



Membership Guide

Your best life starts here



The XYPN Experience

XY Planning Network (XYPN) was founded by financial planners for financial planners. Their goal: **Make it possible for fee-for-service advisors to launch, run, and scale the firm of their dreams with complete autonomy.**

Imagine an end-to-end turnkey advice and planning platform designed to guide your journey from wherever you are to wherever you want to be. To get you there, we offer curated technology, customized educational resources, a vibrant support network of like-minded people, and all of the business, operational, and client support services you need to succeed profitably.

“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

As a member of XYPN, you’ll have access to Essential Benefits included with standard membership and Extended Benefits provided at a discount. Additionally, you can scale to suit your growing business needs with our Support Solutions: Books, Compliance, Invest, and Ops—all priced to provide the best ROI for fee-for-service advisors.

We’ve been told the best benefit though is our network of members who are over 1,750 strong and growing. And we agree. We’ve witnessed how being part of a dynamic community can be one of the most important contributions to your success. Imagine having access to 1,750+ like-minded, fee-for-service advisors eager to share best practices, insights from the frontline, and the support that it takes to elevate you and your firm.

Our goal is your success. Whether you’re an established advisor or just starting out, join us.



XYPN Member Benefits

Essential Benefits INCLUDED IN MEMBERSHIP

TECHNOLOGY

 AdvicePay  Capitect

Charles Schwab  fpPATHFINDER

RightCapital  Smartria®

 Wealthbox  ARCHIVE

 Elements

COMPLIANCE

- ADV Updates
- Smartria
- Weekly Office Hours
- Members-Only Compliance Forum
- Compliance Education
- How-To Guides and Templates

SUPPORT NETWORK

- Mastermind Study Groups
- Members-only Forums
- Virtual Networking Events
- Local Meet-Ups & Conference Connects
- Quad A/AAAA Membership

EDUCATION & RESOURCES

- XYPN Radio
- XYPN Academy
- Kitces.com Membership
- Drop-in Office Hours with Business Coaching, Bookkeeping, Compliance, Investment and Operations
- CFP®, CPA and Ethics Continuing Education Credits & Scholarships
- Resource library with blogs, podcasts, webinars, templates, plans, e-books

GROWTH ACCELERATORS

- Find-an-Advisor Search Portal
- NAPFA Membership
- Media Requests

ADVOCACY

XYPN fights for the fiduciary standard of excellence and the establishment of regulation at State and National levels in the consumer's best interests.



XYPN Member Benefits

Extended Benefits

ADDITIONAL SOLUTIONS AND PARTNER DISCOUNTS

SUPPORT SOLUTIONS

xypn books xypn invest
xypn compliance xypn ops



COACHING & CONSULTING

Get the 1:1 guidance that you need to move from blocked to bankable from our Executive Business Coaches.

À LA CARTE TECH

Advisor I/O DataPoints eMoney
ENVESTNET MoneyGuide gusto HUBLY MyRepChat
ORION ADVISOR TECH Precise CFP YourStake

CLIENT SUPPORT

Betterment for Advisors

Dimensional

LLIS
The Advisor's Insurance solution.

EDUCATION

Stay current with free access to:

→ Bob Veres' Inside Information

And discounted access:

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

BUSINESS SUPPORT

MARKEL





Essential Benefits

Pick & choose what works for you

To support the diverse needs of all of our members, we offer a wide range of à la carte style benefits included in Standard Membership. Take what you need, leave what you don't. At XYPN you're the boss—free to choose the right tools and solutions for you.



“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



Essential Benefits

As a member of YYPN, you have access to all of our Essential Benefits **included in Standard Membership:**

→ TECHNOLOGY

Rest easy knowing our team of experts has done the due diligence for you. We've sourced and negotiated partnerships with the best-fit tech tools that help you serve your clients better. And when we couldn't find the right one, we built solutions specifically for advisors like you!

→ 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.

→ SUPPORT NETWORK

Find your fit and elevate your experience when you plug into the Network that connects you with a team of experts and over 1,750 like-minded advisors—all working for each other's gain and growth!

