

PERSONALIZED INVESTMENT  
PROPOSAL FOR  
Dana Scully

PRESENTED BY  
Lisa Asher  
XYIS



# Welcome

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Dear Dana Scully,

I have worked to create a customized investment proposal for you. This proposal outlines our recommendations for investment strategies and management of your account in accordance with your specific financial goals. Those objectives, which are outlined in this document, have been established in accordance with the profile information you provided.

## Specifically, this Investment proposal:

- 1 Establishes reasonable expectations, objectives, and guidelines for the investment of your portfolio.
- 2 Sets forth an investment structure detailing the expected initial allocation among asset classes.
- 3 Creates the framework for a well-diversified asset mix that we believe will produce longterm returns in accordance with your level of risk.

## You and I each have distinct and important roles in the investment process:

- 1 Your role is to communicate your objectives, goals, and desired risk level by updating your investment profile when life changes occur.
- 2 I will monitor the funds within your portfolio on a daily basis. If market conditions warrant, I will follow a disciplined money management approach to reallocate your portfolio, while still seeking to meet your investment objectives.
- 3 I will also provide oversight to the entire process, meet with you regularly, and work closely with you to help achieve your financial goals.

Please contact me if you have any questions about these recommendations.

Sincerely,

Lisa Asher

## Investor Info

Name:  
Dana Scully

Registration Type:  
Individual

Investment Amount:  
\$500,000.00

Custodian:  
TD Ameritrade

## Investment Strategy

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<b>Strategy Name:</b> Tracker	<b>Allocation %:</b> 100	<b>Allocation \$:</b> \$500,000.00
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### Strategy Summary

Our strategies are designed to be long-term focused, cost-effective and easy to understand. Each of our investment strategies can be tailored to fit a range of risk objectives based on an individuals needs.

We seek to provide global diversification among and within equity, fixed income, and other asset classes. This portfolio closely aligns with style weights in a broad US market index. On the fixed-income side, we typically seek to target investment-grade bonds with short-to-intermediate-term maturities.

The Tracker Model Portfolio primarily uses low-cost exchange-traded funds (ETFs) and mutual funds from recognizable names in the industry such as Vanguard and iShares.

### Key Features

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#### Global Diversification

Coverage includes US, developed international, emerging markets

#### Passive Approach

Long-term investing strategy that tracks a broad market index with a focus on US markets.

#### Fixed Income

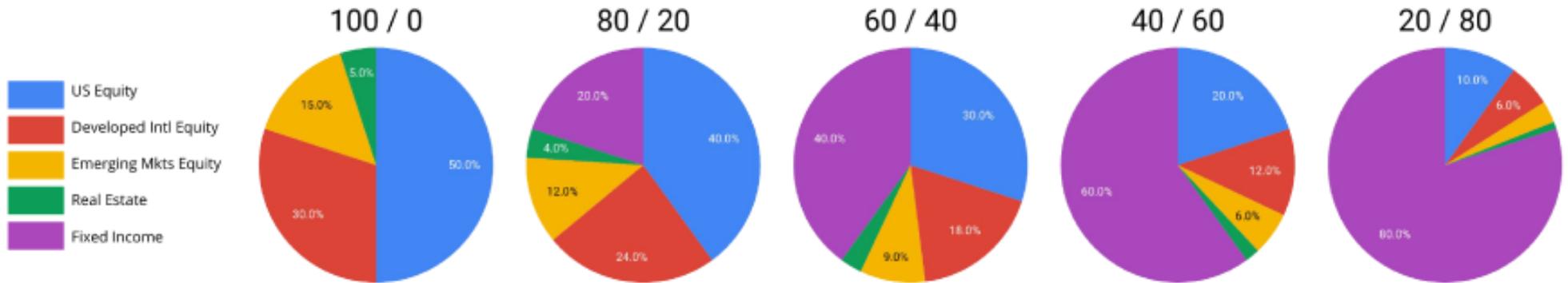
Total return, high quality, and managed duration for changing interest rate environments

#### Cost Effective

ETFs tend to have lower internal expense ratios than mutual funds

# Historical Performance of Sample Index Allocations

Below are sample index allocations upon which XYIS designs the following investment portfolios - DFA / CORE with DFA / CORE. The sample index allocations are intended to reflect the approximate range of potential experiences at each allocation level. However, because you cannot directly invest in an index, both the sample index allocations and performance of such index allocations do not represent the composition or performance of any actual XYIS model portfolio. The charts below are purely for illustrative purposes. An investors portfolio is personalized based on a unique financial plan, values and other factors, and will therefore not necessarily reflect those of the sample index allocations below.



