Monthly Investment & Market Briefing



October 8, 2025





Presenter

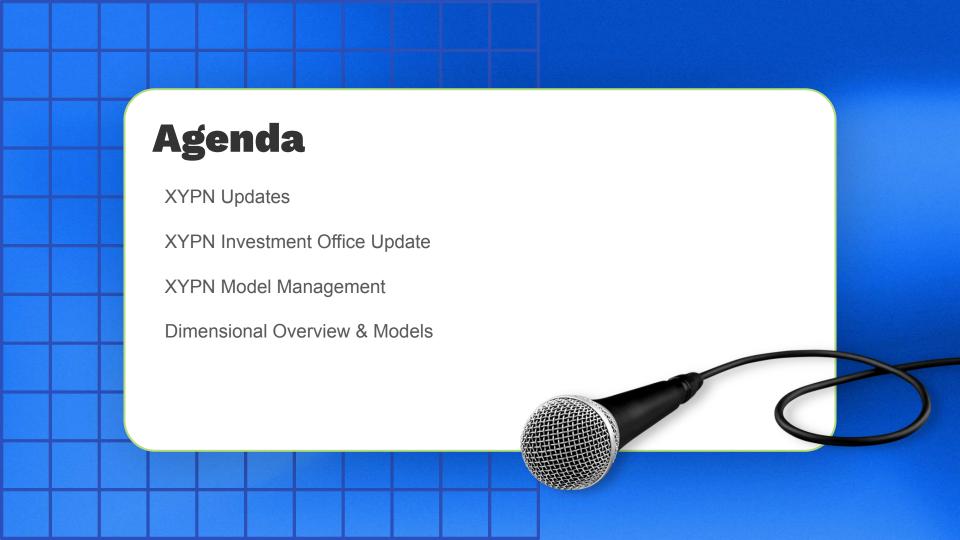


Andrew Almeida

Director of Investments, XYPN Invest



Kaitlin Hendrix
Asset Allocation Director, Dimensional Fund





XYPN LIVE - Content videos now posted in Academy

XYPN Retreat - The Team is getting together at HQ,10/13 - 10/17

Quarterly Market Update w/ EastBay is 10/21, 12pm EST



The Investment Team is growing!

Joe Dunn, CFA - Research and Trading

TAMP - Outsourced Trading and Operations ETF Model Management

Sapphire - Corporate RIA, XYPN team for trading/ops/compliance Comprehensive Portfolio Solutions

2026 Planning

XYPN Model Management

Passive

Tracker

Semi-Active XYPN Core

Active
Model Manager/DFA

Globally Indexed

Lowest Cost ETFs

Manager Agnostic

XYPN Thought Leadership

Tactical Allocation

Manager Agnostic

Vetted Managers

XYPN Education

XYPN Implementation



Disclosures



This information is not intended to be used as the primary basis for investment decisions, nor should it be construed as advice designed to meet the particular needs of an individual investor. Investing in mutual funds, ETFs, and other equity and debt securities involves risk, including loss of principal. An investor should consider a portfolio's investment objectives, risks, and expenses carefully before investing. Please read any applicable funds' prospectus carefully before investing. Investors cannot invest directly in an index. Indexes are unmanaged and reflect reinvested dividends and/or distributions, but do not reflect sales charges, commissions, expenses or taxes.

XYPN Invest constructs and manages investment models ("Model Portfolios") through a technology solution. The Model Portfolios can be used by investment adviser representatives ("IARs") of XYPN Invest, an SEC registered investment adviser ("RIA"), as well as IARs of other unaffiliated RIAs ("iIARs"). iIARs are members of XYPN, but not affiliated with the XYPN Invest RIA. XYPN Invest manages its Model Portfolios on a discretionary basis primarily by allocating assets among various mutual funds and exchange-traded funds ("ETFs"). XYPN Invest may allocate to individual securities in certain circumstances. IARs and iIARs are ultimately responsible for choosing the appropriate Model and overall allocations for their Clients.