→ EDUCATION & RESOURCES

All the tools, training, and resources you need to run your financial planning business: on-demand practice management courses, webinars, and templates for every phase of your firm's growth, CE credit courses, Kitces.com membership, and CFP® Scholarships. Our blogs, podcasts, webinars, templates, plans, and books inspire and help execute.

→ GROWTH ACCELERATORS

Take advantage of our qualified lead generators and networking opportunities with our CFP® certified Find-an-Advisor search portal, high-profile media requests, and NAPFA membership to grow your business.

→ ADVOCACY

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

Technology

Best-in-class Tech Tools

Running a modern RIA requires the latest technology. XYPN's industry experts are dedicated to sourcing best-in-class solutions for fee-for-service financial planners. Many top tools are included in the price of membership, and several others are available at generous discounts in our Extended Benefits. Check out the vendors below that make up the ultimate tech stack for financial planners.



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



Capitact: The complete solution for portfolio management with holistic reporting tools, flexible client billing, and personalized rebalancing technology and services

Charles Schwab

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



fpPATHFINDER

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



RightCapital: Designed to promote interaction and collaborations between advisors and clients in real-time, this revolutionary financial planning tool significantly cuts down the time and cost of creating a plan



Smartria: Simplifies and automates compliance management, allowing you to spend less time on compliance and more time doing what you love



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



XYPN Archive: Enjoy peace of mind knowing you're staying compliant with records requirements with this intuitive, automatic archiving and downloadable documentation interface designed for you by our team at XYPN





Compliance

Compliance With Confidence

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 best practices 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 you need INCLUDED IN MEMBERSHIP

- **Simplified Annual ADV Updates:** Rest easy knowing our Compliance Team has streamlined the process. Simply fill out their questionnaire—then sit back and relax while they draft your Annual ADV Update and file it for you!
- **Smartria:** Spend less time on compliance and more time on clients with customized compliance and task management software
- **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 quick response from your Compliance team!
- **Compliance education** via webinars and XYPN Academy
- **How-To Guides and Templates** that help audit-proof all of your policies, procedures, and client management regulations—from ADV updates to a Compliance Manual/Standard Operating Procedures (SOP) template, and all of the social media policies in between

For additional on-demand services, see our Compliance Solutions offering under Support Solutions.



Trained to fear compliance?

You are not alone! Before deciding to launch their own firms, many YYPN members listed it at the top of their “fear factors”—along with income instability.

“YYPN 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. YYPN Compliance is an invaluable resource and I would highly recommend them for new firms.”



Cassandra Smalley, CFA, CFP®

CASSANDRA SMALLEY WEALTH MANAGEMENT

Connect me with my best life →



Looking to cut to the chase of what it takes to start an RIA? Our comprehensive **All-in-One Checklist** covers what it takes to get you from dreaming to doing.



Support Network

Find YOUR people

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 1,750 like-minded advisors** working together for each other's success!

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, Conference Connects, 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

23%

XYPN members who identify as female

XYPN members who identify as BIPOC

11%



Engage in dialogues with peers who share diverse perspectives with your Association of African-American Financial Advisors (Quad A / AAAA) membership



Education & Resources

Path to Success

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 RIA**, 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.

“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



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 with our Executive Business Coaches and Books, Compliance, Invest and Ops Solutions experts
- **CFP®, CPA 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
- Stay current, level up your firm and knock out some CE credits with carefully **curated content sessions at XYPN LIVE** where we've gathered the brightest minds in our industry



Growth Accelerators

Expand your reach

Getting new clients can be the most daunting part of running your RIA—whether you’ve just started or have been at it for years. We’re here to help! We’ve put together the perfect mix of resources and tools to help you expand your reach and get those clients coming in the door.

Generate qualified leads and connect with your ideal clients:

- **Find-an-Advisor Search Portal:** Imagine your ideal clients connecting with you directly through our CFP® designated FAA search portal and enjoy having a powerful lead generator working for you.
- **NAPFA Membership:** Reap the benefits offered by one of the most established associations for advancing fiduciary and fee-only planning when you plug into our long-time partner’s resources and growth tools.
- **Media Requests:** Build notoriety and expand your audience at the national level through high-profile publications seeking your advice and insights.

“YYPN’s been a game changer for me. It’s allowed me to build my firm much more confidently and much more quickly than I would have under any other circumstance.”



