

Dear {Client},

I'm excited to announce a new partnership with XY Investment Solutions (XYIS), a next generation investment platform specifically designed for independent, fee-only, fiduciary advisors like myself. XYIS will serve as our new "back office" for your investment management needs, as well as adding additional investment management experience and capabilities! You can think of them as our investment and operations team.

Now, you probably have some questions so we've done our best to try to anticipate as many as possible.

Why work with a partner?

As you know, we believe in thinking differently. As fast as the world is changing, particularly in the investment world, we wanted to be sure we continued to provide leading edge strategies, utilizing the most cost effective solutions out there. We also wanted to be sure that in doing so, we were able to keep the same level, if not enhance, the level of personal commitment to you and your family. By utilizing XYIS, I can continue to focus on helping you live your most expansive, expressive and meaningful life, while having a partner equally as focused and committed on the investment management front.

We also felt it was important to provide a level of continuity and additional expertise when it comes to your hard earned investments.

How will this affect me?

By working with XYIS, I'll have more time to dedicate to your planning needs and helping you to live your ideal life. You can rest at ease knowing that an exceptional investment team is managing your funds.

Your accounts will remain at Charles Schwab & Co., Inc and your account number will remain the same. However, there are a few slight changes that will occur.

Are my investments going to change?

One of the reasons we selected XYIS was due to their alignment with our investment philosophy and similarities of our portfolio strategies. As we meet with you and review your portfolio on an individual basis, we will be able to determine what, if any, changes need to occur in your portfolio. While we do expect some change, know that we will do so with the utmost of care taking appropriate factors into consideration.

What has to happen and what is the process?

You will receive a Limited Power of Attorney (LPOA) document for each of your accounts. This LPOA allows XYIS permissions to help manage your accounts.

All of the forms you receive will be pre-populated with your personal information and then sent to you as a DocuSign email. Please note that all emails that come directly from DocuSign will be from “XYIS Support via DocuSign.” If you have any questions at all, please don’t hesitate to call us.

What’s next?

You’ll be receiving the LPOAs (described above) in the next {time frame}. Once these are signed, we will begin the process of scheduling and investing and/or making the appropriate changes to your accounts!

We are very excited to be offering this new, advanced service, but we also understand change can be intimidating. We are always here and happy to answer any questions or concerns that arise, so please don’t hesitate to reach out.

Most sincerely,
{Advisor}

What is XY Investment Solutions?

XYIS is an investment platform uniquely built for independent, fee-only, fiduciary advisors. They serve as the sub-advisor for your account as well as serve as our investment and operational partners for {advisor}. XYIS handles much of the research, due diligence, monitoring, trading and rebalancing of your assets.

Who and What is Charles Schwab & Co., Inc.?

Charles Schwab & Co, Inc. is the custodian of your accounts. What this means is that they actually hold assets in your accounts. Your accounts will remain in place and the account numbers will not change.