xypn invest

Office Hours Summary

May 14th, 2025

Presented by Jena Olney & Andrew Almeida

👋 Welcome New Team Members!

We're thrilled to welcome **Shana** and **Ali** to the Support Team!

You may see their names pop up in the inbox soon—please join us in giving them a warm welcome as they get up to speed.

📊 Market & Model Portfolio Updates

Market Overview

U.S. vs International: While U.S. equities currently dominate market cap (65%+), we continue to hold a slight **overweight to international** in most portfolios (Core, DFA).

Valuations: U.S. market valuations remain stretched compared to Europe and emerging markets.

Volatility & Sentiment: Despite recent headlines, institutional activity (e.g. put-to-call ratios, VIX levels) suggests lower concern about downside risk compared to previous years (e.g., COVID-era spikes).

Perspective: Historical drawdowns show why zooming out is important. Volatility is normal—understanding context matters.

Model Changes

The Tracker model will see an upcoming change: **The DFA Global REIT ETF will be replaced with the iShares REIT.**

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Account Review Process

The trade team is preparing account reviews for advisors. You will receive a Google Sheet containing model assignments, capital gain budgets, cash set-asides, TLH opt in, and restrictions. Please review them carefully and respond promptly.

⚙️ Operational Updates

Schwab Digital Onboarding is now available for all TAMP advisors! **We will be replacing Orion's Advisor Portal with this tool. On May 30th, Advisor Portal will be turned off.** This is a crucial change, so please watch the Office Hours Recording!

Here are some of the benefits:

- Send data from Wealthbox to Schwab
- Instant account number assignments
- Open multiple accounts in one workflow (e.g. IRA + Roth + Joint)
- Validate ACATs Instantly
- Clients immediately sign up for Schwab Alliance

Limitations:

- Schwab does not currently allow TAMP IA authority for Moneylink when submitted in the digital workflow. We will support this manually in the meantime.
- Investment Policy Statement is not included
- Some account types not available (SEP IRA, i401(k), UTMA, etc.)

What we require from you:

- Delivery of the TAMP Disclosure to your clients
- Ensure you select "**Trading and Disbursement**" under TAMP Authorizations
- Ensure you answer "**Yes**" to the question "*Do you want to be able to use funds from the client's account to pay investment advisory and related fees to the TAMP?*"
- Your patience! We understand that change can be hard. We've tested this quietly in the background and we're certain you're going to be happier with this system!

Resources Available Now:

- Digital Onboarding Guide (Schwab)
- How to use Digital Onboarding (Schwab)
- Weekly Schwab Webcast
- IPS Template (created by XYPN Invest)

Resources Coming Soon:

- Video Tutorials (recorded by XYPN Invest)
- Help Center Articles & FAQs (written by XYPN Invest)
- Updated service request forms

📅 Upcoming Events & Reminders

- **Market Closure:** Memorial Day - May 26th
- **Advisor Portal Sunset:** Friday, May 30th
- **Market Closure:** Juneteenth - June 19th

Need help?
📧 support@xyinvestmentsolutions.com