Terri Spath, CFP®, CFA
ZUMA WEALTH



Advocacy

Powerful partners on your team

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



“YYPN 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



Extended Benefits

Supporting all of your unique needs

With great freedom comes great responsibilities. No one understands better than we do what it takes to build and scale your dream firm while serving your clients in the best possible way. So we vetted, negotiated, partnered, created (sometimes) and customized (always) our Extended Benefits to cover all the bases.

“I joined XYPN as I was preparing to move out of shared office space, was nearing the end of my hiring journey, and was going deeper into creating robust processes while maintaining our full client load. I suspect I could have gotten to that point at least a year or two earlier if I had had the resources XYPN offers.”



William Carrington, CFP®
CARRINGTON FINANCIAL PLANNING



Extended Benefits

Imagine having efficiencies, processes, and partners in place that move the needle while you focus on the profitable parts of your business that you enjoy.

→ SUPPORT SOLUTIONS

Grow and scale your RIA with solutions designed to offer everything you need to accelerate your RIA's growth—from lead gen to AUM and all of the accounting, compliance and business solutions in between.

→ COACHING & CONSULTING

Get the 1:1 guidance that you need to move from blocked to bankable from our Executive Coaches.

→ À LA CARTE TECH

We work with premium vendors to secure the best possible discounts for members who need to scale their technology. As always, you're the boss with the autonomy to pick and choose what works best for you!

 **Advisor I/O**
A CROW INVESTMENT GROUP COMPANY

 **DataPoints**

 **eMoney**

 **Elements**

 **ENVESTNET**
MoneyGuide

 **gusto**

 **HUBLY**

 **MyRepChat**

 **ORION**
ADVISOR TECH

 **Precise FP**

 **YourStake**

→ CLIENT SUPPORT

Build a better investment experience with comprehensive support services for your clients.

 **Dimensional**

 **LLIS**
The advisor's business partner

 **Betterment**
for Advisors

→ BUSINESS SUPPORT

Enjoy discounted member's only E&O insurance with Markel and disability insurance through Ryan Insurance Strategies (via included NAPFA membership).

 **MARKEL**

→ EDUCATION

Stay current with free access to Bob Veres' Inside Information, and discounts off Digital Asset Council of Financial Professionals (DACFP) training and designation and Kaplan education resources.

[I need additional support! →](#)



Support Solutions

Grow & scale your RIA

Do what you do best and trust us with the rest. Your clients will thank you for it.

xypn books

Bring balance to your books and business with bookkeeping done right. Never sweat an audit with a partner solely focused on keeping your books clean and compliant.

xypn compliance

Compliance, simplified. Imagine being audit-ready with a partner who always has your back—from RIA registration to annual updates and all the templates, calendars, and best management practices in between.

xypn invest

Your TAMP partner. Enjoy offering turnkey asset management for every client that manages itself.

xypn ops

360° strategic solutions for your business *that fit your business*. We alleviate the burdens of business management—from operational support to compliance and marketing task management—so you can focus on what you love.

Together we'll make your dream firm possible!

I need a Solution! →



Coaching & Consulting

Your Growth Guides

Whatever uncertainty or challenge you face as a business owner, financial planner, and human being, our Coaches will guide you to the other side. Count on them to provide the expertise and tools that help you grow and move the needle in all the ways that matter.



Engage with them and gain:

- A dedicated problem-solving partner
- Expert advice and the tools to execute immediate solutions
- Long-term goal guidance and accountabilities
- Clarity about where you are, where you want to be, and the steps to get there
- Analysis and strategic planning for the sustainability and growth of your business
- Greater self-awareness that cultivates a healthy perspective and positive mindset
- Development of critical thinking skills that aid in decision-making, and practice management tools that help you execute
- A growth mindset that increases productivity, performance, and confidence
- A mentor, motivator, accountability partner, and cheerleader!

Ready to plug into the Network?

Connect with us! →

MAKE IT POSSIBLE WITH XYPN

Your best life starts here

Founded by financial planners for financial planners, our turnkey advice and planning platform is designed with you in mind. We're here to guide your journey from wherever you are to wherever you want to be.

