

Is the payout of gross revenue, or revenue net the $1500/mo fee?

Gross revenue. Sapphire will handle all billing for your firm and will pay out 80% of that revenue. The $1500/mo is billed via credit card.

Why Choose
Sapphire?

Real Independence with Real Support

Get the independence to run your business your way while having a strong support system that handles all operational burdens.

Commitment-Free Transition

Join and transition freely, with full ownership of your business, clients, data, and revenue.

Long-Term Growth & Success

Sapphire goes beyond managing transitions. We enable long-term success, scalability, and sustainable business growth.

MAKE IT POSSIBLE

Your best life starts here.

Connect with us! →

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XY PLANNING NETWORK