Avg. Annual Return	7.39%	7.13%	6.74%	6.25%	5.28%
Best Rolling 3 Years	29.8%	24.1%	19.8%	16.2%	11.9%
Worst Rolling 3 Years	-15.7%	-11.8%	-8.0%	-4.1%	-0.1%
Est. Annual Volatility	16.28%	13.13%	10.06%	7.12%	5.28%

## Disclosures

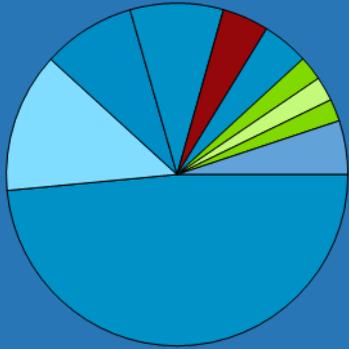
Data period from 2/1/2002 to 6/30/2020. 20/80 model includes a 25% allocation to Short-Term TIPS which is represented by the BloombergBarclays 1-5 Yr TIPS index.

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 involve risks, including loss of principal. An investor should consider a portfolios 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.

XYIS constructs and manages investment models (Model Portfolios) through a technology solution. The Model Portfolios can be used by independent registered investment advisers (RIAs) that are members of XYPN, but not affiliated with the XYIS. XYIS manages its Model Portfolios on a discretionary basis primarily by allocating assets among various mutual funds and exchange-traded funds (ETFs). XYIS may also allocate assets in individual debt and equity securities. While XYIS will select mutual funds and ETFs for the Model Portfolios, provide guidance and information about the Model Portfolios to RIAs, RIAs are responsible for choosing the specific model and allocation for each of their Clients.

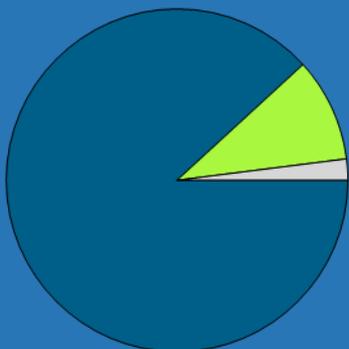
# Allocation Overview Tracker

## Asset Categories



- Large Blend 49%
- Foreign Large Blend 13%
- Diversified Emerging Markets 9%
- Mid-Cap Blend 9%
- Global Real Estate 4%
- Small Blend 4%
- Short Term Bond 2%
- World Bond-USD Hedged 2%
- Inflation Protection 2%
- Other 5%

## Product Category Allocation



- Equity 88%
- Bonds 10%
- Cash 2%

# Investment Strategy

Ticker	Investment	Asset Class	Allocation
VOO	Vanguard S&P 500	US Equity	48.51 %
VEA	Vanguard FTSE Developed Markets	International Equity	13.23 %
VWO	Vanguard FTSE Emerging Markets	Emerging Markets	8.82 %
IJH	iShares Core S&P Mid-Cap ETF	US Equity	8.82 %
REET	iShares Global REIT	Global REITs	4.41 %
IJR	iShares Core S&P Small-Cap	US Equity	4.41 %
IGSB	iShares Short-Term Corporate Bond ETF	US Bonds	2.31 %
PFOAX	PIMCO International Bond (U.S. Dollar-Hedged) Fund Class A	Global Bonds	2.31 %
STIP	iShares 0-5 Year TIPS Bond ETF	US Bonds	2.10 %
CUSTODIAL_CASH	Custodial Cash	Cash	2.00 %
VCIT	Vanguard Intermediate Term Corporate Bond ETF	US Bonds	1.54 %
SPTI	SPDR Portfolio Intmdt Term Trs ETF	US Bonds	1.54 %

We believe in placing your best interests first. Therefore, we are proud to commit to the following five fiduciary principles:

We will always put your best interests first.

We will act with prudence; that is, with the skill, care, diligence, and good judgment of a professional.

We will not mislead you, and will provide conspicuous, full and fair disclosure of all important facts.

We will avoid conflicts of interest.

We will fully disclose and fairly manage, in your favor, any unavoidable conflicts.

