

Office Hours Summary

April 9th, 2025

Presented by Jena Olney & Andrew Almeida

Welcome Andrew Almeida, Director of Investment Services

Experience: 15+ years, CFA, CFP®

Fun Fact: Former XYPN member!

Market & Model Portfolio Updates

Market Overview

Market Drivers: Volatility from inflation, interest rate uncertainty, and trade policy

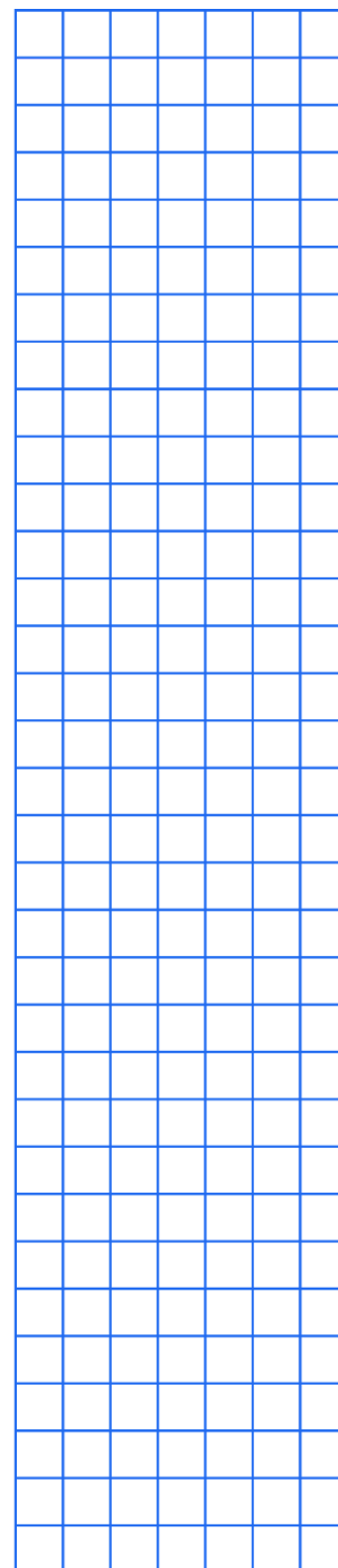
Perspective: 1-year returns show strength—it's important to zoom out!

Model Changes

Shift in Equities (April 1st, 2025):

- Increased U.S. Exposure to 60% in most models (Core, DFA, BRI, Kick Start)
- *No changes to Tracker (it already had a U.S. tilt!)*

No Changes in Fixed Income



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Operational Updates

We're beginning to lean more into **Schwab's digital tools**—including eAuthorization and Digital Onboarding.

Stay tuned for more updates as we expand this process!

Benefits include:

- Faster processing
- Fewer NIGOs
- Enhanced security

 **Pro Tip:** Make sure your clients have **Schwab Alliance access** to get the most out of these workflows.

Upcoming Events & Reminders

- **Quarterly Market Review (CE eligible):** April 15 ([Register Here](#))
 - **Market Closure:** Good Friday – April 18
 - **Disclosure Delivery Deadline:** Apr 30, 2025
 - **Coming to Bozeman?** Stop by the office and say hi to Jena!
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Advisor Q&A Highlights

- **How to Evaluate Fund Managers?**
 - Tools: Morningstar, YCharts, Koyfin
- **Can you manage HSAs at Schwab?**
 - Not eligible for TAMP management, per Schwab policy

Need help?

 support@xyinvestmentsolutions.com