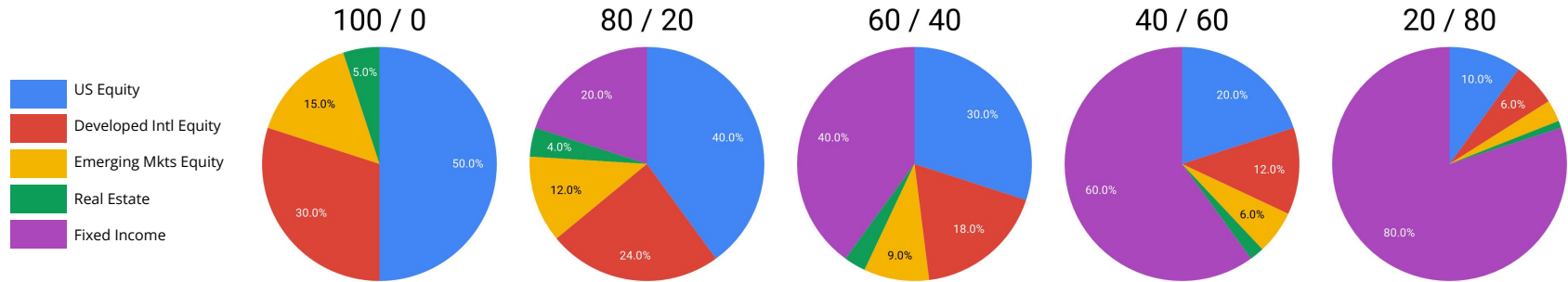


Below are sample index allocations upon which XYPN Invest designs the following investment portfolios: CORE & ALL DFA. The sample index allocations are intended to reflect the approximate range of potential experiences at each allocation level. However, because you cannot directly invest in an index, both the sample index allocations and performance of such index allocations do not represent the composition or performance of any actual XYPN Invest model portfolio. The charts below are purely for illustrative purposes. An investor's 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	7.12%	6.73%	6.23%	5.62%	4.90%
Best Rolling 3 Years	29.8%	24.1%	19.8%	16.2%	12.6%
Worst Rolling 3 Years	-15.7%	-11.9%	-8.0%	-4.1%	-1.6%
Est. Annual Volatility	16.6%	13.5%	10.4%	7.5%	5%

Disclosures: Data period from 2/1/2002 to 12/31/2023. 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 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 independent registered investment advisers ("RIAs") that are members of XYPN, but not affiliated with the XYPN Invest. 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 also allocate assets in individual debt and equity securities. While XYPN Invest 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.