# Memorandum of Understanding

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**Investor**  
Dana Scully

**Duties and Responsibilities:**

You must provide your Financial Advisor with all relevant information on financial condition, net worth, and risk tolerances. Whenever any changes to this information occur, you must notify your Financial Advisor promptly. You should read and understand the information contained in the prospectus of each fund (if applicable) and in any other relevant documents provided by your Financial Advisor.

**Financial Advisor:**  
Lisa Asher

**Duties and Responsibilities:**

Lisa Asher is responsible for assisting you in making an appropriate asset allocation decision based on your particular needs, objectives, and risk profile. Your Financial Advisor will be available on a regular basis to meet with you and will periodically review your overall portfolio for continued suitability.

**Portfolio Manager:**  
XY Investment Solutions, LLC ("XYIS")

**Duties and Responsibilities:**

XY Investment Solutions will monitor the funds within your portfolio on a daily basis. If market conditions warrant, XYIS will follow a disciplined money management approach to reallocate your portfolio, while still seeking to meet your investment objectives.

Investor Signature

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Date

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Financial Advisor Signature

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Date

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# Disclosures

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XY Investment Solutions, LLC ("XYIS") builds investment models through a technology solution, and supports financial planners with investment strategies based on research, experience, and sound rationale. XYIS primarily allocates client assets among various mutual funds and/or exchange-traded funds ("ETFs"). XYIS may also allocate client assets in individual debt and equity securities, options and independent investment managers. XYIS's services are based on long-term investment strategies incorporating the principles of Modern Portfolio Theory. XYIS manages client investments in portfolios on a discretionary basis. 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. Current performance may be lower or higher than the performance information quoted. Investing in mutual funds, ETFs, and other equity and debt securities involve risks, including loss of principal. An investor should consider a portfolio's investment objectives, risks, charges and expenses carefully before investing. The underlying funds' prospectus contain this and other important information. Please read any applicable 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.

The performance data quoted represents past performance. Past performance does not guarantee future results and principal value will fluctuate so that an investor's investments, when redeemed, may be worth more or less than their original cost. Investing in foreign securities may involve certain additional risk, including exchange rate fluctuations, less liquidity, greater volatility and less regulation. Small company stocks may be subject to a higher degree of market risk than the securities of more established companies because they tend to be more volatile and less liquid. Bonds are subject to risks, including interest rate risk which can decrease the value of a bond as interest rates rise. REIT investments are subject to changes in economic conditions and real estate values, and credit and interest rate risks. The portfolio allocations are based on XYIS model portfolios, which may not be suitable for all investors. It may not reflect the impact material economic and market factors might have had on decision making if clients' money were actually being managed at that time. The performance information reflects various allocation changes made over time. Therefore, the underlying funds or other securities used in calculating the portfolio performance may not represent the trailing returns of portfolios and/or the funds or other securities currently available.

## Description of Indices:

**Russell 3000 Index** is a market-capitalization-weighted equity index that tracks the performance of the 3,000 largest U.S.-traded stocks which represent about 98% of all U.S. incorporated equity securities. **Russell 2000 Value Index** is an unmanaged, market-value weighted, value-oriented index comprised of small stocks that have relatively low price-to-book ratios and lower forecasted growth values. **MSCI EAFE (Europe, Australasia, Far East) Index** is designed to measure the equity market performance of developed markets outside of the U.S. & Canada. **MSCI Emerging Markets Index** captures large and mid cap representation across 24 Emerging Markets (EM) countries and covers approximately 85% of the free float-adjusted market capitalization in each country. **Dow Jones U.S. Select REIT Index** tracks the performance of publicly traded REITs and REIT-like securities and is designed to serve as a proxy for direct real estate investment, in part by excluding companies whose performance may be driven by factors other than the value of real estate. The index is a subset of the Dow Jones U.S. Select Real Estate Securities Index. **ICE BofAML 1-5 Year US Corporate Index** is a subset respectively of ICE BofAML US Corporate Index including all securities with a remaining term to final maturity greater than or equal to 1 year and less than 5 years. **ICE BofAML 5-10 Year US Treasury and Corporate Indexes** are subsets respectively of ICE BofAML US Treasury and Corporate Indexes including all securities with a remaining term to final maturity greater than or equal to 5 years and less than 10 years. **Bloomberg Barclays Global Aggregate Bond Index** provides a broad-based measure of the global investment-grade fixed income markets (one version shown with its currency hedged back to the USD and is noted as such).